



Laporan Pelaksanaan Tata Kelola Perusahaan Corporate Governance Implementation Report

Kepercayaan Dibangun Melalui **Tata Kelola** **Yang Berkualitas**

Trust Begins with **Good Governance**



Ketangguhan OCBC ditopang oleh tata kelola yang menjunjung transparansi, akuntabilitas, tanggung jawab, independensi, dan kewajaran. Melalui pengawasan yang kuat, praktik pengelolaan risiko yang solid, serta komitmen terhadap kepercayaan pemangku kepentingan jangka panjang, OCBC menjaga konsistensi dan stabilitas di setiap fase siklus bisnis.

At the heart of OCBC's resilience lies a governance structure rooted in transparency, accountability, responsibility, independency, and fairness. With strong oversight, sound risk practices, and a commitment to long-term stakeholder trust, we uphold the principles that keep us steady through every cycle.

Laporan Pelaksanaan Tata Kelola Perusahaan

Corporate Governance Implementation Report



RUPSLB PT Bank OCBC NISP Tbk pada 2 Desember 2025, menyetujui perubahan Anggaran Dasar Perseroan guna memenuhi ketentuan POJK No.30 Tahun 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan.

The EGMS of PT Bank OCBC NISP Tbk held on 2 December 2025 approved the amendment to the Company's Articles of Association to comply with POJK No. 30 of 2024 on Financial Conglomerates and Financial Conglomerate Holding Companies.



Tata Kelola Perusahaan yang Baik diterapkan di seluruh kegiatan usaha dan tingkatan organisasi. Didukung struktur yang jelas, pembagian peran yang tegas, serta pengawasan yang kuat, tata kelola menjadi kerangka disiplin yang melindungi kepentingan pemangku kepentingan dan menjaga nilai jangka panjang. Penilaian mandiri berkelanjutan serta evaluasi independen menegaskan komitmen terhadap transparansi, akuntabilitas, dan keunggulan tata kelola.

Good Corporate Governance is embedded across all business activities and organisational levels. Supported by a clear governance structure, defined roles and robust oversight, governance functions as a disciplined framework that safeguards stakeholder interests and sustains long-term value. Ongoing self-assessments and independent external reviews reinforce our commitment to transparency, accountability, and governance excellence.

PEDOMAN TATA KELOLA

Bank memiliki Pedoman Penerapan Tata Kelola yang memuat (1) Sistem Tata Kelola, (2) Peran dan Tanggung jawab masing-masing Organ Perusahaan, serta (3) Pemantauan dan Pelaporan.

Bank menerapkan prinsip-prinsip Tata Kelola Perusahaan yang baik dalam setiap kegiatan usaha Bank, dan di seluruh tingkatan organisasi. Penilaian dan evaluasi serta pengembangan penerapan tata kelola terus dilaksanakan untuk melindungi kepentingan dan harapan para pemangku kepentingan.

Struktur dan Infrastruktur Tata Kelola

[GRI 2-25, POJK E.1]

Struktur Tata Kelola terdiri dari Organ Perusahaan: Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, Direksi, Komite-komite di bawah Dewan Komisaris, dan Unit Independen (Fungsi Kepatuhan, Fungsi Audit Intern dan Ekstern, Fungsi Manajemen Risiko serta Fungsi Sekretaris Perusahaan).

Infrastruktur Tata Kelola merupakan kebijakan Bank dalam rangka melakukan usaha, meliputi (a) Rencana Jangka Panjang, Rencana Kerja, dan Anggaran Tahunan; (b) Kebijakan Usaha; serta (c) Kebijakan Pengawasan.

Penilaian Penerapan Tata Kelola

Penilaian penerapan tata kelola dilakukan secara mandiri dan oleh pihak ekstern.

Hasil penilaian sendiri terhadap Penerapan Tata Kelola Bank untuk posisi 30 Juni 2025 yang merujuk pada SEOJK No.13/SEOJK.03/2017 adalah Peringkat 2 (Baik), dan untuk posisi 31 Desember 2025 yang merujuk pada SEOJK No. 14/SEOJK.03/2025 adalah Peringkat 2 (Baik). Bank juga melakukan penilaian mandiri atas penerapan Tata Kelola Perusahaan Terbuka yang mengacu pada POJK No. 21/POJK.04/2015 dengan rincian seperti disajikan pada halaman 171-174.

Penilaian oleh pihak ekstern dilakukan antara lain oleh Badan Pemeringkat Domestik yang ditunjuk oleh Otoritas Jasa Keuangan (OJK) dalam melakukan penilaian penerapan tata kelola berdasarkan ASEAN *Corporate Governance Scorecard* (ACGS).

GOVERNANCE GUIDELINES

The Bank adheres to the following Governance Guidelines: (1) Governance System, (2) Corporate Organ Roles and Responsibilities, and (3) Monitoring and Reporting.

The Bank adopts Good Corporate Governance (GCG) principles across all business activities and organisational levels. Continuous governance assessment and development are conducted to protect stakeholder interests and expectations.

Governance Structure and Infrastructure

[GRI 2-25, POJK E.1]

Governance Structure consists of the Corporate Organs: General Meeting of Shareholders (GMS), Board of Commissioners, Board of Directors, Committees of the Board of Commissioners, and Independent Units (Compliance Function, Internal and External Audit Functions, Risk Management Functions, and Corporate Secretariat Function).

Governance Infrastructure consists of the Bank's policies in conducting business, including (a) Corporate Plan, Work Plan and Annual Budget; (b) Business Policy; as well as (c) Supervisory Policy.

Governance Implementation Assessment

Governance implementation assessment is conducted through self-assessment and by external parties.

The Bank's Governance Implementation self-assessment as of 30 June 2025 referring to SEOJK No.13/SEOJK.03/2017 was rated 2 (Good), and as of 31 December 2025 referring to SEOJK No.14/SEOJK.03/2025 was rated 2 (Good). The Bank also conducted a Governance self-assessment of Public Company in line with POJK No. 21/POJK.04/2015, with details presented on pages 171-174.

External assessments have been performed by, among others, the Domestic Rating Agency appointed by the Financial Services Authority (OJK) to conduct assessment on GCG implementation based on ASEAN Corporate Governance Scorecard (ACGS).

Rapat Umum Pemegang Saham

General Meeting of Shareholders

Landasan Hukum

Rapat Umum Pemegang Saham (RUPS) dilaksanakan sesuai dengan Anggaran Dasar Bank dan POJK No. 15/POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.

Mekanisme Penyelenggaraan RUPS Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB) 2025

Bank telah menyelenggarakan RUPST pada tanggal 20 Maret 2025 dan RUPSLB pada tanggal 2 Desember 2025 di Kantor Pusat Bank, OCBC Tower, Jl. Prof. Dr. Satrio Kav. 25, Jakarta Selatan.

Ketentuan kuorum, mekanisme pengambilan keputusan rapat, dan pemungutan suara tercantum dalam Tata Tertib RUPS dan dapat diakses pada situs web Bank di www.ocbc.id.

Mekanisme Perhitungan Suara Dalam RUPS

Bank menggunakan pihak independen yaitu Biro Administrasi Efek PT Raya Saham Registra untuk melakukan penghitungan suara dalam RUPS. Informasi mengenai PT Raya Saham Registra tercantum pada halaman 67.

PENYELENGGARAAN RUPST 2025

Tanggal Date	Keterangan Description
4 Februari February 2025	Pemberitahuan Mata Acara RUPST kepada OJK melalui laporan elektronik. Notification of AGMS Agenda to OJK through electronic reporting.
11 Februari February 2025	Pengumuman melalui situs web Bursa Efek Indonesia (BEI), Kustodian Sentral Efek Indonesia (KSEI) dan situs web Bank. Announcement in website of Indonesia Stock Exchange (IDX), Indonesian Central Securities Depository (KSEI), and Bank's website.
28 Februari February 2025	Pemanggilan melalui situs web BEI, KSEI, dan situs web Bank. Invitation in website of IDX, KSEI, and Bank's website.
20 Maret March 2025	Pelaksanaan RUPST pada pukul 10.08 – 11.28 WIB, bertempat di OCBC Tower Lt. 23, Jalan Prof. Dr. Satrio Kav. 25, Jakarta Selatan. AGMS held at 10.08 – 11.28 Western Indonesian Time, located in OCBC Tower 23rd Fl., Jl. Prof. Dr. Satrio Kav. 25, South Jakarta.
21 Maret March 2025	Ringkasan Risalah RUPST diumumkan melalui situs web BEI, KSEI, dan situs web Bank. Summary of AGMS Minutes announced in website of IDX, KSEI, and Bank's website.

Keputusan dan Realisasi Hasil RUPST 2025

Hasil pengambilan keputusan dan seluruh keputusan RUPST dapat dilihat di situs web Bank www.ocbc.id.

Semua Keputusan RUPST 2025 berikut ini telah terealisasi:

Legal Basis

The General Meeting of Shareholders (GMS) is held in accordance with the Bank's Articles of Association and POJK No. 15/POJK.04/2020 regarding the Plan and Implementation of General Meeting of Shareholders for Public Companies.

Mechanism of 2025 Annual GMS (AGMS) and Extraordinary GMS (EGMS) Implementation

The Bank convened an AGMS on 20 March 2025 and EGMS on 2 December 2025, at its Head Office, OCBC Tower, Jl. Prof. Dr. Satrio Kav. 25, South Jakarta.

Quorum requirements, decision-making processes, and voting procedures are outlined in the GMS Rules of Conduct, available online at www.ocbc.id.

Mechanism of Vote Cast Calculation in the GMS

The Bank employed an independent share registrar entity, PT Raya Saham Regitra to calculate the votes casted during the GMS. Information related to PT Raya Saham Regitra is presented on page 67.

2025 AGMS IMPLEMENTATION

Resolution and Realization of 2025 AGMS

All results and resolutions of the AGMS are available online at the Bank's website www.ocbc.id.

The subsequent 2025 AGMS resolutions have been realised:

Mata Acara 1

1. Persetujuan Laporan Tahunan Perseroan termasuk Laporan Direksi dan Laporan Pengawasan Dewan Komisaris untuk tahun buku 2024.
2. Persetujuan pengesahan Laporan Keuangan Konsolidasian Perseroan tahun buku 2024 yang telah diaudit oleh Kantor Akuntan Publik Rintis, Jumadi, Rianto & Rekan, anggota jaringan global PricewaterhouseCoopers yang dinyatakan dalam laporannya tertanggal 28 Januari 2025 dengan opini wajar dalam semua hal yang material.

Dengan demikian memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (*acquitt et de charge*) kepada seluruh anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang berakhir pada tanggal 31 Desember 2024, sebagaimana tercermin dalam Laporan Tahunan dan Laporan Keuangan Konsolidasian Perseroan tahun buku 2024, sepanjang tindakan tersebut bukan perbuatan pidana dan telah tercermin dalam Laporan tersebut.

Mata Acara 2

1. Persetujuan penggunaan Laba Bersih Perseroan untuk tahun buku 2024 sebesar Rp4.866.748.982.550 (empat triliun delapan ratus enam puluh enam miliar tujuh ratus empat puluh delapan juta sembilan ratus delapan puluh dua ribu lima ratus lima puluh Rupiah) sebagai berikut:
 - a. Rp106 per saham atau total sebesar Rp2.432.201.479.032 (Dua triliun empat ratus tiga puluh dua miliar dua ratus satu juta empat ratus tujuh puluh sembilan ribu tiga puluh dua Rupiah) ditetapkan sebagai dividen tunai atau 49,98% dari Laba Bersih yang diatribusikan kepada pemilik entitas induk;
 - b. Sebesar Rp100.000.000 (seratus juta Rupiah) disisihkan untuk cadangan umum; dan
 - c. Sisa Laba Bersih ditetapkan sebagai laba ditahan.
2. Persetujuan pemberian kuasa dan wewenang dengan hak substitusi kepada Direksi untuk menetapkan jadwal dan tata cara yang berkaitan dengan pembayaran dividen tunai tahun buku 2024 tersebut sesuai ketentuan yang berlaku dan melakukan pemotongan pajak sesuai ketentuan perundangan perpajakan serta menetapkan hal-hal teknis lainnya tanpa mengurangi ketentuan yang berlaku.

Mata Acara 3

Persetujuan pembelian kembali saham Perseroan dari pemegang saham publik sejumlah maksimum 390.000 (tiga ratus sembilan puluh ribu) saham atau 0,002% dari total saham yang telah dikeluarkan dan disetor penuh Perseroan dalam rangka pemberian remunerasi yang bersifat variabel kepada Direksi dan karyawan dengan mengacu pada POJK No. 29 Tahun 2023 dan peraturan perundang-undangan yang berlaku.

Agenda 1

1. Approved the Company's Annual Report including the Report of the Board of Directors and the Supervision Report of the Board of Commissioners for the financial year 2024.
2. Approved the Company's Consolidated Financial Statements for the financial year 2024 audited by Public Accounting Firm Rintis, Jumadi, Rianto & Rekan, member of PricewaterhouseCoopers global network as set forth in its report dated 28 January 2025 with unmodified opinion.

Therefore, the Company's Board of Directors and Board of Commissioners, hereby were released and discharged (*acquitt et de charge*) from the responsibilities of their management and supervision performed during financial year ended 31 December 2024, as reflected in the Company's Annual Report and Financial Consolidated Statements for financial year 2024, as long as it is not a criminal act and has been disclosed in the abovementioned report.

Agenda 2

1. Approved the use of the Company's Net Profit for the 2024 financial year amounting to Rp4.866.748.982.550 (four trillion eight hundred sixty-six billion seven hundred forty-eight million nine hundred eighty-two thousand five hundred fifty Rupiah) allocated as follows:
 - a. Rp106 per share, or a total of Rp2.432.201.479.032 (two trillion four hundred thirty-two billion two hundred one million four hundred seventy-nine thousand thirty-two Rupiah), was determined as cash dividends, or 49.98% of Net Income attributed to the owners of the parent entity;
 - b. IDR100,000,000 (one hundred million Rupiah) is set aside for general reserves; and
 - c. The remaining Net Profit is determined as retained earnings.
2. Approved the granting of power and authority with substitution rights to the Board of Directors to determine the schedule and procedure relating to the payment of cash dividends for the 2024 financial year in accordance with applicable regulations, carry out tax deductions in line with the provisions of tax laws and determine other technical matters without prejudice to the applicable provisions.

Agenda 3

Approved the buyback of Company shares from the public shareholders maximum 390,000 (Three hundred ninety thousand) shares or 0.002% of the total shares issued and fully paid-up for variable remuneration distribution to the Board of Directors and employees pursuant to POJK No. 29 of 2023 and prevailing laws and regulation.

Pembelian kembali saham Bank telah terlaksana pada tanggal 21 April 2025 serta pengalihannya pada tanggal 24 April 2025. Pembelian kembali saham Bank dan pengalihannya telah dilaporkan kepada OJK melalui surat masing-masing pada tanggal 22 April dan 28 April 2025.

Mata Acara 4

Menyetujui perubahan susunan pengurus Perseroan, yaitu:

1. Pengangkatan kembali Na Wu Beng sebagai Komisaris, Andrae Krishnawan W. sebagai Direktur, dan Johannes Husin sebagai Direktur, efektif sejak ditutupnya Rapat sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan (RUPST) 2028.
2. Pengangkatan Hartadi Agus Sarwono menjadi Komisaris Independen dengan masa jabatan efektif setelah memperoleh persetujuan dari OJK sampai dengan ditutupnya RUPST 2028.
3. Pengunduran diri Joseph Chan Fook Onn sebagai Direktur, efektif sejak ditutupnya Rapat.
4. Pengangkatan Heriyanto sebagai Direktur dengan masa jabatan efektif setelah memperoleh persetujuan dari OJK sampai dengan ditutupnya RUPST 2028.

Pengangkatan Hartadi Agus Sarwono sebagai Komisaris Independen dan Heriyanto sebagai Direktur Bank telah mendapat persetujuan OJK dan dinyatakan dalam akta Notaris.

Susunan lengkap Dewan Komisaris dan Direksi terdapat pada halaman 118 dan 140 dalam Laporan Tahunan ini.

Mata Acara 5

Persetujuan pemberian wewenang dan kuasa kepada Dewan Komisaris berdasarkan rekomendasi Komite Audit untuk menunjuk Akuntan Publik (AP) dan Kantor Akuntan Publik (KAP) yang akan mengaudit laporan keuangan konsolidasian Perseroan untuk Tahun Buku 2025, serta menetapkan jumlah imbalan jasa audit, dan persyaratan penunjukan lainnya, dengan kriteria atau batasan sesuai peraturan yang berlaku.

Dewan Komisaris, berdasarkan rekomendasi Komite Audit, telah menunjuk Jimmy Pangestu, S.E. dan KAP Rintis, Jumadi, Rianto & Rekan sebagai AP dan KAP untuk mengaudit laporan keuangan konsolidasian Bank untuk tahun buku 2025, sebagaimana tercantum dalam Surat Keputusan Dewan Komisaris tanggal 2 Juli 2025.

The buyback of Bank shares was realized on 21 April 2025 and distributed on 24 April 2025. Both the buyback and the distribution have been reported to OJK through letters dated 22 April and 28 April 2025, respectively.

Agenda 4

Approved the changes in the Company's Management, as follows:

1. The re-appointment of Na Wu Beng as Commissioner, Andrae Krishnawan W. as Director, and Johannes Husin as Director, effective since the closing of the Meeting until the closing of the 2028 AGMS.
2. The appointment of Hartadi Agus Sarwono as Independent Commissioner, with a term of office effective upon obtaining approval from OJK until the closing of the 2028 AGMS.
3. The resignation of Joseph Chan Fook Onn as Director, effective at the closing of the meeting.
4. The appointment of Heriyanto as Director, with a term of office effective upon obtaining approval from OJK until the closing of the 2028 AGMS.

The appointment of Hartadi Agus Sarwono as Independent Commissioner and Heriyanto as Company's Director has received OJK approval and is stated in a notarial deed.

The complete composition of the Board of Commissioners and Board of Directors are presented on page 118 and 140 of this Annual Report.

Agenda 5

Approved to grant authority and power to the Board of Commissioners, based on the Audit Committee's recommendation, to appoint the Public Accountant (AP) and Public Accounting Firm (KAP) that will audit the Company's consolidated financial statements for the 2025 Financial Year, and to determine the audit fees and other appointment requirements, in accordance with the applicable regulations.

The Board of Commissioners, based on the Audit Committee's recommendation, has appointed Jimmy Pangestu, S.E. as Public Accountant and Rintis, Jumadi, Rianto & Rekan as a Public Accounting Firm to audit the Bank's consolidated financial statements for the 2025 financial year, as stated in the Board of Commissioners' Decree dated 2 July 2025.

Tanggal Date	Keterangan Description
17 Oktober October 2025	Pemberitahuan Mata Acara RUPSLB kepada OJK melalui laporan elektronik. Notification of EGMS Agenda to OJK through electronic reporting.
24 Oktober October 2025	Pengumuman melalui situs web Bursa Efek Indonesia (BEI), Kustodian Sentral Efek Indonesia (KSEI), dan situs web Bank. Announcement in website of Indonesia Stock Exchange (IDX), Indonesian Central Securities Depository (KSEI), and Bank's website.
10 November 2025	Pemanggilan melalui situs web BEI, KSEI, dan situs web Bank. Invitation in website of IDX, KSEI, and Bank's website.
2 Desember December 2025	Pelaksanaan RUPSLB pada pukul 10.11-10.43 WIB, bertempat di OCBC Tower Lt. 23, Jalan Prof. Dr. Satrio Kav. 25, Jakarta Selatan. EGMS held at 10.11-10.43 Western Indonesian Time, located in OCBC Tower 23rd Fl., Jl. Prof. Dr. Satrio Kav. 25, South Jakarta.
4 Desember December 2025	Ringkasan Risalah RUPSLB diumumkan melalui situs web BEI, KSEI, dan situs web Bank. Summary of EGMS Minutes announced in website of IDX, KSEI, and Bank's website.

Keputusan dan Realisasi Hasil RUPSLB 2025

Hasil pengambilan keputusan dan seluruh keputusan RUPSLB dapat dilihat di situs web Bank www.ocbc.id.

Semua Keputusan RUPSLB 2025 berikut ini telah terealisasi:

Mata Acara 1

Menyetujui perubahan Anggaran Dasar Perseroan dalam rangka menyesuaikan ketentuan dengan POJK No. 30 Tahun 2024 tentang Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan, serta menyusun kembali seluruh Anggaran Dasar Perseroan.

Mata Acara 2

Menyetujui pengunduran diri Wong Pik Kuen Helen sebagai Komisaris Perseroan dan pengangkatan Tan Teck Long dan Noel Gerald DCruz sebagai Komisaris Perseroan dengan masa jabatan efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan sampai dengan ditutupnya Rapat Umum Pemegang Saham Tahunan Perseroan tahun 2028.

Susunan lengkap Dewan Komisaris terdapat pada halaman 118 dalam Laporan Tahunan ini.

PENYELENGGARAAN RUPS TAHUN 2024

Keputusan RUPST 18 Maret 2024 dan RUPSLB 2 Agustus 2024 telah disampaikan secara lengkap pada Laporan Tahunan 2024 dan pada Ringkasan Risalah RUPS 2024 yang tersedia pada situs web Bank www.ocbc.id.

Pernyataan Terkait Keputusan RUPS Tahun 2024 yang Belum Terealisasi

Seluruh hasil Keputusan RUPST 18 Maret 2024 dan RUPSLB 2 Agustus 2024 telah terealisasi sebagaimana tercantum dalam Laporan Tahunan 2024 dan situs web Bank www.ocbc.id.

Resolution and Realization of 2025 EGMS

All results and resolutions of the EGMS are available online at the Bank's website, www.ocbc.id.

The subsequent 2025 EGMS resolutions have been realised:

Agenda 1

Approved the amendments to the Company's Articles of Association to align with POJK No. 30 of 2024 on Financial Conglomerations and Financial Conglomeration Parent Entities, and to restate the entire Articles of Association.

Agenda 2

Approved the resignation of Wong Pik Kuen Helen as the Company's Commissioner, and the appointment of Tan Teck Long and Noel Gerald DCruz as Commissioners, with terms of office effective upon obtaining approval from the Financial Services Authority until the closing of the Company's 2028 Annual General Meeting of Shareholders.

The complete composition of the Board of Commissioners is presented on pages 118 in this Annual Report.

THE IMPLEMENTATION OF 2024 GMS

The resolutions of the AGMS dated 18 March 2024 and EGMS dated 2 August 2024 have been fully delivered in the 2024 Annual Report and in the summary of the 2024 GMS available on the Bank's website www.ocbc.id.

Statement Concerning Unrealized Resolutions of 2024 GMS

All resolutions of 2024 AGMS dated 18 March 2024 and EGMS dated 2 August 2024 have been realized as stated in the 2024 Annual Report and the Bank's website www.ocbc.id.

Dewan Komisaris

The Board of Commissioners

Dasar Hukum

Dewan Komisaris diangkat oleh RUPS dan bertanggung jawab terhadap terlaksananya tugas Dewan Komisaris sebagaimana dimaksud dalam Anggaran Dasar Bank dan ketentuan perundangan yang berlaku.

Legal Basis

The Board of Commissioners is appointed by the GMS and is responsible to ensure the implementation of its duties in accordance with the Articles of Association and applicable laws and regulations.

Nama Name	Jabatan Position	Dasar Hukum Legal Basis
Pramukti Surjaudaja	Presiden Komisaris President Commissioner	Akta Pernyataan Keputusan RUPST 11 April 2023. The Deed of AGMS Resolutions dated 11 April 2023.
Helen Wong*	Komisaris Commissioner	Akta Pernyataan Keputusan RUPST 18 Maret 2024. The Deed of AGMS Resolutions dated 18 March 2024.
Na Wu Beng	Komisaris Commissioner	Akta Pernyataan Keputusan RUPST 20 Maret 2025. The Deed of AGMS Resolutions dated 20 March 2025.
Hartadi Agus Sarwono	Komisaris Independen Independent Commissioner	Pengangkatan pertama kali berdasarkan Akta Pernyataan Keputusan RUPST 28 Mei 2025. First appointment based on the Deed of AGMS Resolutions dated 28 May 2025.
Jusuf Halim	Komisaris Independen Independent Commissioner	- Pengangkatan pertama kali berdasarkan Akta Berita Acara RUPSLB 11 September 2006. First appointment based on the Deed of EGMS Minutes dated 11 September 2006. - Akta Pernyataan Keputusan RUPST 11 April 2023 The Deed of AGMS Resolutions dated 11 April 2023.
Betti S. Alisjahbana	Komisaris Independen Independent Commissioner	- Pengangkatan pertama kali berdasarkan Akta Pernyataan Keputusan RUPSLB 15 Desember 2017. First appointment based on the Deed of EGMS Resolutions dated 15 December 2017. - Akta Pernyataan Keputusan RUPST 11 April 2023 The Deed of AGMS Resolutions dated 11 April 2023.
Nicholas Tan	Komisaris Independen Independent Commissioner	Pengangkatan pertama kali berdasarkan Akta Pernyataan Keputusan RUPST 26 Juli 2023. First appointment based on the Deed of AGMS Resolutions dated 26 July 2023.

*] Mengundurkan diri sebagai Komisaris Bank, yang berakhir pada tanggal 31 Desember 2025
Resigned as Commissioner of Bank, ended as of 31 December 2025

Pedoman dan Tata Tertib Kerja

Pedoman dan Tata Tertib Kerja bagi Dewan Komisaris dapat diakses pada situs web Bank www.ocbc.id.

Charter

The Board of Commissioners Charter can be accessed on the Bank's website www.ocbc.id.

Tugas dan Tanggung Jawab

Dewan Komisaris wajib memastikan terselenggaranya tata kelola yang baik di lingkungan Bank dan melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.

Duties and Responsibilities

The Board of Commissioners shall ensure the implementation of good governance within the Bank, oversee the Board of Directors in implementing their roles and responsibilities and provide advice to the Board of Directors.

Tugas dan Tanggung Jawab Dewan Komisaris

1. Dewan Komisaris melaksanakan pengawasan terhadap pelaksanaan tugas dan tanggung jawab Direksi serta memberikan nasihat kepada Direksi.

Roles and Responsibilities of the Board of Commissioners

1. The Board of Commissioners supervises the implementation of roles and responsibilities of the Board of Directors and provides advisory to the Board of Directors.

- Tugas pengawasan mencakup namun tidak terbatas pada mengarahkan, memantau, dan mengevaluasi pelaksanaan kebijakan strategis Bank.
2. Dewan Komisaris mengarahkan, memantau, dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan ketentuan peraturan perundang-undangan, anggaran dasar, dan/atau keputusan RUPS.
 3. Pada umumnya, tugas dan tanggung jawab Dewan Komisaris termasuk, namun tidak terbatas pada, hal-hal sebagai berikut:
 - a. Pengawasan Strategis
 - ii. Melakukan pengawasan terhadap Direksi dengan mengarahkan, memantau dan mengevaluasi implementasi kebijakan stratejik.
 - iii. Memastikan Direksi menindaklanjuti temuan audit dan rekomendasi dari satuan kerja internal audit, eksternal audit, hasil pengawasan Otoritas Perbankan dan otoritas lainnya.
 - b. Pengawasan Bank
 - iii. Memastikan terselenggaranya pelaksanaan tata kelola perusahaan yang baik pada setiap kegiatan usaha Bank.
 - iv. Mengkaji dan menyetujui rekomendasi Komite di bawah Dewan Komisaris.
 - v. Memastikan bahwa komite di bawah Dewan Komisaris menjalankan tugasnya secara efektif dan melakukan evaluasi terhadap kinerja komite.
 - vi. Mengkaji, menyetujui, dan melaksanakan pengawasan terhadap pelaksanaan rencana bisnis, rencana aksi keuangan berkelanjutan, dan rencana aksi pemulihan (*recovery plan*), rencana korporasi (*corporate plan*).
 - vii. Memantau Tingkat Kesehatan Bank serta mengambil langkah-langkah yang diperlukan untuk memelihara dan/atau meningkatkan Tingkat Kesehatan Bank.
 - viii. Melakukan pengawasan terhadap penerapan kebijakan Remunerasi dan evaluasi kebijakan Remunerasi secara berkala berdasarkan hasil pengawasan.
 4. Dewan Komisaris bertanggung jawab terhadap pengembangan Unit Usaha Syariah (UUS) dengan mengacu pada POJK mengenai UUS.
 5. Dewan Komisaris wajib secara aktif melakukan pengawasan terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan, dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit.
- The supervisory role includes, but is not limited to, directing, monitoring, and evaluating the implementation of the Bank's strategic policies.
2. The Board of Commissioners directs, monitors, and evaluates the implementation of integrated governance, risk management, and compliance, as well as the Bank's strategic policies, in line with prevailing laws and regulations, Articles of Association, and/or GMS resolutions.
 3. In general, the roles and responsibilities of the Board of Commissioners include, but are not limited to, the following:
 - a. Strategic Supervision
 - ii. Supervising the Board of Directors by directing, monitoring, and evaluating the implementation of strategic policies.
 - iii. Ensuring that the Board of Directors follows up on audit findings and recommendations from the internal audit unit, external auditors, and the supervisory results of banking authorities and other regulators.
 - b. Bank Supervision
 - iii. Ensuring the implementation of good corporate governance in all of the Bank's business activities.
 - iv. Reviewing and approving recommendations of committees under the Board of Commissioners.
 - v. Ensuring effective performance of committees under the Board of Commissioners and carrying out performance evaluation.
 - vi. Reviewing, approving, and overseeing the implementation of business plan, sustainable finance action plan, recovery plan, and corporate plan.
 - vii. Monitoring and taking necessary measures to maintain and/or improve the Bank's Soundness Level.
 - viii. Supervising the implementation of Remuneration Policy and conducting periodic evaluations of the policy based on supervisory findings.
 4. The Board of Commissioners is responsible for the development of the Sharia Business Unit (UUS) in accordance with the POJK regarding UUS.
 5. The Board of Commissioners shall actively supervise the management of the Bank's non-performing assets, allowance, and reserves in credit risk management.

Tugas dan Tanggung Jawab Presiden Komisaris

Selain menjalankan tugas dan tanggung jawab sebagai Komisaris, Presiden Komisaris juga memiliki tugas dan tanggung jawab sebagai berikut:

Duties and Responsibilities of the President Commissioner

In addition to his duties and responsibilities as Commissioner, the President Commissioner is also responsible for the following:

1. Mengkoordinasikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris, serta memastikan pelaksanaan tugas dan tanggung jawab Dewan Komisaris telah sesuai dengan ketentuan yang berlaku.
2. Menyampaikan laporan pengawasan Dewan Komisaris untuk mendapatkan persetujuan RUPST.
3. Memastikan bahwa keputusan yang diambil dalam rapat Dewan Komisaris dilakukan secara efektif.

Kriteria Komisaris

Kriteria anggota Dewan Komisaris antara lain:

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Memiliki rekam jejak yang baik dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat.
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan.

Komposisi Dewan Komisaris

Komposisi Komisaris Independen Composition of Independent Commissioners	Jumlah Komisaris Total Commissioners	Jumlah Komisaris Perempuan Total Female Commissioners	Komisaris Warga Negara Indonesia Commissioners with Indonesian Citizenship
57%	7 orang persons	2 orang persons	57%

Kebijakan Keberagaman

Komposisi Dewan Komisaris Bank telah mencerminkan keberagaman anggotanya dalam hal kewarganegaraan, usia, pendidikan, pengalaman kerja, dan gender. Rincian kualifikasi Dewan Komisaris disajikan pada Profil Dewan Komisaris di halaman 46-54.

RAPAT

Kebijakan Rapat Dewan Komisaris

Sesuai Pedoman dan Tata Tertib Kerja Dewan Komisaris Bank, Rapat Dewan Komisaris diselenggarakan paling kurang 1 (satu) kali dalam 2 (dua) bulan dan rapat bersama Direksi paling kurang 1 (satu) kali dalam 4 (empat) bulan. Rapat Dewan Komisaris wajib dihadiri oleh seluruh anggota Dewan Komisaris secara fisik paling sedikit 2 (dua) kali dalam 1 (satu) tahun. Komisaris yang tidak dapat menghadiri rapat secara fisik, dapat melalui tatap muka dengan memanfaatkan teknologi informasi.

Hasil rapat dituangkan dalam risalah rapat, ditandatangani oleh anggota Dewan Komisaris (dan Direksi) yang hadir dan disampaikan kepada seluruh anggota Dewan Komisaris (dan Direksi). Perbedaan pendapat (jika ada) di dalam rapat dicantumkan secara jelas dalam risalah rapat beserta alasan perbedaan pendapat.

1. Coordinating the implementation of duties and responsibilities of the Board of Commissioners and ensuring the implementation of duties and responsibilities of the Board of Commissioners is in due observance to the prevailing rules.
2. Presenting an oversight report of the Board of Commissioners for approval by the AGMS.
3. Ensuring effective decision making in the meeting of the Board of Commissioners.

Commissioner Selection Criteria

The criterias for members of the Board of Commissioners are:

1. Having good character, morals and integrity.
2. Capable in carrying out legal actions.
3. Having a good track record within 5 (five) years prior to appointment and during tenure.
4. Having a commitment to comply with laws and regulations.
5. Having the knowledge and/or expertise in the required fields.

Board of Commissioners Composition

Diversity Policy

The composition of the Board of Commissioners reflects the diversity of its members in terms of nationality, age, education, work experience, and gender. The qualifications of the Board of Commissioners are detailed in the Board of Commissioners profile on pages 46-54.

MEETINGS

Meeting Policies

In accordance with the Bank's Board of Commissioners Charter, the Board of Commissioners Meetings shall be held at least once every 2 (two) months, and joint meetings with the Board of Directors at least once every 4 (four) months. All members of the Board of Commissioners must physically attend the Board of Commissioners meetings at least twice a year. Commissioners who are unable to physically attend meetings may participate in face-to-face sessions using information technology.

The results of the meeting are recorded in the minutes of meeting, which are endorsed by the Board of Commissioners (and Directors) in attendance and distributed to all Board of Commissioners (and Directors) members. Dissenting opinion (if any) that was expressed during the meeting, along with the reasons, must be included in the minutes of meeting.

Pelaksanaan dan Tingkat Kehadiran Anggota Dewan Komisaris dalam Rapat Dewan Komisaris dan Rapat Dewan Komisaris bersama Direksi

Implementation and Attendance of Commissioners at Board of Commissioners Meeting and Joint Meeting with Board of Directors

Nama Name	Rapat Dewan Komisaris Board of Commissioners Meetings			Rapat Dewan Komisaris bersama Direksi Joint Meeting of Board of Commissioners and Board of Directors		
	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance
Pramukti Surjaudaja	6	6	100%	3	3	100%
Wong Pik Kuen Helen	6	6	100%	3	3	100%
Lai Teck Poh *)	1	1	100%	1	1	100%
Na Wu Beng	6	6	100%	3	3	100%
Hartadi Agus Sarwono **)	4	4	100%	2	2	100%
Jusuf Halim	6	6	100%	3	3	100%
Betti S. Alisjahbana	6	6	100%	3	3	100%
Rama P. Kusumaputra *)	1	1	100%	1	1	100%
Tan Siak Kwang Nicholas	6	6	100%	3	3	100%

*) Masa jabatan berakhir pada RUPST 20 Maret 2025 | Term of office has ended on AGMS 20 March 2025

**) Efektif sebagai Komisaris tanggal 28 Mei 2025. | Effective as Commissioner on 28 May 2025.

Rekomendasi Dewan Komisaris

Selama tahun 2025, Dewan Komisaris telah memberikan masukan dan/atau persetujuan kepada Direksi, antara lain atas hal-hal berikut:

1. Rencana Bisnis Bank (RBB)
2. Rencana Aksi Keuangan Berkelanjutan (RAKB)
3. Rencana Aksi Pemulihan Bank
4. Laporan Tahunan
5. Rencana Perusahaan
6. Rencana Operasional
7. Strategi Digital
8. Kebijakan dan Prosedur
9. Perusahaan Induk Konglomerasi Keuangan

Board of Commissioners Recommendations

During 2025, the Board of Commissioners provided the following advice to the Board of Directors:

1. The Bank Business Plan
2. Sustainable Finance Action Plan
3. Bank Recovery Plan
4. Annual Report
5. Corporate Plan
6. Operating Plan
7. Digital Strategy
8. Policy and Procedure
9. Financial Holding Conglomeration Company

PENILAIAN KINERJA DEWAN KOMISARIS

[GRI 2-18]

Prosedur Penilaian

Penilaian kinerja Dewan Komisaris termasuk Presiden Komisaris dilakukan secara mandiri melalui kuesioner dan dibahas di Rapat Komite Remunerasi dan Nominasi. Hasil penilaian disampaikan kepada para pemegang saham di dalam RUPS Tahunan dalam bentuk Laporan Pengawasan Dewan Komisaris untuk kemudian disahkan oleh RUPS.

RUPS memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya [*acquit et de charge*] kepada Dewan Komisaris Perseroan atas tindakan pengawasan yang telah dijalankan pada tahun buku sebelumnya.

BOARD OF COMMISSIONERS PERFORMANCE

ASSESSMENT [GRI 2-18]

Assessment Procedures

Performance assessment of the Board of Commissioners, including the President Commissioner, is conducted independently through a questionnaire and discussed in the Remuneration and Nomination Committee Meeting. The assessment results are presented to shareholders at the Annual GMS through the Board of Commissioners' Supervisory Report, which is then approved by the GMS.

The GMS grants full discharge and release of responsibility [*acquit et de charge*] to the Company's Board of Commissioners for all supervisory actions taken in the preceding fiscal year.

Kriteria Penilaian:

Kriteria Penilaian mencakup:

1. Komposisi Dewan Komisaris
2. Rapat Dewan Komisaris
3. Pengawasan Kinerja Perusahaan
4. Rencana Suksesi Direksi
5. Kecukupan Pengendalian Internal & Manajemen Risiko

Pihak yang Melakukan Penilaian

1. Dewan Komisaris melalui penilaian mandiri.
2. Direksi melalui kuesioner dengan memberikan penilaian dan masukan kepada Dewan Komisaris.

Program Orientasi

Bank memiliki program orientasi bagi anggota baru Dewan Komisaris dan pihak independen anggota Komite di bawah Dewan Komisaris dengan tujuan memberikan pengetahuan dan pemahaman tentang Bank, serta lingkup pekerjaannya.

Pada tahun 2025 telah dilaksanakan program orientasi bagi anggota Dewan Komisaris yang baru Hartadi Agus Sarwono.

Kebijakan pelatihan dan/atau Peningkatan Kompetensi anggota Dewan Komisaris

[GRI 2-16]

Bank telah memiliki kebijakan yang mewajibkan anggota Dewan Komisaris mengikuti pendidikan yang terkait dan berkelanjutan serta dimutakhirkan terhadap perubahan aturan dan ketentuan perundangan serta standar yang relevan.

Pelatihan dan/atau Peningkatan Kompetensi

Selama tahun 2025 anggota Dewan Komisaris mengikuti berbagai pelatihan baik secara daring maupun luring yang diselenggarakan secara intern maupun ekstern oleh regulator dan institusi lainnya, antara lain Pengawasan Risiko Strategik Bank, Risiko Pasar, dan Bisnis Syariah.

Kebijakan Pemberian Pinjaman Bagi Dewan Komisaris

Dewan Komisaris dan keluarga termasuk dalam kategori pihak terkait atau terafiliasi dengan Bank. Pemberian kredit kepada Dewan Komisaris dan anggota keluarganya mengikuti Kebijakan Batas Maksimum Pemberian Kredit (BMPK) dan Penyediaan Dana Besar. Bank menerapkan prinsip kehati-hatian dan manajemen risiko dalam memberikan pemberian dana termasuk penyediaan dana kepada pihak terkait. Pemberian dana kepada pihak terkait, penyediaan dana besar dan kepada pihak lain yang memiliki kepentingan terhadap Bank [pejabat atau pegawai Bank beserta keluarganya] dilaksanakan secara wajar (*arm's length basis*) berdasarkan ketentuan yang berlaku dan disesuaikan dengan kemampuan permodalan Bank, dan tidak terkonsentrasi secara signifikan kepada peminjam atau kelompok peminjam tertentu.

Assessment Criteria

The assessment criteria include:

1. Board of Commissioners Composition
2. Board of Commissioners Meetings
3. Company's Performance Monitoring
4. Board of Directors Succession Planning
5. Adequacy of Internal Control & Risk Management

Assessors

1. The Board of Commissioners' Self-Assessment.
2. The Board of Directors provides assessment and input to the Board of Commissioners through questionnaires.

Orientation Program

The Bank has an orientation program for new members of the Board of Commissioners and independent members of Committees under the Board of Commissioners aiming at providing knowledge and understanding about the Bank, as well as its scope of work.

In 2025, an orientation program was carried out for new members of the Board of Commissioners Hartadi Agus Sarwono.

Training and Competency Development Policy for Members of the Board of Commissioners

[GRI 2-16]

The Bank has a policy requiring members of the Board of Commissioners to undergo related and continuous education, which is updated in response to changes in regulations and relevant standards.

Training and/or Competency Development

Throughout 2025, members of the Board of Commissioners participated in various online and offline training sessions organised by internal and external (regulators and other institutions) parties including Strategic Risk Oversight of the Bank, Market Risk, and Sharia Business.

Loan Extension to the Board of Commissioners

The Board of Commissioners and their family members are classified as related or affiliated parties of the Bank. Loans extended to the Board of Commissioners and their family members comply with the Bank's Legal Lending Limit (LLL) and Large Exposure Policy. The Bank upholds prudential principles and risk management in all fundings, including those extended to related parties. Funding to related parties, large exposures, and other parties with interests in the Bank (such as Bank executives or employees and their families) is conducted on an arm's length basis in line with prevailing regulations. These stipulations align with the Bank's capital capacity and ensure that loan concentration is not excessively directed toward a single borrower or group of borrowers.

KOMISARIS INDEPENDEN

Kriteria Komisaris Independen

Komisaris Independen tidak memiliki hubungan keuangan, kepengurusan, kepemilikan saham dan/atau hubungan keluarga dengan anggota Dewan Komisaris lainnya, dengan anggota Direksi dan/atau pemegang saham pengendali atau hubungan dengan Bank yang dapat mempengaruhi kemampuannya untuk bertindak independen.

Selama menjabat, semua Komisaris Independen telah memenuhi kriteria independen sebagaimana diatur dalam peraturan yang berlaku.

Pernyataan Independensi Komisaris Independen

Pada tahun 2025 tidak terdapat pengangkatan kembali Komisaris Independen yang telah menjabat 2 (dua) periode berturut-turut.

Hubungan Afiliasi Dewan Komisaris

Pramukti Surjaudaja memiliki hubungan keluarga dengan anggota Direksi, yaitu Parwati Surjaudaja. Komisaris yang memiliki hubungan keuangan dan kepengurusan dengan Pemegang Saham Pengendali Bank adalah Pramukti Surjaudaja, Helen Wong, dan Na Wu Beng. Komisaris lainnya tidak memiliki hubungan keluarga dan hubungan keuangan dengan anggota Direksi, anggota Dewan Komisaris, maupun Pemegang Saham Pengendali Bank.

KOMITE-KOMITE DEWAN KOMISARIS

Untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya, Dewan Komisaris membentuk Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko, Komite Etik dan Perilaku, dan Komite Keberlanjutan.

Dasar Hukum

Pengangkatan dan pemberhentian anggota komite Dewan Komisaris dilakukan oleh Direksi berdasarkan keputusan Dewan Komisaris dengan memperhatikan rekomendasi Komite Remunerasi dan Nominasi.

INDEPENDENT COMMISSIONER

Criteria for Independent Commissioners

The Independent Commissioner has no financial, management, shareholding, or family relationships with other members of the Board of Commissioners, members of the Board of Directors, and/or controlling shareholders, as well as no relationships with the Bank that could compromise his/her independence.

During the tenure, all Independent Commissioners have met the independence requirements stipulated by the prevailing regulations.

Statement of Independency by Independent Commissioners

There were no reappointments of Independent Commissioners in 2025 who had served for 2 (two) consecutive terms.

Affiliations of the Board of Commissioners

Pramukti Surjaudaja has a family relationship with a member of the Board of Directors, Parwati Surjaudaja. Pramukti Surjaudaja, Helen Wong, and Na Wu Beng are Commissioners who have financial and management relationships with the Bank's Controlling Shareholders. Other Commissioners have neither family nor financial relationships with members of the Board of Directors, members of Board of Commissioners, and the Bank's Controlling Shareholders.

THE BOARD OF COMMISSIONERS' COMMITTEES

To effectively carry out its duties and responsibilities, the Board of Commissioners established the Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, Ethics and Conduct Committee, and Sustainability Committee.

Legal Basis

The appointment and dismissal of Board of Commissioners committee members are carried out by the Board of Directors based on the Board of Commissioners decision by taking into account the recommendations of the Remuneration and Nomination Committee.

Nama Name	Jabatan Position	Surat Keputusan Direksi The Board of Directors' Decree
Komite Audit Audit Committee		
Betti S. Alisjahbana	Ketua Chairperson	
Angeline Nangoi	Anggota (Pihak Independen) Member (Independent Party)	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal/date 13 April 2023
Antony Kurniawan	Anggota (Pihak Independen) Member (Independent Party)	
Lioe Fei Ling	Anggota (Pihak Independen) Member (Independent Party)	KPTS/DIR/KB.01/CORP.SECR/019/2023 tanggal/date 16 Oktober/October 2023

Nama Name	Jabatan Position	Surat Keputusan Direksi The Board of Directors' Decree
Komite Remunerasi dan Nominasi Remuneration and Nomination Committee		
Betti S. Alisjahbana	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/041/2025 tanggal/date 14 April 2025
Pramukti Surjaudaja	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal/date 13 April 2023
Helen Wong	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/014/2024 tanggal/date 3 April 2024
Na Wu Beng	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/041/2025 tanggal/date 14 April 2025
Jusuf Halim	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/041/2025 tanggal/date 14 April 2025
Nicholas Tan	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/041/2025 tanggal/date 14 April 2025
Julie Anwar	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal/date 13 April 2023
Komite Pemantau Risiko Risk Monitoring Committee		
Jusuf Halim	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal/date 13 April 2023
Pramukti Surjaudaja	Anggota Member	
Na Wu Beng	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/042/2025 tanggal/date 14 April 2025
Hartadi Agus Sarwono	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/060/2025 tanggal/date 7 Juli/July 2025
Betti S. Alisjahbana	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal/date 13 April 2023
Nicholas Tan	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/017/2023 tanggal/date 31 Juli/July 2023
Iwan Darmawan	Anggota (Pihak Independen) Member (Independent Party)	KPTS/DIR/KB.01/CORP.SECR/021/2024 tanggal/date 30 Agustus/August 2024
Rudy Dekriadi	Anggota (Pihak Independen) Member (Independent Party)	KPTS/DIR/KB.01/CORP.SECR/025/2024 tanggal/date 3 Desember/December 2024
Komite Etik dan Perilaku Ethics and Conduct Committee		
Na Wu Beng	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/044/2025 tanggal/date 14 April 2025
Pramukti Surjaudaja	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/013/2023 tanggal/date 13 April 2023
Jusuf Halim	Anggota Member	
Hartadi Agus Sarwono	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/060/2025 tanggal/date 7 Juli/July 2025
Komite Keberlanjutan Sustainability Committee		
Nicholas Tan	Ketua Chairperson	KPTS/DIR/KB.01/CORP.SECR/043/2025 tanggal/date 14 April 2025
Pramukti Surjaudaja	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/017B/2023 tanggal/date 17 Juli/July 2023
Helen Wong	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/014/2024 tanggal/date 3 April 2024
Betti S. Alisjahbana	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/043/2025 tanggal/date 14 April 2025
Hartadi Agus Sarwono	Anggota Member	KPTS/DIR/KB.01/CORP.SECR/060/2025 tanggal/date 7 Juli/July 2025

KOMITE AUDIT

AUDIT COMMITTEE

Profil Anggota | Member Profiles

Ketua | Chairperson:
Betti S. Alisjahbana

- Profil lengkap Ketua Komite Audit dapat dilihat pada profil Dewan Komisaris pada halaman 51-52.
Complete profile of Audit Committee Chairperson is presented on the Board of Commissioners' profiles on page 51-52.

Anggota | Member

- Angeline Nangoi
- Antony Kurniawan
- Lioe Fei Ling

- Profil lengkap Angeline Nangoi, Antony Kurniawan, dan Lioe Fei Ling disajikan di bawah ini.
Complete profile of Angeline Nangoi, Antony Kurniawan, and Lioe Fei Ling as presented below.

Angeline Nangoi

Anggota (Pihak Independen)

Member (Independent Party)

- Warga Negara Indonesia, 69 tahun.
- Anggota Komite Audit OCBC sejak 2 April 2020.

- Indonesian Citizen, age 69 years old.
- Member of Audit Committee of OCBC since 2 April 2020.

<p>Riwayat Pekerjaan:</p> <ul style="list-style-type: none"> - 1980-1982: <i>Engineering Consultant</i>, PT Desigras. - 1982-1993: Menjabat berbagai posisi dengan posisi terakhir sebagai <i>Manager and Head of Corporate Finance Division</i>, PT Indonesian Investment International. - 1993-1995: Menjabat berbagai posisi dengan posisi terakhir sebagai <i>General Manager</i>, PT Indovest Bank. - 1995-1997: <i>General Manager</i> untuk bidang <i>Marketing, Credit Division</i> dan Anggota Komite Kredit, PT Bank Bumiraya Utama. - 1997-2001: Direktur Kredit, PT Bank Global Internasional Tbk. - 2001-2003: Direktur Kepatuhan, PT Bank Societe Generale Indonesia. - 2003-2010: Direktur Kepatuhan, PT Bank OCBC Indonesia. - 2011-2014: Kepala Divisi Kepatuhan dan posisi terakhir sebagai <i>Corporate Secretary</i>, PT Bank OCBC NISP Tbk. - 2014-2017: Direktur Kepatuhan, PT Bank Commonwealth. - 2018-Juli 2019: Komisaris Independen, PT Bank OKE Indonesia. - April 2019-April 2023: Anggota Komite Pemantau Risiko PT Bank OCBC NISP Tbk. 	<p>Work Experience:</p> <ul style="list-style-type: none"> - 1980-1982: PT Desigras [Engineering Consultant]. - 1982-1993: Served in various positions with last position as Manager and Head of Corporate Finance Division, PT Indonesian Investment International. - 1993-1995: Served in various positions with last position as General Manager, PT Indovest Bank. - 1995-1997: General Manager for Marketing and Credit Division and Credit Committee member, PT Bank Bumiraya Utama. - 1997-2001: Credit Director, PT Bank Global Internasional Tbk. - 2001-2003: Compliance Director, PT Bank Societe Generale Indonesia. - 2003-2010: Compliance Director, PT Bank OCBC Indonesia. - 2011-2014: Compliance Division Head and last position as Corporate Secretary, PT Bank OCBC NISP Tbk. - 2014-2017: Compliance Director, PT Bank Commonwealth. - 2018-July 2019: Independent Commissioner, PT Bank OKE Indonesia. - April 2019-April 2023: Member of Risk Monitoring Committee, PT Bank OCBC NISP Tbk.
Tidak ada Rangkap Jabatan	No Concurrent Position
<p>Periode Jabatan sebagai anggota Komite Audit: RUPST 2020 – RUPST 2023 dan RUPST 2023 – RUPST 2026.</p>	<p>Term of office as Member of the Audit Committee: AGMS 2020 – AGMS 2023 and AGMS 2023 – AGMS 2026.</p>
<p>Organisasi Nirlaba: -</p>	<p>Non-profit Organization: -</p>
<p>Riwayat Pendidikan: 1980: Sarjana Teknik Industri, Institut Teknologi Bandung (ITB), Bandung.</p>	<p>Education: 1980: Bachelor's degree in Industrial Engineering, Bandung Institute of Technology (ITB), Bandung.</p>
<p>Pelatihan: Mengikuti berbagai pelatihan antara lain di bidang Bisnis Syariah, Risiko Strategis dan Risiko Pasar.</p>	<p>Training: Participated in various trainings among others Sharia Business, Strategic Risk, and Market Risk.</p>

Antony Kurniawan

<p>Anggota (Pihak Independen)</p>	<p>Member (Independent Party)</p>
<ul style="list-style-type: none"> - Warga Negara Indonesia, 62 tahun. - Anggota Komite Audit OCBC sejak 11 April 2023 	<ul style="list-style-type: none"> - Indonesian Citizen, age 62 years old. - Member of Audit Committee of OCBC since 11 April 2023
<p>Riwayat Pekerjaan:</p> <ul style="list-style-type: none"> - 1988: Manufacturing Engineer, Symbol Technologies, USA. - 1989-1998: Jabatan terakhir sebagai Deposits Funds & Clearing Head, VP, Citibank N.A., Jakarta, Indonesia. - 1998-2003: Citigroup, Tim Audit Asia Utara, Manila, Filipina, dan Citigroup Asia Tim Audit Konsumer (meliputi Singapura, Indonesia, Thailand, Malaysia, Filipina, Hong Kong, Taiwan, Korea Selatan, Jepang, dan Australia). - 2004-2016: <i>Credit Audit Group Head, Operation Risk Management Division Head, Control and Fraud Management Division Head, Chief Internal Audit, Operations Head, Anggota Board of Management</i>, Bank Danamon. - 11 April 2023-31 Desember 2024: Anggota Komite Pemantau Risiko OCBC. 	<p>Work Experience:</p> <ul style="list-style-type: none"> - 1988: Manufacturing Engineer, Symbol Technologies, USA. - 1989-1998: Latest position as Deposits Funds & Clearing Head, VP, Citibank N.A., Jakarta, Indonesia. - 1998-2003: Citigroup North Asia Audit Team, Manila, Philippines, and Citigroup Asia Consumer Audit Team [covering Singapore, Indonesia, Thailand, Malaysia, Philippines, Hong Kong, Taiwan, South Korea, Japan, and Australia]. - 2004-2016: Credit Audit Group Head, Operation Risk Management Division Head, Control and Fraud Management Division Head, Chief Internal Audit, Operations Head, Member of Board of Management, Bank Danamon. - 11 April 2023-31 December 2024: Member of Risk Monitoring Committee, OCBC.
Tidak ada Rangkap Jabatan	No Concurrent Position
<p>Periode Jabatan sebagai anggota Komite Audit: RUPST 2023 – RUPST 2026.</p>	<p>Term of office as Member of the Audit Committee: AGMS 2023 – AGMS 2026.</p>
<p>Organisasi Nirlaba: -</p>	<p>Non-profit Organization: -</p>
<p>Riwayat Pendidikan:</p> <ul style="list-style-type: none"> - 1986: Bachelor of Science Industrial Engineering, Iowa State University, USA. - 1988: Master of Science Industrial Engineering, Columbia University, USA. 	<p>Education:</p> <ul style="list-style-type: none"> - 1986: Bachelor of Science Industrial Engineering, Iowa State University, USA. - 1988: Master of Science Industrial Engineering, Columbia University, USA.
<p>Pelatihan: Mengikuti berbagai pelatihan antara lain di bidang Bisnis Syariah, Risiko Strategis dan Risiko Pasar.</p>	<p>Training: Participated in various trainings among others Sharia Business, Strategic Risk, and Market Risk.</p>

Lioe Fei Ling

Anggota (Pihak Independen)	Member (Independent Party)
<ul style="list-style-type: none">- Warga Negara Indonesia, 53 tahun.- Anggota Komite Audit OCBC sejak 20 Oktober 2023.	<ul style="list-style-type: none">- Indonesian Citizen, age 53 years old.- Member of Audit Committee of OCBC since 20 October 2023.
Riwayat Pekerjaan: <ul style="list-style-type: none">- 1995-2000: Junior – Audit Manager, KAP Hans Tuanakotta & Mustofa (<i>member firm of Deloitte Touche Tohmatsu</i>).- 2000-2002: Audit Supervisor, Deloitte & Touche, Hong Kong Office.- 2003-2010: Audit Partner, KAP Osman Bing Satrio & Rekan (<i>member firm of Deloitte Touche Tohmatsu Limited</i>).- 2011-2014: Direktur, PT GNV Business Consulting Indonesia.- 2015-2022: Audit Partner, KAP Tanubrata Sutanto Fahmi Bambang & Rekan (<i>member firm BDO International</i>).- Juni 2022-sekarang: Anggota Komite Audit, PT Total Bangun Persada Tbk. *)- Juli 2025-sekarang: Anggota Komite Audit, PT Sentul City Tbk. *)	Work Experience: <ul style="list-style-type: none">- 1995-2000: Junior – Audit Manager, KAP Hans Tuanakotta & Mustofa [<i>a member firm of Deloitte Touche Tohmatsu</i>].- 2000-2002: Audit Supervisor, Deloitte & Touche, Hong Kong Office.- 2003-2010: Audit Partner, KAP Osman Bing Satrio & Rekan [<i>a member firm Deloitte Touche Tohmatsu Limited</i>].- 2011-2014: Director, PT GNV Business Consulting Indonesia.- 2015-2022: Audit Partner, KAP Tanubrata Sutanto Fahmi Bambang & Rekan [<i>a member firm BDO International</i>].- June 2022-present: Member of Audit Committee PT Total Bangun Persada Tbk. *)- July 2025-present: Member of Audit Committee, PT Sentul City Tbk. *)
*) Rangkap Jabatan	*) Concurrent Position
Periode Jabatan sebagai anggota Komite Audit: 20 Oktober 2023 – 19 Oktober 2026.	Term of office as Member of the Audit Committee: 20 October 2023 – 19 October 2026.
Organisasi Nirlaba: Anggota Ikatan Akuntan Indonesia dan Asosiasi Akuntan Publik Indonesia.	Non-profit Organization: Member of Indonesian Institute of Accountants and Member of Indonesian Association of Certified Public Accountants.
Riwayat Pendidikan: <ul style="list-style-type: none">- 1995: Sarjana Ekonomi, Universitas Tarumanagara.- 1999: Sertifikasi sebagai Akuntan di Indonesia.- 2000: Sertifikasi Akuntan Publik di Indonesia.- 2002: Sertifikasi Akuntan Publik di Amerika Serikat.	Education: <ul style="list-style-type: none">- 1995: Bachelor of Economics, Tarumanagara University.- 1999: Certified as an Accountant in Indonesia.- 2000: Certified as a Public Accountant in Indonesia.- 2002: Certified as a Public Accountant in the United States.
Pelatihan: Mengikuti berbagai pelatihan antara lain di bidang Bisnis Syariah dan Risiko Strategis.	Training: Participated in various trainings among others Sharia Business and Strategic Risk.

Struktur, Keanggotaan dan Keahlian

Komite Audit terdiri dari 1 [satu] orang Komisaris Independen yang merangkap sebagai Ketua, 2 [dua] orang Pihak Independen sebagai anggota yang memiliki keahlian di bidang keuangan atau akuntansi, dan 1 [satu] orang Pihak Independen sebagai anggota yang memiliki keahlian di bidang hukum atau perbankan, dan perbankan syariah.

Pedoman dan Tata Tertib Kerja Komite Audit

Komite Audit telah memiliki Piagam Komite Audit yang selengkapny dapat diakses pada situs web Bank www.ocbc.id.

Pernyataan Independensi

Komite Audit bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya, termasuk dalam memberikan pendapat jika terdapat perbedaan pendapat antara Direksi dan Akuntan Publik.

Tugas dan Tanggung jawab

Komite Audit membantu Dewan Komisaris dalam mengawasi kualitas dan integritas pelaporan keuangan, sistem pengendalian intern, proses audit intern dan ekstern,

Structure, Membership, and Expertise

The Audit Committee consists of 1 [one] Independent Commissioner who concurrently serves as Chairman, 2 [two] Independent Parties as members who have expertise in finance or accounting, and 1 [one] Independent Party as member who has expertise in law or banking, and sharia banking.

Audit Committee Charter

The Audit Committee has the Audit Committee Charter in place which can be accessed on the Bank's website www.ocbc.id.

Statement of Independency

The Audit Committee carries out its duties and responsibilities independently, including making recommendations in the event that Management and independent auditors hold dissenting opinions.

Duties and Responsibilities

The Audit Committee assists the Board of Commissioners in monitoring the quality and integrity of financial reporting, internal control systems, internal and external audit

tata kelola, serta proses pemantauan kepatuhan terhadap ketentuan dan perundang-undangan yang berlaku.

Frekuensi Rapat

Sesuai ketentuan POJK No. 17/2023 Komite Audit dapat mengadakan rapat setiap saat, minimal 1 [satu] kali dalam sebulan. Rapat dapat diselenggarakan jika dihadiri mayoritas anggota komite.

Keputusan rapat diambil berdasarkan musyawarah untuk mufakat. Dalam hal tidak tercapai musyawarah untuk mufakat, maka keputusan sah apabila disetujui oleh mayoritas anggota Komite Audit yang hadir dalam rapat.

Selama tahun 2025, Komite Audit telah menyelenggarakan 25 [dua puluh lima] kali rapat, dengan:

1. Akuntan Publik: 3 [tiga] kali rapat.
2. Direktur Keuangan: 4 [empat] kali rapat.
3. Audit Intern: 6 [enam] kali rapat.
4. Direktur Kepatuhan: 4 [empat] kali rapat.
5. Dewan Komisaris: 2 [dua] kali rapat.
6. Komite Audit: 6 [enam] kali rapat.

Program Kerja Komite dan Realisasi Program Kerja Komite

Komite Audit telah melakukan kajian, evaluasi dan pemantauan sesuai dengan lingkup tugas dan tanggung jawabnya selama tahun 2025, sebagai berikut:

Dengan Direktur yang membawahi fungsi Kepatuhan, membahas antara lain:

- Pelaksanaan peraturan dan perundang-undangan serta upaya untuk meningkatkan budaya kepatuhan.
- Perkembangan terkini peraturan dan perundang-undangan dibidang perbankan dan ketentuan lainnya yang relevan serta analisis dampaknya bagi Bank termasuk langkah-langkah penerapannya.
- Implementasi kebijakan, prosedur dan program Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme [APU-PPT], Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal [PPSPM], serta tindak lanjut atas rekomendasi audit internal.

Dengan Direktur Keuangan, antara lain:

- Melakukan kajian atas sistem akuntansi dan proses pelaporan keuangan.
- Melakukan kajian terhadap tindak lanjut atas temuan audit dan rekomendasi audit intern, akuntan publik, dan regulator terkait aspek akuntansi dan pelaporan keuangan.
- Melakukan kajian bahwa Manajemen senantiasa mengikuti perkembangan isu terkini dan perubahan standar akuntansi.
- Melakukan kajian untuk memastikan bahwa isi dan pengungkapan laporan keuangan telah sesuai dengan Standar Akuntansi Keuangan di Indonesia.

processes, governance, and compliance with prevailing laws and regulations.

Meetings Frequency

Pursuant to POJK 17/2023, the Audit Committee may convene meetings at any time and at least once per month. Meetings can be held if attended by a majority of committee member.

Meeting resolutions shall be made upon deliberation for consensus. In the event of disagreement, the resolution shall be binded by the approval of a majority of the Audit Committee members present at the meeting.

During 2025, the Audit Committee has held 25 [twenty-five] meetings, with:

1. Public Accountant: 3 [three] meetings.
2. Finance Director: 4 [four] meetings.
3. Internal Audit: 6 [six] meetings.
4. Compliance Director: 4 [four] meetings.
5. Board of Commissioners: 2 [two] meetings.
6. Audit Committee: 6 [six] meetings.

Committee Work Programs and Realisations

The Audit Committee has conducted the review , evaluation and monitoring on its scope of duties and responsibilities during 2025, as follow:

With the Compliance Director, to discuss among others:

- Implementation of laws and regulations and efforts to enhance compliance culture.
- Current development of banking laws and regulations and other relevant regulations as well as analysis of its impact on the Bank, including the implementation.
- Implementation of Anti-Money Laundering and Counter Financing of Terrorism [AML-CFT], Counter Proliferation Financing of Weapons Mass Destruction [CPF-WMD] policies, procedures, and program as well as follow-up on internal audit recommendations.

With the Finance Director, among others:

- Reviewed the accounting and financial reporting systems.
- Reviewed the follow-up of audit recommendations and findings from internal audit, public accountants, and regulators pertaining to accounting aspects and financial reporting.
- Reviewed to ensure that Management keeps abreast of current issues and changes to accounting standards.
- Reviewed to ensure that the contents and disclosures of financial statements comply with Indonesia's Financial Accounting Standards.

Dengan Koordinator Pengendalian Intern atas Pelaporan Keuangan (PIPK), antara lain :

- Melakukan pembahasan atas desain dan efektivitas implementasi Pengendalian Intern atas Pelaporan Keuangan (PIPK).
- Menelaah hasil penilaian mandiri dan pengujian atas PIPK
- Membahas temuan kelemahan pengendalian dalam PIPK serta rencana tindak lanjut perbaikannya.
- Memantau pemenuhan ketentuan regulator terkait penerapan dan pelaporan PIPK sesuai POJK yang berlaku.

Dengan Audit Intern, antara lain:

- Melakukan diskusi atas rencana audit berbasis risiko, ruang lingkup dan fokus audit.
- Melakukan diskusi atas laporan audit berkala yang disampaikan Audit Intern.
- Memastikan bahwa terdapat koordinasi dan komunikasi yang efektif antara Audit Intern dengan Akuntan Publik, Otoritas Jasa Keuangan dan otoritas pengawas lainnya.
- Melakukan diskusi kecukupan sumber daya, kompetensi, dan terselenggaranya pengembangan dan pelatihan berkelanjutan bagi auditor intern.
- Melakukan rapat dengan Audit Intern tanpa kehadiran Manajemen.
- Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup audit, anggaran Audit Intern, Piagam Audit Intern, pemberian remunerasi tahunan Audit Intern, pemilihan pengendali mutu independen eksternal untuk mengkaji ulang kinerja Audit Intern.

Dengan Akuntan Publik, antara lain:

- Melakukan konfirmasi tentang independensi akuntan publik dan kantor akuntan publik, membahas rencana audit, hasil penilaian risiko, strategi audit, ruang lingkup, fokus audit dan respons auditor terhadap risiko utama teridentifikasi, kode etik, dan independensi auditor.
- Membahas hasil evaluasi auditor dan temuan audit yang signifikan.
- Mengawasi efektivitas penyelenggaraan proses audit ekstern yang independen dan objektif sesuai standar audit.

Dengan Dewan Komisaris antara lain:

Melaporkan kegiatan triwulanan Komite Audit, menyampaikan hal-hal penting untuk mendapat perhatian Dewan Komisaris dan rekomendasi Komite Audit kepada Dewan Komisaris tentang aspek tata kelola, akuntansi, audit, kepatuhan, dan pengendalian internal, termasuk implementasi Pengendalian Intern atas Pelaporan Keuangan (IPIPK), serta menyampaikan laporan hasil evaluasi Komite Audit terhadap pelaksanaan audit oleh Akuntan Publik atas Laporan Keuangan tahun sebelumnya, di samping

With the Internal Control over Financial Reporting (ICFR) Coordinator, among others:

- Discussed the design and effectiveness of the implementation of Internal Control over Financial Reporting (ICFR).
- Reviewed the results of self-assessments and testing related to ICFR.
- Discussed identified control deficiencies within ICFR and the corresponding remediation action plans.
- Monitored compliance with regulatory requirements concerning the implementation and reporting of ICFR in accordance with the prevailing OJK regulations.

With Internal Audit, among others:

- Discussed the risk-based audit plans, audit scope and focus.
- Discussed the periodic audit reports submitted by Internal Audit.
- Ensured effective coordination and communication between Internal Audit and the Public Accountant, the Financial Services Authority and other Regulators.
- Discussed the adequacy of resources, competencies, including continuous development and training for internal auditors.
- Conducted meetings with Internal Audit without the Management presence.
- Provided recommendations to the Board of Commissioners regarding audit plan preparation, audit scope, Internal Audit budget, Internal Audit Charter, Internal Audit annual remuneration, selection of external independent quality assurance to review Internal Audit performance.

With the Public Accountant, among others:

- Obtained confirmation on the independence of the public accountant and the public accounting firm, reviewing the audit plan, risk assessment results, audit strategy, audit scope, audit focus and auditor's response to identify key risks, code of conduct and auditor's independency.
- Reviewed the results of auditor's evaluation and significant audit findings.
- Monitored the effectiveness of an independent and objective external audit process according to the auditing standards.

With the Board of Commissioners, among others:

Reported on the Audit Committee's quarterly operations, key issues for the Board of Commissioners' attention, and Audit Committee recommendations to the Board of Commissioners on governance, accounting, audits, compliance, and internal control, including the monitoring of the implementation and effectiveness of Internal Control over Financial Reporting (ICOFR). Reported the Audit Committee's assessment of the Public Accountant's audit performance on the previous year's Financial Statements, as well as the Audit

menyampaikan rekomendasi Komite Audit atas usulan penunjukan Akuntan Publik untuk tahun berjalan.

Committee's recommendation on the appointment of the Public Accountant for the current year.

Selain itu Komite Audit juga melakukan evaluasi mandiri atas kinerja Komite Audit.

The Audit Committee also performed self-assessment on its performance.

KOMITE REMUNERASI DAN NOMINASI

REMUNERATION AND NOMINATION COMMITTEE

Profil Anggota | Member Profiles

Ketua | Chairperson:

Betti S. Alisjahbana

- Profil lengkap Betti S. Alisjahbana, Pramukti Surjaudaja, Helen Wong, Na Wu Beng, Jusuf Halim, and Nicholas Tan dapat dilihat pada Profil Dewan Komisaris halaman 46-54.

Anggota | Member

- Pramukti Surjaudaja
- Helen Wong
- Na Wu Beng
- Jusuf Halim
- Nicholas Tan
- Julie Anwar

Complete profile of Betti S. Alisjahbana, Pramukti Surjaudaja, Helen Wong, Na Wu Beng, Jusuf Halim, Nicholas Tan are presented on the Board of Commissioners' profiles page 46-54.

- Profil lengkap Julie Anwar disajikan di bawah ini.

Complete profile of Julie Anwar as presented below.

Julie Anwar

Anggota

- Warga Negara Indonesia, 51 tahun.
- Anggota Komite Remunerasi dan Nominasi OCBC sejak 30 Maret 2017.

Member

- Indonesian Citizen, age 51 years old.
- Member of the Remuneration and Nomination Committee of OCBC since 30 March 2017.

Riwayat Pekerjaan:

- 1998-2001: Analis, HSBC Securities Indonesia, Jakarta
- 2001-2004: Associate, Mercer Human Resources Consulting, Jakarta
- 2004-2013: Menjabat berbagai posisi di Citibank N.A. Jakarta, dengan posisi terakhir sebagai Kepala *Human Resources – Institutional Clients Group* [ICG].
- 2013-2014: Kepala *Human Resources*, PT Bank QNB Kesawan Tbk.
- Juli 2014-sekarang: *Head of Human Resources*, PT Bank OCBC NISP Tbk.

Work Experience:

- 1998-2001: Analyst, HSBC Securities Indonesia, Jakarta.
- 2001-2004: Associate, Mercer Human Resources Consulting, Jakarta
- 2004-2013: Served in various positions at Citibank N.A. Jakarta with last position as Human Resources Head – Institutional Clients Group [ICG].
- 2013-2014: Head of Human Resources, PT Bank QNB Kesawan Tbk.
- July 2014-present: Head of Human Resources, PT Bank OCBC NISP Tbk.

Tidak ada Rangkap Jabatan

No Concurrent Position

Periode Jabatan sebagai anggota Komite Remunerasi dan Nominasi:

RUPST 2017 - RUPST 2020, RUPST 2020 - RUPST 2023, dan RUPST 2023 - RUPST 2026.

Term of office as Member of the Remuneration and Nomination Committee:

AGMS 2017 - AGMS 2020, AGMS 2020 - AGMS 2023, and AGMS 2023 - AGMS 2026.

Organisasi Nirlaba:

-

Non-profit Organization:

-

Riwayat Pendidikan:

1998: Bachelor's degree di bidang Bisnis, Universitas Deakin, Victoria, Australia.

Education:

1998: Bachelor's degree in Business, Deakin University, Victoria, Australia.

Pelatihan:

Mengikuti pelatihan antara lain di bidang Sumber Daya Manusia, Manajemen Risiko, dan Risiko Strategis.

Training:

Participated in various training among others Human Resources, Risk Management, and Strategic Risk.

Struktur, Keanggotaan, dan Keahlian

Komite Remunerasi dan Nominasi terdiri dari 1 [satu] orang Komisaris Independen sebagai Ketua, 2 [dua] orang Komisaris Independen sebagai anggota, 3 [tiga] orang Komisaris sebagai anggota, dan 1 [satu] orang pejabat eksekutif yang membawahi sumber daya manusia.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi telah memiliki Pedoman dan Tata Tertib Kerja yang dapat diakses pada situs web Bank www.ocbc.id.

Pernyataan Independensi

Dalam menjalankan tugas dan tanggung jawabnya, Komite Remunerasi dan Nominasi bertindak secara independen, profesional, dan mandiri, serta tidak dipengaruhi intervensi dari pihak lain.

Tugas dan tanggung jawab

Tugas dan tanggung jawab Komite Remunerasi dan Nominasi mencakup:

1. Bidang Remunerasi: melakukan evaluasi terhadap kebijakan remunerasi dan menyampaikan hasil evaluasi dan rekomendasi kepada Dewan Komisaris, memastikan kebijakan remunerasi telah sesuai dengan ketentuan yang berlaku, dan melakukan evaluasi secara berkala atas penerapan kebijakan remunerasi.
2. Bidang Nominasi: memberikan rekomendasi kepada Dewan Komisaris mengenai komposisi jabatan, pencalonan, penilaian kinerja, dan program pengembangan kemampuan anggota Direksi, anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, serta anggota Komite di bawah Dewan Komisaris.

Frekuensi Rapat

Sesuai ketentuan POJK No. 17/2023, Rapat Komite Remunerasi dan Nominasi diselenggarakan setidaknya 1 [satu] kali dalam 3 [tiga] bulan. Rapat hanya dapat dilaksanakan apabila dihadiri oleh paling kurang 51% dari jumlah anggota, termasuk seorang Komisaris Independen dan Pejabat Eksekutif yang membawahi sumber daya manusia atau perwakilan karyawan dan salah satu dari anggota Komite tersebut merupakan Ketua Komite. Keputusan rapat dilakukan berdasarkan musyawarah mufakat.

Informasi terperinci mengenai Kebijakan Rapat Komite Remunerasi dan Nominasi tersedia dalam Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi pada situs web Bank www.ocbc.id.

Selama tahun 2025 Komite Remunerasi dan Nominasi Bank telah menyelenggarakan 5 [lima] kali rapat dengan tingkat kehadiran 100%, setiap rapat membahas nominasi, dan 2 [dua] kali membahas remunerasi.

Structure, Membership, and Expertise

The Remuneration and nomination Committee consists of 1 [one] Independent Commissioner as Chairman, 2 [two] Independent Commissioners as members, 3 [three] Commissioners as members, and 1 [one] executive officer in charge of human resources.

Charter

The Remuneration and Nomination Committee performs its duties and responsibilities in place with the Charter, which can be accessed on the Bank's website at www.ocbc.id.

Statement of Independency

In carrying out its duties and responsibilities, the Remuneration and Nomination Committee acts independently, professionally, and self-sufficiently, without external influence.

Roles and Responsibilities.

The followings are duties and responsibilities of the Remuneration and Nomination Committee:

1. On Remuneration: the Committee evaluates remuneration policy and submits the evaluation results and recommendations to the Board of Commissioners, ensuring that remuneration policies comply with applicable regulations, and regularly evaluates the implementation of remuneration policy.
2. On Nomination: the Committee makes recommendations to the Board of Commissioners regarding the role composition, nomination, performance assessment, and competency development programme for members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, and members of Committees under the Board of Commissioners.

Meetings Frequency

Pursuant to POJK 17/2023, the Remuneration and Nomination Committee Meetings are held at least once every 3 [three] months. Meetings may be held if at least 51% of all members, including an Independent Commissioner and an Executive Officer in charge of human resources or employee representatives, attend, and one of those present is the Committee Chairman. Meeting resolutions are made based on deliberations for a consensus.

Further information on the Meeting Policy of the Remuneration and Nomination Committee is available in the Remuneration and Nomination Committee Charter on the Bank's website www.ocbc.id.

The Bank's Remuneration and Nomination Committee convened 5 [five] meetings in 2025, with a 100% attendance rate, for discussions of nominations and 2 [two] times to discuss on remuneration.

Program Kerja dan Realisasi Program Kerja Komite

Sepanjang tahun 2025, Komite Remunerasi dan Nominasi telah menjalankan tugas dan tanggung jawab, antara lain melakukan evaluasi, penelaahan dan memberikan rekomendasi kepada Dewan Komisaris terkait hal-hal sebagai berikut:

- a. Fungsi Remunerasi
 2. Remunerasi bagi Dewan Komisaris, Direksi, Dewan Pengawas Syariah dan Komite di bawah Dewan Komisaris.
 3. Remunerasi bagi eksekutif dan pegawai secara keseluruhan untuk disampaikan kepada Direksi.
 4. Remunerasi variabel bagi *Material Risk Takers* (MRT), penangguhan pembayaran remunerasi variabel bagi MRT.
 5. Penelaahan kesesuaian kebijakan remunerasi dengan kinerja Bank, profil risiko, serta prinsip kehati-hatian dan tata kelola yang baik.
- b. Fungsi Nominasi
 3. Usulan penunjukan maupun penunjukan kembali, dan/atau penggantian anggota Dewan Komisaris, anggota Dewan Pengawas Syariah, dan Direksi untuk disampaikan kepada dan mendapat integritas, rekam jejak kepatuhan persetujuan RUPS.
 4. Usulan penunjukan maupun penunjukan kembali, dan/atau penggantian anggota Komite di bawah Dewan Komisaris.
 5. Penelaahan kesesuaian kompetensi, integritas, dan independensi calon dengan kebutuhan strategis dan kompleksitas usaha bank.

Kebijakan Suksesi Direksi

Komite Remunerasi dan Nominasi juga memberikan rekomendasi kepada Dewan Komisaris mengenai kebijakan dan kriteria yang dibutuhkan dalam proses nominasi, termasuk kerangka kebijakan suksesi Direksi yang mempertimbangkan kesinambungan kepemimpinan, kesiapan talenta internal, serta kebutuhan strategis jangka panjang Bank.

Komite bertanggung jawab dalam merumuskan dan menelaah kriteria dan mengidentifikasi para calon, serta memberikan rekomendasi atas nominasi sesuai dengan kriteria yang ditentukan. Dalam melakukan proses tersebut, Komite mempertimbangkan catatan riwayat calon, umur, pengalaman, kemampuan, integritas, rekam jejak kepatuhan, dan faktor-faktor relevan lainnya.

Committee Work Programs and Realisations

During 2025, the Remuneration and Nomination Committee fulfilled its duties and responsibilities, including conducting evaluations, reviews, and providing recommendations to the Board of Commissioners on the following matters:

- a. Remuneration Function
 2. Remuneration for the Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Committees of the Board of Commissioners.
 3. Overall remuneration of all executives and employees for submission to the Board of Directors.
 4. Variable remuneration for Material Risk Takers (MRT), deferred payment on variable remuneration for MRT.
 5. Reviewing the alignment of remuneration policies with the Bank's performance, risk profile, prudential principles, and good corporate practices.
- b. Nomination Function
 3. Proposed the appointment and re-appointment, and/or replacement of Commissioners, Sharia Supervisory Board member, and Directors for submission to and approval of the GMS.
 4. Proposed the appointment and re-appointment, and/or replacement of members of the Committees under the Board of Commissioners.
 5. Reviewed the suitability of candidates competencies, integrity, and independence in line with the Bank's strategic needs and business complexity.

Succession Policy for the Board of Directors

The Remuneration and Nomination Committee also provides recommendations to the Board of Commissioners regarding the policies and criteria of the nomination process, including the succession framework for the Board of Directors, taking into account leadership continuity, internal talent readiness, and the Bank's long-term strategic needs.

The Committee is responsible for formulating and reviewing the criteria, identifying potential candidates, and providing recommendations on nominations based on the established criteria. In conducting its review, the Committee considers the candidates' track records, ages, experience, competencies, integrity, compliance history, and other relevant factors.

Profil Anggota | Member Profiles

Ketua | Chairperson:

Jusuf Halim

Anggota | Member:

- Pramukti Surjaudaja
- Na Wu Beng
- Hartadi Agus Sarwono
- Betti S. Alisjahbana
- Nicholas Tan
- Iwan Dharmawan
- Rudy Dekriadi

Profil lengkap Jusuf Halim, Pramukti Surjaudaja, Na Wu Beng, Hartadi Agus Sarwono, Betti S. Alisjahbana, dan Nicholas Tan dapat dilihat pada Profil Dewan Komisaris halaman 46-54.

Complete profile of Jusuf Halim, Pramukti Surjaudaja, Na Wu Beng, Hartadi Agus Sarwono, Betti S. Alisjahbana, and Nicholas Tan are presented on the Board of Commissioners' profiles page 46-54.

Profil lengkap Iwan Dharmawan dan Rudy Dekriadi disajikan di bawah ini.

Complete profile of Iwan Dharmawan dan Rudy Dekriadi as presented below.

Iwan Dharmawan

Anggota

- Warga Negara Indonesia, 53 tahun.
- Anggota Komite Pemantau Risiko OCBC sejak 1 September 2024.

Member

- Indonesian Citizen, 53 years old.
- Member of the Risk Monitoring Committee of OCBC since 1 September 2024.

Riwayat Pekerjaan:

- 1994-1995: Assistant Supervisor Budget Department, PT Indoagri Inti Plantation (Salim Plantations Group).
- 1996-1999: Senior Manager Capital Markets Division, PT Bank Internasional Indonesia Tbk.
- 1999-2014: Menjabat berbagai posisi antara lain *Treasury & Capital Markets Division Head*, *Investment Banking Division Head*, dan posisi terakhir sebagai *Market Risk and Treasury Control Division Head*, PT Bank OCBC NISP Tbk.
- 2014-2021: Menjabat berbagai posisi antara lain *Market & Liquidity Risk Head*, *Credit Risk Head (Wholesale CCO)*, *Integrated Risk Management Head (Acting CRO)*, dan posisi terakhir sebagai *Credit & Enterprise Risk Management Head*, PT Bank Danamon Indonesia Tbk.
- 2021-2022: *Managing Director – Chief Risk Officer*, PT Bank KB Bukopin Tbk.
- 2024-2025: *Senior Advisor (Independent)*, Alvarez dan Marsal.
- 2022-sekarang: *Risk Management Independent Advisor*.
- September 2022-sekarang: *Banking Risk Management Assessor*, LSPP.
- 2023-sekarang: Anggota Independen Komite Audit, PT Zurich Asuransi Indonesia Tbk. *)

Work Experience:

- 1994-1995: Assistant Supervisor Budget Department, PT Indoagri Inti Plantation (Salim Plantations Group).
- 1996-1999: Senior Manager Capital Markets Division, PT Bank Internasional Indonesia Tbk.
- 1999-2014: Held various positions including Treasury & Capital Markets Division Head, Investment Banking Division Head, and last position as Market Risk and Treasury Control Division Head, PT Bank OCBC NISP Tbk.
- 2014-2021: Held various positions including Market & Liquidity Risk Head, Credit Risk Head (Wholesale CCO), Integrated Risk Management Head (Acting CRO), and last position as Credit & Enterprise Risk Management Head, PT Bank Danamon Indonesia Tbk.
- 2021-2022: Managing Director – Chief Risk Officer, PT Bank KB Bukopin Tbk.
- 2024-2025: Senior Advisor (Independent), Alvarez and Marsal.
- 2022-present: Risk Management Independent Advisor.
- September 2022-present: Banking Risk Management, LSPP.
- 2023-present: Independent Member of Audit Committee, PT Zurich Asuransi Indonesia Tbk. *)

*) Rangkap Jabatan

*) Concurrent Position

Periode Jabatan sebagai anggota Komite Pemantau Risiko:

1 September 2024 – RUPST 2027.

Term of office as Member of the Risk Monitoring Committee:

1 September 2024 - AGMS 2027.

Organisasi Nirlaba:

-

Non-profit Organization:

-

Riwayat Pendidikan:

- 1994: Sarjana Ekonomi, Universitas Tarumanagara.
- 1995: Pre MBA, Economics Institute, University of Colorado, USA.
- 1996: MBA, University of Arkansas, Sam M. Walton Graduate School of Business, USA.
- 2018: Executive Education, INSEAD, Singapura.

Education:

- 1994: Bachelor of Economics Management, Tarumanagara University.
- 1995: Pre MBA, Economics Institute, University of Colorado, USA.
- 1996: MBA, University of Arkansas, Sam M. Walton Graduate School of Business, USA.
- 2018: Executive Education, INSEAD, Singapore.

Pelatihan:

Mengikuti berbagai pelatihan terkait dengan Tata Kelola, Risiko, dan Kepatuhan.

Training:

Participated in various trainings related to Governance, Risk, and Compliance.

Rudy Dekriadi

Anggota	Member
<ul style="list-style-type: none"> - Warga Negara Indonesia, 66 tahun. - Anggota Komite Pemantau Risiko OCBC sejak 1 Januari 2025. 	<ul style="list-style-type: none"> - Indonesian Citizen, 66 years old. - Member of the Risk Monitoring Committee of OCBC since 1 Januari 2025.
Riwayat Pekerjaan:	Work Experience:
<ul style="list-style-type: none"> - 1985-1995: Menjabat berbagai posisi antara lain sebagai <i>Assistant Manager Mortgage Business, Credit Approval Unit Head, Consumer Banking Treasurer, Credit Policy Head</i>, dan posisi terakhir sebagai <i>Vice President of Consumer Banking Investment, Citibank, N.A. Indonesia</i>. - 1995-2001: Menjabat berbagai posisi antara lain sebagai <i>Senior Manager</i> untuk membentuk <i>Business Banking</i> di Indonesia, <i>International Staff</i> untuk Standard Chartered Bank Brunei Darussalam, dan posisi terakhir sebagai <i>Head of Credit, Consumer Banking</i> dan <i>Acting General Manager Credit Cards</i> dan <i>Personal Loans Business</i> Indonesia, Standard Chartered Bank Indonesia. - 2001-2005: <i>Head of Unsecured Collection unit</i>, DBS Bank Singapura. - 2005-2023: Menjabat berbagai posisi antara lain <i>Consumer Credit Risk reviewer</i>, penugasan sebagai <i>Head Internal Audit Division</i> di PT Bank OCBC NISP Tbk, dan posisi terakhir sebagai <i>Department Head Regulatory Capital Audit</i> dalam Internal Audit Division, OCBC Bank Singapura. 	<ul style="list-style-type: none"> - 1985-1995: Held various positions including Assistant Manager in Mortgage Business, Credit Approval Unit Head, Consumer Banking Treasurer, Credit Policy Head, and last position as Vice President of Consumer Banking Investment, Citibank, N.A. Indonesia. - 1995-2001: Held various positions including Senior Managers to set up a Consumer Banking Business in Indonesia, International Staff to Standard Chartered Bank Brunei Darussalam, and last position as Head of Credit, Consumer Banking and Acting General Manager of Credit Cards and Personal Loans Business Indonesia, Standard Chartered Bank Indonesia. - 2001-2005: Head of Unsecured Collection unit, DBS Bank Singapore. - 2005-2023: Held various positions including Consumer Credit Risk reviewer, overseas assignment as Head Internal Audit Division at PT Bank OCBC NISP Tbk, and last position as Department Head of Regulatory Capital Audit within Internal Audit Division, OCBC Bank Singapore.
Tidak ada Rangkap Jabatan	No Concurrent Position
Riwayat Penunjukan sebagai Anggota Komite Pemantau Risiko: 1 Januari 2025 – RUPST 2027.	Term of office as Member of the Risk Monitoring Committee: 1 January 2025 - AGMS 2027.
Organisasi Nirlaba: -	Non-profit Organization: -
Riwayat Pendidikan: 1984: Sarjana Arsitektur, Institut Teknologi Bandung.	Education: 1984: Bachelor of Architecture, Bandung Institute of Technology.
Pelatihan: Mengikuti berbagai pelatihan antara lain di bidang Bisnis Syariah, Risiko Strategis, Risiko Pasar, dan Manajemen Risiko.	Training: Participated in various trainings among others Sharia Business, Strategic Risk, Market Risk, and Risk Management.

Struktur, Keanggotaan dan Keahlian

Komite Pemantau Risiko terdiri dari 1 (satu) orang Komisaris Independen sebagai Ketua merangkap anggota, 2 (dua) orang Komisaris Independen sebagai anggota, 3 (tiga) orang Komisaris sebagai anggota, 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang manajemen risiko sebagai anggota, dan 1 (satu) orang Pihak Independen yang memiliki keahlian di bidang keuangan dan perbankan syariah sebagai anggota.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugas dan tanggung jawabnya Komite Pemantau Risiko memiliki Pedoman dan Tata Tertib Kerja yang selengkapny dapat diakses pada situs web Bank www.ocbc.id.

Pernyataan Independensi

Komite Pemantau Risiko memiliki komitmen bertindak secara independen dalam menjalankan tugas dan tanggung jawabnya.

Structure, Membership, and Expertise

The Risk Monitoring Committee consists of 1 (one) Independent Commissioner as Chairman and member, 2 (two) Independent Commissioners, 3 (three) Commissioners, 1 (one) Independent Parties with expertise in risk management, and 1 (one) Independent Party with expertise in finance and sharia banking as members.

Charter

The Risk Monitoring Committee has a Charter outlining its duties and responsibilities, which can be accessed at the Bank's website www.ocbc.id.

Statement of Independency

The Risk Monitoring Committee performs its duties and responsibilities independently.

Tugas dan tanggung jawab

Komite Pemantau Risiko bertugas dan bertanggung jawab melakukan kajian atas kebijakan manajemen risiko serta memberikan rekomendasi kepada Dewan Komisaris tentang hasil evaluasi kesesuaian antara kebijakan manajemen risiko dengan implementasinya, dan hasil evaluasi pelaksanaan tugas komite manajemen risiko dan satuan kerja manajemen risiko.

Frekuensi Rapat

Sesuai POJK No. 17/2023 Rapat Komite Pemantau Risiko diselenggarakan sedikitnya 1 [satu] kali dalam sebulan. Kuorum Rapat adalah paling kurang 51% dari jumlah anggota termasuk seorang Komisaris Independen dan Pihak Independen. Keputusan rapat dilakukan berdasarkan musyawarah mufakat. Dalam hal tidak terjadi musyawarah untuk mufakat, maka pengambilan keputusan dilakukan berdasarkan suara terbanyak dengan prinsip 1 [satu] orang 1 [satu] suara. Informasi lebih lanjut mengenai Kebijakan Rapat Komite tersedia dalam Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko pada situs web Bank www.ocbc.id.

Selama tahun 2025 Komite Pemantau Risiko telah menyelenggarakan 14 [empat belas] kali rapat dengan tingkat kehadiran 100%.

Program Kerja Komite dan Realisasi Program Kerja Komite

Sepanjang tahun 2025, Komite Pemantau Risiko telah melakukan evaluasi dan memberikan rekomendasi kepada Dewan Komisaris, terkait antara lain:

- a. *Risk Appetite Statement* sebagai salah satu prinsip utama yang menjadi panduan kerangka kerja manajemen risiko, limit risiko dan kebijakan terkait manajemen risiko.
- b. Profil risiko Bank dan Konsolidasi, serta Unit Usaha Syariah berdasarkan pendekatan *Risk Based Bank Rating* dan profil risiko Konglomerasi Keuangan, serta memberikan masukan dalam strategi dan pengelolaan risiko Bank.
- c. Persetujuan dan kaji ulang atas kebijakan-kebijakan manajemen risiko.
- d. Penetapan limit risiko antara lain *Market & Liquidity Risk Limit*, *Value at Risk [VaR] Limit Treasury Trading*, dan lain-lain.
- e. Kaji ulang terhadap dokumen *Recovery Plan*
- f. Implementasi kebijakan dan strategi Manajemen Risiko antara lain terkait pengelolaan Risiko Teknologi, Informasi & Siber, *Internal Capital Adequacy Assessment Process [ICAAP]*, *Anti-fraud Strategy*, dan *Outsourcing*.

Duties and Responsibilities

The Risk Monitoring Committee has the duties and responsibilities to review risk policies and making recommendations to the Board of Commissioners regarding the evaluation results of the conformity of risk management policies and its implementation, as well as the evaluation results of the risk management committee's and risk management unit's duties implementation.

Meetings Frequency

Pursuant to POJK 17/2023, the Risk Monitoring Committee meetings take place at least once a month. Meetings can only be held if at least 51% of all members, including an Independent Commissioner and an Independent Party, are present. Consensus-driven deliberations are the basis for decision-making at meetings. In the event of disagreement, decisions are made by majority vote, with the principle that each person has 1 [one] vote. The Committee Meeting Policy is detailed in the Risk Monitoring Committee Charter, which is available on the Bank's website www.ocbc.id.

During 2025, the Risk Monitoring Committee held 14 [fourteen] meetings with the attendance level of 100%.

Committee Work Programs and Realizations

During 2025, the Risk Monitoring Committee evaluated and made recommendations to the Board of Commissioners regarding:

- a. Risk Appetite Statement serves as a guiding principle for a risk management framework, risk limit, and related policies.
- b. Risk profile of the Bank, Consolidated, and Sharia Business Unit based on the Risk-Based Bank Rating approach, the risk profile of the Financial Conglomerate, and the response to the Bank's risk strategies and management.
- c. Concurrence on new and renewal risk management policies.
- d. Established risk limits, such as Market and Liquidity Risk Limit, Value at Risk [VaR] Limit Treasury Trading, and others.
- e. Review on Recovery Plan document.
- f. Implementation of Risk Management policies and strategies pertaining to Technology, Information, & Cyber Risk, Internal Capital Adequacy Assessment Process [ICAAP], Anti-fraud Strategy, and Outsourcing.

Profil Anggota | Member Profiles

Ketua | Chairperson:
Na Wu Beng

Anggota | Member:

- Pramukti Surjaudaja
- Jusuf Halim
- Hartadi Agus Sarwono

Profil lengkap Na Wu Beng, Pramukti Surjaudaja, Jusuf Halim, dan Hartadi Agus Sarwono dapat dilihat pada Profil Dewan Komisaris halaman 46-54.
Complete profile of Na Wu Beng, Pramukti Surjaudaja, Jusuf Halim, dan Hartadi Agus Sarwono are presented on the Board of Commissioners' profiles page 46-54.

Struktur, Keanggotaan, dan Keahlian

Keanggotaan Komite Etik dan Perilaku terdiri dari 1 [satu] orang Komisaris sebagai Ketua yang merangkap sebagai anggota, 1 [satu] orang Komisaris sebagai anggota, dan 2 [dua] orang Komisaris Independen sebagai anggota.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugasnya Komite Etik dan Perilaku memiliki Pedoman dan Tata Tertib Kerja Komite Etik dan Perilaku yang selengkapnya dapat diakses pada situs web Bank www.ocbc.id.

Tugas dan Tanggung Jawab

Komite Etik dan Perilaku dibentuk atas inisiatif Dewan Komisaris untuk memberikan masukan dan mengawasi upaya Manajemen dalam mengembangkan dan memelihara budaya berperilaku dan berbisnis secara etis di dalam perusahaan dan dalam bekerja sama dengan pemangku kepentingan eksternal.

Pernyataan Independensi

Komite Etik dan Perilaku bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.

Frekuensi Rapat

Selama tahun 2025, Komite Etik dan Perilaku telah menyelenggarakan 2 [dua] kali rapat, dengan tingkat kehadiran 100%.

Program Kerja Komite dan Realisasi Program Kerja Komite

Sepanjang tahun 2025, Komite Etik dan Perilaku telah melakukan kajian, evaluasi, dan pemantauan serta memberikan rekomendasi untuk kebijakan dan rencana kerja sesuai dengan lingkup tugas dan tanggung jawabnya, antara lain:

1. Masukan nasabah terkait kode etik dan *fair dealing*, yang disampaikan melalui berbagai saluran termasuk media sosial dan sistem pelaporan pelanggaran, serta yang didapatkan secara proaktif atas inisiatif Bank melalui survei dan kaji ulang aktivitas penjualan.
2. *Dashboard* yang mencakup penilaian kode etik, budaya, dan perilaku di Bank secara keseluruhan, mencakup hasil dari sudut pandang pelanggan, pengalaman dan keterikatan pegawai, capaian pegawai, faktor risiko dan lingkungan, penilaian masyarakat, serta nilai bagi Pemegang Saham.

Structure, Membership, and Expertise

The Ethics and Conduct Committee comprises 1 [one] Commissioner as Chairman and member, 1 [one] Commissioner as a member, and 2 [two] Independent Commissioners as members.

Charter

The Ethics and Conduct Committee has a Charter outlining its duties and responsibilities, which can be accessed at the Bank's website, www.ocbc.id.

Duties and Responsibilities

The Ethics and Conduct Committee is a voluntarily established committee of the Board of Commissioners designated to advise and supervise Management's efforts to foster a culture of ethical business conduct within the organisation and in collaboration with external stakeholders.

Statement of Independency

The Ethics and Conduct Committee performs its duties and responsibilities independently.

Meetings Frequency

During 2025, the Ethics and Conduct Committee has convened 2 [two] meetings with the attendance rate of 100%.

Committee Work Programs and Realisations

In adherence to its duties and responsibilities, the Ethics and Conduct Committee has carried out assessments, evaluations, monitoring, and making recommendations on policies and action plans in 2025, among others:

1. Feedback from customers regarding the Bank's code of conduct and fair dealing, conveyed through multiple channels, including social media and a whistleblowing system. The Bank further obtains feedback proactively through surveys and reviews of sales activities.
2. A dashboard that covers the overall Bank's code of conduct, culture and conduct, including outcomes from customer point of view, employee experience and engagement, employee achievement, risk and environmental factors, community assessment, and Shareholder value.

3. Metodologi Penilaian Kode Etik dan Perilaku.
4. Kebijakan dan pedoman terkait etika dan perilaku yang wajib dipatuhi oleh seluruh pihak internal Bank dan pihak eksternal yang bekerja sama dengan Bank.

3. Methodology of Ethics & Conduct Assessment.
4. Policies and guidelines related to ethics and conduct that must be adhered by all Bank internal parties and external parties cooperating with the Bank.

KOMITE KEBERLANJUTAN

SUSTAINABILITY COMMITTEE

Profil Anggota | Member Profiles

Ketua | Chairperson:
Nicholas Tan

Profil lengkap Nicholas Tan, Pramukti Surjaudaja, Helen Wong, Betti S. Alisjahbana, dan Hartadi Agus Sarwono dapat dilihat pada Profil Dewan Komisaris halaman 46-54.

Anggota | Member:

- Pramukti Surjaudaja
- Helen Wong
- Betti S. Alisjahbana
- Hartadi Agus Sarwono

Complete profile of Nicholas Tan, Pramukti Surjaudaja, Helen Wong, Betti S. Alisjahbana, and Hartadi Agus Sarwono are presented on the Board of Commissioners' profiles page 46-54.

Struktur, Keanggotaan, dan Keahlian

Keanggotaan Komite Keberlanjutan terdiri dari 1 [satu] orang Komisaris Independen sebagai Ketua yang merangkap sebagai anggota, 2 [dua] orang Komisaris sebagai anggota, dan 2 [dua] orang Komisaris Independen sebagai anggota.

Structure, Membership, and Expertise

The Sustainability Committee comprises 1 [one] Independent Commissioner as Chairperson and member, 2 [two] Commissioners as members, and 2 [two] Independent Commissioners as members.

Pedoman dan Tata Tertib Kerja

Dalam menjalankan tugasnya Komite Keberlanjutan memiliki Pedoman dan Tata Tertib Kerja Komite Keberlanjutan yang selengkapnya dapat diakses pada situs web Bank www.ocbc.id.

Charter

The Sustainability Committee has a Charter outlining its duties and responsibilities, which can be accessed at the Bank's website www.ocbc.id.

Tugas dan Tanggung Jawab

Komite Keberlanjutan dibentuk atas inisiatif Dewan Komisaris untuk memberikan panduan, pengawasan, dan arahan strategis terkait masalah-masalah keberlanjutan di dalam Bank.

Duties and Responsibilities

The Sustainability Committee is a voluntarily established committee of the Board of Commissioners to provide guidance, oversight, and strategic direction concerning sustainability matters within the Bank.

Pernyataan Independensi

Komite Keberlanjutan bertindak secara independen dalam melaksanakan tugas dan tanggung jawabnya.

Statement of Independency

The Sustainability Committee performs its duties and responsibilities independently.

Frekuensi Rapat

Selama tahun 2025, Komite Keberlanjutan telah menyelenggarakan 2 [dua] kali rapat dengan tingkat kehadiran 100%.

Meetings Frequency

During 2025, the Sustainability Committee has convened 2 [two] meetings with the attendance rate of 100%.

Program Kerja Komite dan Realisasi Program Kerja Komite

Sepanjang tahun 2025 Komite Keberlanjutan telah melakukan kajian, evaluasi, dan pemantauan serta memberikan rekomendasi atas kebijakan dan rencana kerja sesuai dengan lingkup tugas dan tanggung jawabnya, antara lain :

- Mengintegrasikan Risiko Iklim ke dalam Kerangka Manajemen Risiko Keuangan.
- Mengembangkan dan mempromosikan produk keuangan ramah lingkungan untuk Pertumbuhan Berkelanjutan.

Committee Work Programs and Realisations

Throughout 2025, the Sustainability Committee conducted reviews, evaluations, and monitoring, and provided recommendations for policies and work plans within :

- Scope of duties and responsibilities, among others integrating Climate Risk into Financial Risk Management Framework.
- Developing and promoting green financial products for Sustainable Growth.

- Melakukan *review* terhadap *draft* Rencana Aksi Keuangan Berkelanjutan (RAKB) dan merekomendasikan untuk persetujuan Dewan Komisaris.
- Membahas revisi dan merekomendasikan persetujuan piagam Komite Keberlanjutan kepada Dewan Komisaris.

- Conducting a review of the draft Sustainable Financial Action Plan (RAKB) and recommending approval by the Board of Commissioners.
- Discussing on revisions and recommending approval of the Sustainability Committee's charter to the Board of Commissioners.

Tingkat Kehadiran Anggota Komite dalam Rapat Komite Dewan Komisaris

Attendance Rate of Committee Members at Board of Commissioners' Committee Meeting

Nama Name	Komite Audit Audit Committee		Komite Pemantau Risiko Risk Monitoring Committee		Komite Remunerasi dan Nominasi Remuneration and Nomination Committee	
	Kehadiran Attendance	% Kehadiran Attendance	Kehadiran Attendance	% Kehadiran Attendance	Kehadiran Attendance	% Kehadiran Attendance
Pramukti Surjaudaja	-	-	14	100%	5	100%
Wong Pik Kuen Helen	-	-	-	-	5	100%
Na Wu Beng	-	-	14	100%	5	100%
Hartadi Agus Sarwono *)	-	-	7	100%	-	-
Jusuf Halim	-	-	14	100%	5	100%
Betti S. Alisjahbana	25	100%	14	100%	5	100%
Tan Siak Kwang Nicholas	-	-	14	100%	5	100%
Angeline Nangoi	25	100%	-	-	-	-
Antony Kurniawan	25	100%	-	-	-	-
Lioe Fei Ling	25	100%	-	-	-	-
Iwan Dharmawan	-	-	14	100%	-	-
Rudy Dekriadi	-	-	14	100%	-	-
Julie Anwar	-	-	-	-	5	100%

*) Efektif sebagai Komisaris tanggal 28 Mei 2025. | Effective as Commissioner on 28 May 2025.

Selain pertemuan tersebut di atas, Dewan Komisaris juga melakukan pertemuan-pertemuan terfokus pada bidang-bidang utama bank untuk lebih memahami kondisi yang ada, yang disebut *BOC Business Update*. Untuk memperdalam pengetahuan dan mengikuti perkembangan yang ada, Dewan Komisaris juga mengadakan berbagai seminar yang disebut *BOC Learning*. Adapun jumlah dan topik pertemuan-pertemuan tambahan ini adalah sebagai berikut:

1. BOC Business Update: 6 (enam) kali pertemuan, dengan topik antara lain: *human resources, three lines of defence, operations & IT*, dan unit-unit bisnis pada Bank termasuk syariah.
2. BOC Learning: 3 (tiga) kali pertemuan, dengan masing-masing topik: *market risk; strategic risk; dan ekosistem keuangan syariah di Indonesia*.

Apart from the above meetings, the Board of Commissioners also conducted focused sessions on the Bank's key areas to gain deeper insights into prevailing conditions, referred to as *BOC Business Update*. To further enhance their knowledge and stay abreast of emerging developments, the Board of Commissioners also held a series of seminars known as *BOC Learning*. The frequency and topics of these additional sessions were as follows:

1. BOC Business Update: 6 (six) meetings, covering topics including human resources, the three lines of defence, operations and IT, as well as various business units of the Bank, including Sharia.
2. BOC Learning: 3 (three) meetings, with respective topics on market risk, strategic risk, and the Sharia financial ecosystem in Indonesia.

PENILAIAN KINERJA KOMITE DIBAWAH DEWAN KOMISARIS

Dewan Komisaris melakukan penilaian atas kinerja komite-komite di bawah Dewan Komisaris, yaitu Komite Audit, Komite Remunerasi dan Nominasi, Komite Pemantau Risiko,

PERFORMANCE ASSESSMENT FOR COMMITTEES UNDER THE BOARD OF COMMISSIONERS

The Board of Commissioners conducts the performance assessment of the Audit Committee, Remuneration and Nomination Committee, Risk Monitoring Committee, Ethics

Komite Etik dan Perilaku, serta Komite Keberlanjutan. Penilaian tersebut mencakup pemenuhan tugas dan tanggung jawab, efektivitas pelaksanaan rapat, dan kualitas rekomendasi yang diberikan, serta keberagaman kapabilitas, pengalaman, dan keahlian anggota Komite dalam mendukung pelaksanaan tugas dan tanggung jawab Dewan Komisaris secara efektif.

Pada tahun 2025, seluruh Komite telah melakukan evaluasi mandiri (*self-assessment*) atas kinerja masing-masing Komite sebagai bagian dari upaya peningkatan efektivitas dan tata kelola yang berkelanjutan. Secara umum seluruh Komite telah melaksanakan tugas dan tanggung jawabnya dengan baik sesuai dengan Pedoman dan Tata Tertib Kerja yang berlaku.

PROSEDUR NOMINASI DEWAN KOMISARIS DAN DIREKSI [GRI 2-10]

Bank telah memiliki Kebijakan Nominasi serta Prosedur Pengangkatan yang mengatur proses pemilihan dan pengangkatan anggota Dewan Komisaris dan Direksi, sebagai berikut:

- Pengusulan pengangkatan dan/atau penggantian anggota Dewan Komisaris dan Direksi dapat dilakukan sewaktu-waktu sesuai dengan kebutuhan Bank.
- Komite Remunerasi dan Nominasi memberikan rekomendasi kepada Dewan Komisaris mengenai calon anggota Dewan Komisaris dan Direksi untuk diajukan kepada RUPS untuk mendapat persetujuan, dengan memperhatikan peraturan dan perundang-undangan yang berlaku.
- Dalam memberikan rekomendasi, Komite melakukan penilaian pemenuhan persyaratan integritas, reputasi keuangan, dan kompetensi terhadap calon yang memenuhi syarat sebagai anggota Dewan Komisaris dan Direksi.

PENGUNGKAPAN BONUS KINERJA, BONUS NON KINERJA, DAN/ATAU OPSI SAHAM YANG DITERIMA SETIAP ANGGOTA DEWAN KOMISARIS

Guna menjaga independensi dalam menjalankan tugasnya, sejak tahun 2008 Dewan Komisaris Bank tidak menerima bonus kinerja, bonus non kinerja, dan/atau opsi saham.

and Conduct Committee, and Sustainability Committee. The assessment includes the fulfillment of duties and responsibilities, the effectiveness of meetings and the quality of recommendations provided, as well as the diversity of capabilities, experience and expertise of Committee members in effectively supporting the Board of Commissioners' duties and responsibilities.

In 2025, each Committee also conducted a self-assessment as part of its continuous effort to enhance effectiveness and governance practices. Overall, each Committee has fulfilled its duties and responsibilities in accordance with its respective Committee Charters.

NOMINATION PRODECURE OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS [GRI 2-10]

The selection and appointment process for members of the Board of Commissioners and Board of Directors is governed by the Bank's Nomination Policy and Appointment Procedure, as follows:

- According to its needs, the Bank may, at any time, submit a proposal for the appointment and/or replacement of members of the Board of Commissioners, and Board of Directors.
- The Remuneration and Nomination Committee recommends the Board of Commissioners on candidates for the Board of Commissioners, and Board of Directors, which are then presented to the GMS for approval in adherence to relevant laws and regulations.
- In making recommendations and in line with relevant rules, the Committee considers the integrity, financial reputation, and competence of candidates for membership on the Board of Commissioners, and Board of Directors.

DISCLOSURE OF PERFORMANCE BONUS, AND/OR STOCK OPTIONS RECEIVED BY MEMBERS OF THE BOARD OF COMMISSIONERS

To maintain independence in performing its duties, the Bank's Board of Commissioners has not received any performance bonus, non-performance bonus, or stock options since 2008.

PROSEDUR DAN PELAKSANAAN REMUNERASI DEWAN KOMISARIS

PROCEDURE AND IMPLEMENTATION OF THE BOARD OF COMMISSIONERS REMUNERATION

Prosedur penetapan remunerasi Dewan Komisaris sebagai berikut: [GRI 2-19]

The following are procedures of remuneration determination for the Board of Commissioners: [GRI 2-19]



Direksi

The Board of Directors

Dasar Hukum

Anggota Direksi diangkat oleh RUPS dan bertanggung jawab dalam pelaksanaan dan pengembangan tata kelola yang baik di lingkungan Bank.

Legal Basis

Members of the Board of Directors are appointed by the GMS and are responsible for the development and implementation of GCG within the Bank.

No.	Nama Name	Jabatan Position	Dasar Hukum Legal Basis
1.	Parwati Surjoudaja	Presiden Direktur President Director	Akta Pernyataan Keputusan RUPST 11 April 2023. The Deed of AGMS Resolutions dated 11 April 2023
2.	Hartati	Direktur Director	
3.	Martin Widjaja	Direktur Director	Akta Pernyataan Keputusan RUPST 18 Maret 2024 The Deed of AGMS Resolutions dated 18 March 2024
4.	Andrae Krishnawan W.	Direktur Director	Akta Pernyataan Keputusan RUPST 20 Maret 2025. The Deed of AGMS Resolutions dated 20 March 2025.
5.	Johannes Husin	Direktur Director	
6.	The Ka Jit	Direktur Director	Akta Pernyataan Keputusan RUPST 11 April 2023. The Deed of AGMS Resolutions dated 11 April 2023.
7.	Lili S. Budiana	Direktur Director	
8.	Heriyanto	Direktur Director	Akta Pernyataan Keputusan RUPST No. 20 tanggal 19 Mei 2025. The Deed of AGMS Resolutions No. 20 dated 19 May 2025.

Pedoman dan Tata Tertib Kerja

Direksi telah memiliki Pedoman dan Tata Tertib Kerja yang selengkapnya dapat diakses pada situs web Bank www.ocbc.id.

Charter

The Board of Directors has the Charter in place that can be accessed on the Bank's website www.ocbc.id.

TUGAS DAN TANGGUNG JAWAB

Tugas dan tanggung jawab masing-masing anggota Direksi telah diperbarui dan diatur dalam Surat Keputusan Direksi No. KPTS/DIR/KB.01/HR/ 059/2025 tanggal 1 Juli 2025, sebagai berikut:

DUTIES AND RESPONSIBILITIES

The duties and responsibilities of each member of the Board of Directors have been updated and regulated in the following Directors Decree No. KPTS/DIR/KB.01/HR/059/2025 dated 1 July 2025:

No.	Nama Name	Jabatan Position	Tugas dan Tanggung Jawab Duties and Responsibilities
1.	Parwati Surjoudaja	Presiden Direktur President Director	Mengkoordinasikan pelaksanaan kepengurusan Bank melalui seluruh anggota Direksi dan secara langsung bertanggung jawab atas: Human Resources; Internal Audit; Fraud Risk Management; CEO Office. Coordinating the implementation of the Bank's management through all Board of Directors members and being directly responsible for: Human Resources; Internal Audit; Fraud Risk Management; CEO Office
2.	Hartati	Direktur Director	<i>Corporate Planning, Financial Control & Advisory, Management Reporting & Analysis, Corporate Treasury, Investor Relations, Procurement.</i>
3.	Martin Widjaja	Direktur Director	<i>Wholesale Banking; Transaction Banking; Commercial Banking; Emerging Business; Business Banking Management;</i>
4.	Andrae Krishnawan W.	Direktur Director	- <i>Network</i> - <i>Unit Usaha Syariah Sharia Business Units</i>
5.	Johannes Husin	Direktur Director	<i>Consumer Banking; Global Markets; Private Banking; Securities Services</i>
6.	The Ka Jit	Direktur Director	<i>Operations & Technology</i>
7.	Lili S. Budiana	Direktur Director	<i>Financial Crime Compliance; Regulatory Compliance; Corporate Secretariat; Corporate Legal; Compliance and Governance Assurance</i>
8.	Heriyanto	Direktur Director	<i>Risk Management</i>

Wewenang

Direksi berwenang menjalankan kepengurusan Bank sesuai dengan Anggaran Dasar dan kebijakan Bank.

Kriteria Anggota Direksi

Kriteria anggota Direksi antara lain:

1. Mempunyai akhlak, moral, dan integritas yang baik.
2. Cakap melakukan perbuatan hukum.
3. Memiliki rekam jejak yang baik dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat.
4. Memiliki komitmen untuk mematuhi peraturan perundang-undangan.
5. Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan.

Komposisi Anggota Direksi

Jumlah anggota Direksi per 31 Desember 2025 adalah 8 (delapan) orang, termasuk 1 (satu) Presiden Direktur, 1 (satu) Direktur yang membawahi fungsi kepatuhan, dan 1 (satu) Direktur yang membawahi Unit Usaha Syariah. Seluruh anggota Direksi adalah WNI dan seluruhnya berdomisili di Jakarta, Indonesia.

Independensi Anggota Direksi [GRI 2-15]

Mayoritas anggota Direksi tidak memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi dan/atau anggota Dewan Komisaris. Selain itu, tidak ada rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga yang dapat menimbulkan konflik kepentingan Direksi dalam mengelola Bank. Dengan demikian, Direksi dapat menjaga independensinya dan bersikap profesional dalam menjalankan operasional Bank.

Rangkap Jabatan Anggota Direksi

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

RAPAT

Kebijakan Rapat

Kebijakan Rapat Direksi diatur dalam Pedoman dan Tata Tertib Kerja Direksi Bank antara lain:

1. Rapat dilaksanakan secara berkala sekurang-kurangnya 1 (satu) kali dalam 1 (satu) bulan, dan rapat bersama Dewan Komisaris paling kurang 1 (satu) kali dalam 4 (empat) bulan.
2. Setiap kebijakan dan keputusan strategis wajib diputuskan melalui rapat Direksi.
3. Hasil rapat wajib dituangkan dalam risalah rapat, ditandatangani oleh anggota Direksi yang hadir dan khusus untuk rapat dengan Dewan Komisaris ditandatangani pula oleh anggota Dewan Komisaris yang hadir dan disampaikan kepada seluruh anggota Direksi dan anggota Dewan Komisaris.

Authority

The Board of Directors is authorised to manage the Bank in accordance with its Articles of Association and policies.

Selection Criteria of a Director

The selection criteria for the Board of Directors members:

1. Having good character, moral and integrity.
2. Capable in carrying out legal actions.
3. Having a good track record within 5 (five) years prior to appointment and during tenure.
4. Having a commitment to comply with laws and regulations.
5. Having the knowledge and/or expertise in the required fields.

Board of Directors Composition

As of 31 December 2025, the Board of Directors consisted of 8 (eight) members, including 1 (one) President Director, 1 (one) Compliance Director, and 1 (one) Sharia Business Unit Director. All members of the Board of Directors are Indonesian citizens with residences in Jakarta, Indonesia.

Board of Directors Members' Independency [GRI 2-15]

Majority of the Board of Directors members have no second-degree familial relationships with other Board of Directors or Board of Commissioners members. There are also no concurrent positions as members of the Board of Directors, Board of Commissioners, or Executives in banks, companies, or institutions that could lead to conflicts of interest for the Board of Directors in managing the Bank. Consequently, the Board of Directors maintains its independence and professionalism in relation to the Bank's operations.

Concurrent Positions of Director

No Director holds concurrent positions as members of the Board of Commissioners, Board of Directors, or Executives in other banks, companies, and/or other institutions

MEETINGS

Meeting Policies

The Board of Directors Charter regulates the Board of Directors Meeting, as follows:

1. Regular meetings are held at least once every month, and joint meetings with the Board of Commissioners at least once every 4 (four) months.
2. Every policy and strategic decision must be made at a Board of Directors meeting.
3. Minutes of meeting, signed by all present members of the Board of Directors and, if members of the Board of Commissioners attend, also signed by the present members of the Board of Commissioners, shall include the meeting's results and be distributed to all Directors and Commissioners.

Agenda Rapat

Sepanjang tahun 2025, Rapat Direksi telah membahas beberapa hal penting Bank, antara lain:

- Rencana Perusahaan dan Operasional
- Kinerja keuangan
- Kinerja bisnis dan digital
- Laporan audit intern
- Laporan *Regulatory Compliance* dan *Financial Crime Compliance*
- Pengkinian Strategi dan Kebijakan
- Perubahan Struktur Organisasi
- Manajemen Risiko *Fraud*
- Konglomerasi Keuangan dan Perusahaan Induk Konglomerasi Keuangan
- Evaluasi Komite Direksi

Agenda Rapat Direksi bersama Dewan Komisaris

Selama tahun 2025, agenda Rapat Gabungan membahas antara lain mengenai rencana kerja, kinerja operasional, laporan kinerja keuangan, pengkinian kebijakan, dan pengkinian usaha syariah.

Pelaksanaan dan Tingkat Kehadiran Direksi dalam Rapat Direksi dan Rapat Direksi bersama Dewan Komisaris

Meeting Agenda

The Board of Directors meetings convened in 2025 have discussed the following significant issues:

- Company and Operations Plan
- Financial performance
- Business and digital performance
- Internal audit reports
- Regulatory Compliance and Financial Crime Compliance reports
- Strategy and Policy Update
- Organization Structure Changes
- Fraud Risk Management
- Financial Conglomeration and Financial Conglomerate Holding Company
- Board of Directors' Committee Evaluation

Joint Meeting Agenda of Board of Directors and Board of Commissioners

In 2025, the agenda for the Joint Meeting included corporate plan, operational performance, financial performance reports, policy update, and sharia business update.

Implementation and Attendance Rate of Directors at Board of Directors Meetings and Joint Meetings with Board of Commissioners

Nama Name	Rapat Direksi Board of Directors Meetings			Rapat Direksi bersama Dewan Komisaris Joint Meetings of Board of Directors and Board of Commissioners		
	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance	Jumlah Rapat Numbers of Meetings	Kehadiran Attendance	% Kehadiran Attendance
Parwati Surjaudaja	24	24	100%	3	3	100%
Hartati	24	24	100%	3	3	100%
Martin Widjaja	24	23	96%	3	3	100%
Andrae Krishnawan W.	24	24	100%	3	3	100%
Johannes Husin	24	24	100%	3	3	100%
Joseph Chan Fook Onn *)	5	5	100%	-	-	-
The Ka Jit	24	23	96%	3	3	100%
Lili S. Budiana	24	23	96%	3	3	100%
Heriyanto **)	14	14	100%	2	2	100%

*) Efektif mengundurkan diri pada RUPST 20 Maret 2025. | Effective resignation at the AGMS on 20 March 2025

***) Efektif menjabat sebagai Direktur pada tanggal 8 Mei 2025. | Effective appointment as Director on 8 May 2025.

PENILAIAN KINERJA DIREKSI

[GRI 2-18]

Prosedur Penilaian Kinerja Direksi

Penilaian kinerja Direksi secara individu dilakukan oleh Presiden Direktur dan oleh beberapa kolega (*peers*) serta anggota tim (*direct report*). Penilaian Kinerja Direksi secara kelompok termasuk Presiden Direktur dilakukan oleh Dewan Komisaris dan dibantu oleh Komite Remunerasi dan Nominasi.

BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

[GRI 2-18]

Performance Assessment of Board of Directors

The individual performance assessment of the Board of Directors is conducted by the President Director, selected peers, and team members (*direct report*). The collective performance assessment of the Board of Directors, including the President Director, is carried out by the Board of Commissioners with the support of the Remuneration and Nomination Committee.

Kriteria Penilaian Kinerja Direksi

Bank menggunakan kriteria *Key Performance Indicator* (KPI), Kompetensi, dan Nilai-nilai. Penilaian kinerja anggota Direksi secara individual dilakukan oleh Presiden Direktur dan oleh beberapa kolega (*peers*) serta anggota tim (*direct report*).

Kriteria penilaian KPI Direksi mengacu kepada beberapa aspek di antaranya keuangan, optimalisasi sinergi grup, transformasi model bisnis dan membangun kapabilitas, *customer feedback*, *risk and control*, serta sumber daya manusia.

Penilaian kinerja bagi anggota Direksi termasuk Presiden Direktur selama tahun 2025 telah dilaksanakan.

PROGRAM ORIENTASI BAGI ANGGOTA DIREKSI BARU

Bank memiliki program orientasi bagi anggota Direksi yang baru, dengan tujuan untuk memberikan pengetahuan dan pemahaman tentang Bank. Pada tahun 2025 terdapat orientasi untuk anggota Direksi yang baru, Heriyanto.

Kebijakan Pelatihan Anggota Direksi

[GRI 2-17]

Bank memiliki kebijakan yang mewajibkan anggota Direksi untuk mengikuti pendidikan dan/atau pelatihan sesuai dengan kebutuhan Bank, dalam rangka meningkatkan kompetensi dan mendukung pelaksanaan tugas dan tanggung jawabnya anggota Direksi.

Pelatihan Anggota Direksi

Pada tahun 2025, Direksi mengikuti berbagai pelatihan secara daring yang diselenggarakan secara internal maupun eksternal oleh regulator dan institusi lainnya, antara lain di bidang Bisnis Syariah, Risiko Strategis, Risiko Pasar, Risiko Operasional, Risiko *Fraud*, Kepemimpinan, dan Komunikasi Efektif.

HUBUNGAN AFILIASI DIREKSI

Mayoritas anggota Direksi tidak memiliki hubungan afiliasi, baik secara keuangan maupun keluarga dengan anggota Dewan Komisaris, Direksi lainnya dan/atau Pemegang Saham Pengendali Bank.

Parwati Surjaudaja memiliki hubungan keluarga dengan anggota Dewan Komisaris, Pramukti Surjaudaja.

KEPEMILIKAN SAHAM DIREKSI, DEWAN KOMISARIS DAN ANGGOTA DPS

Per 31 Desember 2025, anggota Dewan Komisaris dan Direksi yang memiliki saham pada lembaga keuangan bukan bank adalah Betti S. Alisjahbana pada PT Quantum Business International [90%], dan Parwati Surjaudaja pada Propitious Prosperity Pte. Ltd. [23,99%]. Anggota Direksi, Dewan

Performance Assessment Criteria of Board of Directors

The Bank applies Key Performance Indicator (KPI) criteria, Competency, and Values. The individual performance assessment of Board of Directors members is conducted by the President Director, selected peers, and team members (*direct report*).

The Board of Directors' KPI assessment criteria refer to several aspects including finance, optimising group synergy, transforming business models and building capabilities, customer feedback, risk and control, and human resources.

The performance assessment of the Board of Directors members, including the President Director, has been conducted in 2025.

ORIENTATION PROGRAM FOR NEW DIRECTOR

The Bank has an orientation program for new members of the Board of Directors, aiming at providing knowledge and understanding about the Bank. In 2025, an orientation program was conducted for the newly appointed Director, Heriyanto.

Training Policy for the Board of Directors Members

[GRI 2-17]

The Bank has a policy requiring members of the Board of Directors to participate in education and/or training in accordance with the Bank's needs to enhance competencies and support the execution of their roles and responsibilities.

Training of the Board of Directors Members

In 2025, the Board of Directors attended online training sessions organised internally and externally by regulators and other institutions, in the areas such as Sharia Business, Strategic Risk, Market Risk, Operational Risk, Fraud Risk, Leadership, and Effective Communication.

AFFILIATION OF THE BOARD OF DIRECTORS

Majority of the Board of Directors' members have no affiliate relationships, either financial or family, with the Board of Commissioners, other Directors, or the Bank's Controlling Shareholders.

Parwati Surjaudaja has a family relationship with Pramukti Surjaudaja, a member of the Board of Commissioners.

SHAREHOLDING OF THE BOARD OF DIRECTORS AND COMMISSIONERS

As of 31 December 2025, a member of the Board of Commissioners and Board of Directors who holds equity in a non-bank financial institution is Betti S. Alisjahbana in PT Quantum Business International [90%], and Parwati Surjaudaja in Propitious Prosperity Pte. Ltd. [23.99%]. No other members

Komisaris dan Anggota DPS lainnya tidak ada yang memiliki saham 5% atau lebih dari modal disetor Bank, bank lain, lembaga keuangan bukan bank, dan perusahaan lain.

Keterbukaan informasi kepemilikan saham anggota Direksi dan anggota Dewan Komisaris

Sesuai dengan POJK No. 4 Tahun 2024 tentang Laporan Kepemilikan atau Setiap Perubahan Kepemilikan Saham Perusahaan Terbuka dan Laporan Aktivitas Menjaminkan Saham Perusahaan Terbuka, Bank telah memiliki kebijakan yang mengatur agar anggota Direksi dan Dewan Komisaris melaporkan kepada OJK dan menyampaikan informasi kepada Bank atas kepemilikan hak suara atas saham dan setiap perubahan kepemilikan hak suara atas saham Bank baik langsung maupun tidak langsung paling lambat 5 (lima) hari kerja setelah terjadinya kepemilikan hak suara atas saham atau setiap perubahan kepemilikan hak suara atas saham tersebut. Kebijakan telah dilaksanakan sesuai dengan ketentuan. Detail kebijakan dapat dilihat pada situs web www.ocbc.id.

PROSEDUR DAN PELAKSANAAN REMUNERASI DIREKSI

[GRI 2-19, GRI 2-20]

Prosedur penetapan remunerasi Direksi sebagai berikut:

of the Board of Directors or Board of Commissioners hold 5% or more shares of the paid-up capital of the Bank, other banks, non-bank financial institutions, or other corporations.

Disclosure of share ownership of members of the Board of Directors and Board of Commissioners

In alignment with POJK No. 4 of 2024 concerning Reports of Shareholding or Any Changes in Shareholding in Public Companies and Reports on the Pledging of Shares in Public Companies, the Bank has established a policy that requires members of the Board of Directors and Board of Commissioners to report to the OJK and notify the Bank of their ownership of voting rights over shares and any changes in ownership of voting rights over the Bank's shares, either directly or indirectly, no later than 5 [five] business days after the acquisition or any change in ownership of voting rights over those shares. The policy has been implemented in accordance with the regulations. Policy details can be accessed on the Bank's website www.ocbc.id.

PROCEDURE AND IMPLEMENTATION OF THE BOARD OF DIRECTORS

[GRI 2-19, GRI 2-20]

The following is procedure of remuneration determination for the Board of Directors:



KOMITE-KOMITE DIREKSI

Direksi dalam pelaksanaan tugasnya dibantu oleh Komite-Komite sebagai berikut:

COMMITTEES UNDER THE BOARD OF DIRECTORS

In carrying its duties, the Board of Directors is assisted by the following Committees:

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope and Responsibilities	Susunan Composition
Komite Manajemen Risiko (KMR)	Menyusun dan mengawasi pelaksanaan kebijakan manajemen risiko, memberikan rekomendasi kepada Direksi mengenai manajemen risiko, termasuk di dalamnya adalah manajemen risiko di Unit Usaha Syariah.	Ketua: Presiden Direktur Wakil Ketua: Direktur Manajemen Risiko Anggota: Seluruh Direktur Sekretaris: Kepala Risk Policy
Board Risk Committee (BRC)	Preparing and supervising the implementation of risk management policies, providing recommendations to the Board of Directors on risk management, including risk management in the Sharia Business Unit (SBU).	Chairperson: President Director Deputy Chairperson: Risk Management Director Member: All Directors Secretary: Risk Policy Head
Komite Manajemen Risiko Kredit (KMRK)	Memantau dan mengevaluasi perkembangan kondisi portofolio kredit, merumuskan dan mengawasi pelaksanaan kebijakan perkreditan dan memberikan saran perbaikan serta langkah-langkah yang diperlukan.	Ketua: Presiden Direktur Wakil Ketua: Direktur Manajemen Risiko Anggota: Seluruh Direktur Sekretaris: Kepala Divisi Corporate Credit Risk Management 1
Credit Risk Management Committee (CRMC)	Monitoring and evaluating loan portfolio development, formulating and supervising loan policies implementation and providing suggestions for required improvements and measures.	Chairperson: President Director Deputy Chairperson: Risk Management Director Member: All Directors Secretary: Corporate Credit Risk Management 1 Division Head
Komite Manajemen Risiko Pasar (KMRP)	Mendukung Komite Manajemen Risiko (KMR) dan Presiden Direktur dalam mengelola risiko pasar Bank. KMRP berfungsi mengawasi pelaksanaan manajemen risiko pasar Bank, serta memastikan kebijakan dan praktik manajemen risiko pasar Bank dilakukan dengan tepat, efektif, sejalan dengan <i>Risk Appetite Statement</i> dan strategi bisnis Bank.	Ketua: Direktur Manajemen Risiko Wakil Ketua: Direktur Keuangan Anggota: - Direktur [yang bertanggung jawab atas <i>Global Markets</i>] - Kepala <i>Global Markets</i> - Kepala Divisi <i>Market Risk Management</i> - Kepala Divisi [yang bertanggung jawab atas <i>Treasury Financial Control & Advisory</i>] Sekretaris: Kepala <i>Risk Control & Analytics</i>
Market Risk Management Committee (MRMC)	Supporting the Board Risk Committee (BRC) and the President Director in managing the Bank's market risk. The MRMC's functions are to oversees the execution of the Bank's market risk management and ensure that the Bank's market risk policies and practices are appropriate, effective, aligned with the Bank's Risk Appetite Statement and business strategy.	Chairperson: Risk Management Director Deputy Chairperson: Finance Director Members: - Managing Director (in charge of Global Markets) - Head of Global Markets - Market Risk Management Division Head - Division Head (in charge of Treasury Financial Control & Advisory) Secretary: Risk Control & Analytics Head
Komite Asset Liability Management (ALCO)	ALCO mendukung dan bertanggung-jawab kepada Dewan Komisaris dan Presiden Direktur dalam mengelola risiko neraca Bank secara keseluruhan. Fokus ALCO adalah untuk pengelolaan ALCO book dan menetapkan kebijakan dan strategi yang berkaitan dengan pengelolaan Aset dan Liabilitas untuk memastikan bahwa neraca memiliki struktur yang tepat dan konsisten dengan tujuan menyeluruh untuk mengoptimalkan <i>net interest income</i> dan/atau <i>net interest margin</i> dan memaksimalkan <i>shareholder value</i> dengan batas toleransi yang disetujui oleh Dewan Komisaris.	Ketua: Presiden Direktur Wakil Ketua: Direktur Keuangan Anggota: Seluruh Direktur Anggota dengan Hak Suara: - Direktur <i>Wholesale Banking</i> - Direktur <i>Consumer Banking</i> - Direktur <i>Network</i> - Direktur Manajemen Risiko - Direktur <i>Operations & Technology</i> - Direktur Keuangan Anggota tanpa Hak Suara: Direktur Legal & Kepatuhan Sekretaris: Kepala Divisi <i>Corporate Treasury</i>

Komite Committee	Ruang Lingkup Tugas dan Tanggung Jawab Scope and Responsibilities	Susunan Composition
Asset Liability Management Committee (ALCO)	ALCO supports and is accountable to Board of Commissioner and the President Director in managing the Bank's overall balance sheet risk management. ALCO focuses on the management of the Bank's ALCO book and setting policies and strategy relating to Asset and Liability management to ensure the balance sheet has the appropriate structure and is consistent with the overall objective of optimizing net interest income and/ or net interest margin and maximizing shareholder value within acceptable limits concurred by the BOC.	Chairperson: President Director Deputy Chairperson: Finance Director Member: All Directors Voting Member: - Wholesale Banking Director - Consumer Banking Director - Network Director - Risk Management Director - Operations & Technology Director - Finance Director Non-Voting Members: Legal & Compliance Director Secretary: Corporate Treasury Division Head
Komite Pengarah Teknologi	<ul style="list-style-type: none"> - Formulasi kebijakan TI Memberikan rekomendasi kebijakan Teknologi Informasi (TI) termasuk kaji ulang dan persetujuan anggaran TI dan keamanan informasi. - Penyelarasan Strategi Teknologi Informasi dan Bisnis Memberikan rekomendasi mengenai rencana strategi TI dan kesesuaiannya dengan rencana strategis Bank termasuk evaluasi kesesuaian proyek-proyek yang disetujui serta memastikan efektivitas sistem bank secara keseluruhan (relevansi, inefisiensi, dll.), termasuk infrastruktur TI. - Tata Kelola IT Memberikan rekomendasi mengenai perumusan kebijakan dan prosedur terkait penerapan manajemen risiko penggunaan TI Bank termasuk memastikan efektivitas langkah-langkah minimalisasi risiko dan investasi Bank pada sektor TI. - Pengukuran dan Evaluasi Kinerja Teknologi Informasi Melakukan pemantauan atas kinerja TI dan upaya peningkatannya. 	<p>Ketua: Direktur Keuangan Wakil Ketua: Direktur Operations & Technology Anggota: - Direktur Manajemen Risiko - Seluruh Direktur Bisnis* Sekretaris: Kepala Divisi Teknologi</p> <p>*] Hak suara akan dicabut dalam pengambilan keputusan jika anggota bertindak sebagai <i>project owner/sponsor</i>.</p>
Informasi IT Steering Committee	<ul style="list-style-type: none"> - IT Policy Formulation Provides recommendations on IT policies, including review and approval of IT and information security budgets. - Alignment of Information Technology and Business Strategy Provides recommendations on IT strategic plans and alignment with the Bank's strategic direction, including evaluating the suitability of approved projects and ensuring overall effectiveness of the Bank's systems (relevance, inefficiencies, etc.), including IT infrastructure. - IT Governance Provides recommendations on the formulation of policies and procedures related to IT risk management implementation, including ensuring the effectiveness of risk-mitigation measures and the Bank's IT-related investments. - IT Performance Measurement and Evaluation Monitoring of IT performance and its continuous improvement efforts. 	<p>Chairperson: Finance Director Deputy Chairperson: Operations & Technology Director Member: - Risk Management Director - All Business Director* Secretary: Technology Division Head</p> <p>*] Voting rights will be revoked in the decision-making process if a member is acting as a project owner/ sponsor.</p>

PENILAIAN ATAS KINERJA KOMITE DIREKSI

Sepanjang tahun 2025, Direksi menilai bahwa komite telah melaksanakan tugasnya dengan baik dan optimal berdasarkan beberapa kriteria antara lain jumlah rapat, kecukupan informasi dalam pengambilan keputusan serta pelaksanaan tugas dan tanggung jawab komite.

KEBIJAKAN PEMBERIAN KOMPENSASI JANGKA PANJANG BERBASIS KINERJA KEPADA MANAJEMEN DAN/ATAU KARYAWAN

Sejalan dengan Peraturan OJK No. 45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi, Bank telah memberikan sebagian dari remunerasi *variable* dalam bentuk saham kepada *Material Risk Taker* (MRT).

PERFORMANCE ASSESSMENT OF COMMITTEES UNDER BOARD OF DIRECTORS

The Board of Directors committees have delivered optimum performance and proper duties during 2025. The Board of Directors' assessment include total meetings, sufficient information for decision making, as well as implementation of duties and responsibilities.

POLICY ON LONG-TERM PERFORMANCE-BASED COMPENSATION TO MANAGEMENT AND/OR EMPLOYEES

In line with OJK Regulation No. 45/POJK.03/2015 on the Implementation of Governance on Remuneration, the Bank has provided Material Risk Takers (MRT) with a part of variable remuneration in the form of shares.

Penerapan Remunerasi

Remuneration Implementation [GRI 2-19, GRI 2-20]

PERUMUSAN KEBIJAKAN REMUNERASI

Latar Belakang

Bank telah menerapkan program remunerasi sebagai upaya untuk menarik, mempertahankan, dan memotivasi karyawan yang kompeten untuk meningkatkan kinerja dan memastikan keberlanjutan usaha.

Berdasarkan Peraturan OJK No. 45/POJK.03/2015 dan Surat Edaran OJK No. 40/SEOJK.03/2016 tentang Pelaksanaan Tata Kelola dalam Pemberian Remunerasi bagi Bank Umum, Bank telah memiliki Kebijakan Remunerasi, yang tercakup dalam kebijakan Human Resources.

Tujuan

1. Panduan dan pemahaman yang jelas terkait program remunerasi pada Bank.
2. Menjaga hubungan industrial yang harmonis, mempertimbangkan kesetaraan peran dan kontribusi karyawan, serta memperhatikan kemampuan Bank dan praktik di industri perbankan secara menyeluruh.

Kaji Ulang atas Kebijakan Remunerasi

Secara berkala Bank melakukan kaji ulang kebijakan dan penerapan kebijakan remunerasi. Kaji ulang terakhir dilakukan pada tanggal 1 Agustus 2025.

FORMULATION OF REMUNERATION POLICY

Background

In order to enhance performance and maintain the sustainability of its business, the Bank has implemented a remuneration program to attract, retain, and motivate competent employees.

In compliance with OJK Regulation No. 45/POJK.03/2015 and OJK Circular No. 40/SEOJK.03/2016 on Governance Implementation in Providing Remuneration for Commercial Banks, the Bank has Remuneration Policy that is covered by the Human Resources Policy.

Purpose

1. Clear guidance and awareness on the Bank's remuneration programs.
2. Maintain harmonious industrial relations, taking into account the equal roles and contributions of all employees, as well as the Bank's capabilities and banking industry as a whole.

Review of Remuneration Policy

The Bank periodically reviews the remuneration policy and its implementation. The most recent review was conducted on 1 August 2025.

Mekanisme

Dalam menerapkan strategi remunerasi Bank memperhatikan faktor skala usaha, kompleksitas usaha, *peer group*, kondisi ekonomi, kemampuan Bank, dan peraturan yang berlaku.

Cakupan Kebijakan Remunerasi dan Implementasinya

Kebijakan remunerasi mencakup pengaturan remunerasi anggota Dewan Komisaris, Dewan Pengawas Syariah, Komite di bawah Dewan Komisaris, Direksi dan karyawan. Remunerasi diberikan dengan mempertimbangkan kinerja Bank, kinerja unit kerja dan kinerja individu setiap tahunnya.

Remunerasi yang Berbasis Risiko

Risiko utama yang dikaitkan dengan remunerasi adalah risiko kredit dan risiko treasuri di mana Bank memberikan remunerasi bersifat variabel dalam bentuk bonus (dan bukan insentif) baik untuk karyawan di Treasuri maupun karyawan yang memberikan kredit kepada nasabah *nonretail*, dan untuk karyawan dengan posisi jabatan tertentu.

Pengukuran kinerja dikaitkan dengan remunerasi

Bank memiliki kebijakan *Performance Management* yang menerapkan prinsip *reward* berbasis kinerja (*meritocracy*), dengan mempertimbangkan kinerja Bank, kinerja unit kerja, dan kinerja individu dalam penentuan besaran bonus kinerja guna menciptakan keselarasan strategis yang diharapkan dalam mencapai tujuan Bank.

Penyesuaian Remunerasi dikaitkan dengan kinerja dan risiko

1. Kebijakan mengenai remunerasi yang bersifat variabel yang ditangguhkan, kriteria untuk menetapkan besaran, dan jangka waktu tercantum pada tabel di bawah.
2. Dalam kondisi tertentu, sisa remunerasi yang bersifat variabel yang ditangguhkan (Malus) dapat tidak dibayarkan.

Kebijakan pembayaran (*vesting*) atas penangguhan yang dilakukan, antara lain jangka waktu pembayaran.

Bank tidak membedakan remunerasi yang bersifat variabel yang ditangguhkan di antara karyawan atau kelompok karyawan.

Mechanisms

The Bank implements the remuneration strategy by considering factors such as business scale, business complexity, peer groups, economics conditions, the Bank's capabilities, and prevailing laws.

Scope of Remuneration Policy and Its Implementation

The remuneration policy governs the remuneration of the Board of Commissioners, Sharia Supervisory Board, Board of Commissioners Committees, Board of Directors, and employees. The remuneration is awarded in accordance with the Bank's, working units', and individuals' annual performance.

Risk-Based Remuneration

The major risks associated with remuneration are credit risk and treasury risk, for which the Bank provides variable pay in the form of bonuses (as opposed to incentives) for Treasury personnel and employees who issue loans to non-retail customers, as well as for employees in certain positions.

Performance measurement linked with remuneration

The Bank has a Performance Management Policy that applies the meritocracy principle by taking into account the Bank's performance, operating unit performance, and individual performance to create strategic alignment to enable the Bank to achieve its goals.

Remuneration adjustment linked with performance and risk

1. The following table illustrates policies regarding deferred variable remuneration, criteria for determining amounts, and timeframes.
2. Under specific conditions, remaining deferred variable remuneration (Malus) may not be paid.

A vesting policy for deferrals, including payment terms.

The Bank does not differentiate between employees or employee groups in terms of deferred variable remuneration.

Bersifat Variabel yang ditangguhkan Deferred Variable Remuneration	Kebijakan Bank Bank Policy	Besaran Magnitude	Kriteria Criteria	Jangka Waktu Time period
Bonus	Penangguhan dalam bentuk tunai dan saham.	80% tunai dan 20% ditangguhkan.	Kualitatif	Ditangguhkan (<i>malus</i>) tiga tahun.
	Deferral in the form of cash and shares	80% cash and 20% deferred	Qualitative	Deferred (<i>malus</i>) three years

Remunerasi yang bersifat variabel yang ditangguhkan Deferred variable remuneration	Kebijakan Bank Bank Policy
Yang ditunda pembayarannya (Malus) Payment is deferred (Malus)	20% dari bonus 20% of the bonus
Yang ditarik kembali dalam hal sudah dibayarkan (Clawback) Clawback	-

Jasa Konsultan Eksternal

Bank menggunakan jasa konsultan Willis Towers Watson untuk melakukan *salary survey* secara reguler untuk mendapat informasi pembandingan atas kompensasi di bank lain yang setara. Hasil survei digunakan untuk melakukan evaluasi remunerasi dan penetapan kebijakan remunerasi Bank.

Paket remunerasi dan fasilitas bagi Direksi dan Dewan Komisaris mencakup struktur remunerasi dan rincian jumlah nominal, sebagaimana dalam tabel di bawah ini:

External Consultant

Willis Towers Watson is a consultant engaged by the Bank to undertake regular salary surveys to benchmark remuneration against comparable banks. The survey results are used to assess remuneration and formulate the Bank's remuneration policy.

The Board of Directors and Board of Commissioners' remuneration and benefits package includes the remuneration structure and nominal amounts outlined in the table below:

Jenis Remunerasi dan Fasilitas Type of Remuneration and Benefits	Jumlah Diterima dalam 1 (satu) Tahun Total Amount Received in 1 (one) Year			
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners	
	Orang Persons	Jutaan (Rp) Million (Rp)	Orang Persons	Jutaan (Rp) Million (Rp)
Gaji, bonus, tunjangan rutin, tantiem, dan fasilitas lainnya dalam bentuk non natura. Salaries, bonuses, routine allowances, tantiems, and other cash benefits.	9	125,807	9	33,546
Fasilitas lain dalam bentuk natura (perumahan, asuransi kesehatan, dan sebagainya) yang: Other benefits (housing, health insurance, etc.) that:				
a. Dapat dimiliki Can be owned	8	5,008	-	-
b. Tidak dapat dimiliki Cannot be owned	8	1,757	1	429
Total	9	132,573	9	33,976

Catatan | Note:

- 1 orang Direktur efektif tidak menjabat sesuai keputusan RUPST tanggal 19 Maret 2025. | 1 Director was no longer served effective as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Direktur efektif menjabat tanggal 8 Mei 2025. | 1 Director served effective as of 8 May 2025.
- 2 orang Komisaris efektif berakhir masa jabatan sesuai keputusan RUPST tanggal 19 Maret 2025. | 2 Commissioners ended their term as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Komisaris efektif menjabat tanggal 28 Mei 2025. | 1 Commissioner served effective as of 28 May 2025.

Paket Remunerasi yang dikelompokkan berdasarkan tingkat penghasilan yang diterima oleh Direksi dan anggota Dewan Komisaris dalam 1 (satu) tahun, disajikan dalam tabel di bawah ini:

The Board of Directors and Board of Commissioners Annual remuneration packages classified by level of income for Directors and Commissioners are shown in the table below:

Jumlah Remunerasi per Orang dalam 1 (satu) Tahun Annual Remuneration per Person	Jumlah Direksi Number of Directors
Di atas Rp2.000.000.000,- Above Rp2,000,000,000,-	9
Di atas Rp1.000.000.000,- s.d. Rp2.000.000.000,- Above Rp1,000,000,000,- up to Rp2,000,000,000,-	-
Di atas Rp500.000.000,- s.d. Rp1.000.000.000,- Above Rp500,000,000,- up to Rp1,000,000,000,-	-
Rp500.000.000,- ke bawah Rp500,000,000,- and below	-

Catatan | Note:

- 1 orang Direktur efektif tidak menjabat sesuai keputusan RUPST tanggal 19 Maret 2025. | 1 Director was no longer served effective as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Direktur efektif menjabat tanggal 8 Mei 2025. | 1 Director served effective as of 8 May 2025.
- 2 orang Komisaris efektif berakhir masa jabatan sesuai keputusan RUPST tanggal 19 Maret 2025. | 2 Commissioners ended their term as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Komisaris efektif menjabat tanggal 28 Mei 2025. | 1 Commissioner served effective as of 28 May 2025.

Remunerasi yang Bersifat Variabel

Jenis remunerasi bersifat variabel dan alasan pemberiannya seperti tercantum pada tabel di bawah ini:

Jenis Remunerasi yang bersifat Variabel Type of Variable Remuneration	Alasan Reason
Bonus	Bentuk penghargaan Bank kepada karyawan yang diberikan dengan mempertimbangkan kinerja bank, kinerja unit kerja dan kinerja individu. Type of Bank reward to employees, considering bank performance, working unit performance and individual performance.
Insentif Incentive	Bentuk penghargaan Bank kepada karyawan <i>front office</i> (seller) yang diberikan berdasarkan pencapaian target. Type of Bank reward to front office employees (seller) based on achievement of targets.
Saham Shares	Bentuk penghargaan Bank kepada karyawan yang merupakan <i>Material Risk Takers</i> . Hal ini merupakan pemenuhan peraturan POJK No.45/POJK.03/2015. Type of incentive provided by the Bank to Material Risk Takers, in compliance with POJK No. 45/POJK.03/2015.

Variable Remuneration

The following table illustrates the variable remuneration and reasons for the provision:

Jumlah Direksi, Dewan Komisaris, dan Karyawan yang menerima remunerasi yang Bersifat Variabel selama 1 (satu) tahun dan total nominal sebagaimana dalam tabel di bawah ini:

Number of Directors, Commissioners, and Employees receiving Variable Remuneration in 1 (one) year and total amounts, as shown in the table below:

Remunerasi yang bersifat Variabel Variable Remuneration	Jumlah Diterima dalam 1 (satu) Tahun Amount Received in 1 (one) Year					
	Direksi Board of Directors		Dewan Komisaris Board of Commissioners		Karyawan Employee	
	Jumlah Total	Nominal (Rp juta) Amount [Rp Million]	Jumlah Total	Nominal (Rp juta) Amount [Rp Million]	Jumlah Total	Nominal (Rp juta) Amount [Rp Million]
Total	9	66,694	9	0	6,277	520,712

Catatan | Note:

- 1 orang Direktur efektif tidak menjabat sesuai keputusan RUPST tanggal 19 Maret 2025. | 1 Director was no longer served effective as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Direktur efektif menjabat tanggal 8 Mei 2025. | 1 Director served effective as of 8 May 2025.
- 2 orang Komisaris efektif berakhir masa jabatan sesuai keputusan RUPST tanggal 19 Maret 2025. | 2 Commissioners ended their term as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Komisaris efektif menjabat tanggal 28 Mei 2025. | 1 Commissioner served effective as of 28 May 2025.

Jabatan dan jumlah pihak yang menjadi MRT

Material Risk Takers positions and numbers

Jabatan Position	Jumlah Person
Presiden Direktur President Director	1
Direktur Director	8
Asset Liability Management Division Head Asset Liability Management Division Head	1
Treasury Trading Division Head Treasury Trading Division Head	1
Head of Enterprise Risk Management Head of Enterprise Risk Management	1

Catatan | Note:

- 1 orang Direktur efektif tidak menjabat sesuai keputusan RUPST tanggal 19 Maret 2025. | 1 Director was no longer served effective as of the resolution of the AGMS dated 19 March 2025.
- 1 orang Direktur efektif menjabat tanggal 8 Mei 2025. | 1 Director served effective as of 8 May 2025.

Shares option yang dimiliki Direksi, Dewan Komisaris dan Pejabat Eksekutif

Bank tidak memberikan *shares option* namun memberikan variabel bonus kepada Direksi dalam bentuk saham sebagaimana diatur dalam POJK No. 45/POJK.03/2015. Dewan Komisaris dan anggota komite tidak menerima bonus untuk menghindari benturan kepentingan.

Rasio gaji tertinggi dan terendah [GRI 2-21]

Gaji yang diperbandingkan dalam rasio gaji adalah imbalan yang diterima oleh Direksi, Dewan Komisaris, dan karyawan per bulan. Yang dimaksud dengan “karyawan” dalam hal ini adalah karyawan tetap Bank.

Keterangan Description	Rasio Gaji Salary Ratios
Karyawan Employees	1 : 80.8
Direksi Board of Directors	1 : 2.3
Dewan Komisaris Board of Commissioners	1 : 2.9

Keterangan Description	Rasio Gaji Salary Ratios
	Tertinggi Karyawan dan Direksi Highest Employee and Director
Rasio Ratio	1 : 2.2

Bank tidak memberikan remunerasi yang bersifat variabel yang dijamin tanpa syarat kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Karyawan selama 1 (satu) tahun pertama bekerja.

Share options held by the Board of Directors, Board of Commissioners and Executives

The Banks does not provide shares options but provides variable bonuses for the Board of Directors in the form of shares as stipulated in POJK No. 45/POJK.03/2015. To avoid conflicts of interest, none of the Commissioners and committee members received a bonus.

Ratio of the highest and lowest salaries [GRI 2-21]

Salary ratios include the monthly salary received by the Board of Directors, the Board of Commissioners, and employees. The term “employees” refers to the Bank’s permanent employees.

During the first one year of employment, the Bank does not provide variable remuneration with an unconditional guarantee to candidates of the Board of Directors, Board of Commissioners, and/or Employees.

Jumlah Karyawan yang terkena pemutusan hubungan kerja dan total nominal pesangon yang dibayarkan

Number of employees whose employment terminated, and the total nominal severance paid

Jumlah Nominal Pesangon yang dibayarkan per Orang dalam 1 (satu) Tahun Total severance pay amount paid per person in 1 (one) year	Jumlah Karyawan Number of Employees
Di atas Rp1.000.000.000,- Above Rp1,000,000,000,-	18
Di atas Rp500.000.000,- s.d. Rp1.000.000.000,- Above Rp500,000,000,- up to Rp1,000,000,000,-	23
Rp500.000.000 ke bawah Rp500,000,000 and below	57

Jumlah total remunerasi yang Bersifat Variabel yang ditangguhkan, yang terdiri dari tunai dan/atau saham atau instrumen yang berbasis saham yang diterbitkan Bank dan Jumlah total remunerasi yang Bersifat Variabel yang ditangguhkan yang diberikan selama 1 (satu) tahun

Total deferred variable remuneration, comprising of cash and/or shares or stock-based instruments issued by the Bank and Total deferred variable remuneration granted for one year

Rincian jumlah remunerasi yang diberikan dalam 1 (satu) tahun untuk MRT.

Details of the amount of remuneration given in 1 (one) year for MRT.

Remunerasi yang bersifat Tetap Fixed remuneration			
	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred	
Tunai (dalam juta Rupiah) Cash (in million Rupiah)	78,003	-	
Saham Shares	-	-	

Keterangan: *) Hanya untuk MRT | Note: *) Only for MRT

Remunerasi yang bersifat Variabel Variable Remuneration			
	Tidak Ditangguhkan Not Deferred	Ditangguhkan Deferred	
Tunai (dalam juta Rupiah) Cash (in million Rupiah)	58.000	13.972	
Saham Shares	-	390.000 lembar saham/shares	

Keterangan: *) Hanya untuk MRT | Note: *) Only for MRT

Informasi kuantitatif

Informasi kuantitatif mengenai total sisa remunerasi yang masih ditangguhkan baik yang terekspos penyesuaian implisit maupun eksplisit, total pengurangan remunerasi yang disebabkan karena penyesuaian eksplisit selama periode pelaporan, dan total pengurangan remunerasi yang disebabkan karena penyesuaian implisit selama periode pelaporan.

Quantitative information

Quantitative information on total remaining deferred remuneration subject to implicit or explicit adjustments, total remuneration deductions due to explicit adjustments during the reporting period, and total remuneration reductions due to implicit adjustments during the reporting period.

Jenis Remunerasi yang bersifat Variabel *) Variable Remuneration Types	Sisa yang masih Ditangguhkan Deferred Balance	Total Pengurangan Selama Periode Laporan Total Reduction During Reporting Period		
		Disebabkan Penyesuaian Eksplisit Due to Explicit Adjustment	Disebabkan Penyesuaian Implisit Due to Implicit Adjustment	Jumlah Total
Tunai (dalam juta Rupiah) Cash (in million Rupiah)	13,685	-	-	13,685
Saham/ Instrumen yang berbasis saham yang diterbitkan Bank (dalam lembar saham dan nominal juta rupiah yang merupakan konversi dari lembar saham tersebut).	394,000 lembar saham/shares	-	-	
Shares/Instrument of share based issued by Bank (in shares and million-rupiah nominal as conversion from the shares)				

Keterangan: *) Hanya untuk MRT | Note: *) Only for MRT

Sekretaris Perusahaan

Corporate Secretary

PROFIL SEKRETARIS PERUSAHAAN | CORPORATE SECRETARY PROFILE

Murti Kusuma Dewi – Sekretaris Perusahaan | Corporate Secretary

Warga negara Indonesia, 43 tahun

Indonesian citizen, 43 years old

Domisili: Jakarta, Indonesia

Domicile: Jakarta, Indonesia

Penunjukan sebagai Sekretaris Perusahaan:

Appointment as Corporate Secretary:

Efektif sejak: 01 Juni 2025, berdasarkan Surat Keputusan Direksi No. KPTS/DIR/KB.01/HR/055/2025 tanggal 07 Mei 2025.

Effective since: 01 June 2025, based on Board of Directors' Decree No. KPTS/ DIR/KB.01/HR/055/2025 dated May 07th, 2025.

<p>Riwayat Pekerjaan:</p> <ul style="list-style-type: none"> - Agustus 2003-Juli 2004: Personal Banker, Citibank NA. - Agustus 2004-Oktober 2011: Officer Development Program, posisi terakhir sebagai Policy Development Senior Officer di PT Bank Mega Tbk. - Oktober 2011-Februari 2022: Credit Policy & Procedure Department Head di PT Bank OCBC NISP Tbk. - Maret 2022-Agustus 2024: Risk Policy Head di PT Bank OCBC NISP Tbk. - September 2024-Desember 2024: Product Management dan ESG Risk & Sustainability Head di PT Bank OCBC NISP Tbk. - Januari-Mei 2025: Corporate Secretary Assistant di PT Bank OCBC NISP Tbk. - Juni 2025-sekarang: Sekretaris Perusahaan di PT Bank OCBC NISP Tbk. <p>Tidak ada Rangkap Jabatan.</p> <p>Organisasi Nirlaba:</p> <ul style="list-style-type: none"> - 2018-sekarang: Pengurus Bankers Association for Risk Management [BARa]. <p>Riwayat Pendidikan:</p> <ul style="list-style-type: none"> - 2003: Sarjana Hukum, Universitas Diponegoro, Semarang. - 2013: MBA Sharia Banking and Finance, School of Business and Management – Institut Teknologi Bandung [SBM ITB], Jakarta. 	<p>Work Experience:</p> <ul style="list-style-type: none"> - August 2003-July 2004: Personal Banker, Citibank NA. - August 2004-October 2011: Officer Development Program, last position as Policy Development Senior Officer at PT Bank Mega Tbk. - October 2011-February 2022: Credit Policy & Procedure Department Head at PT Bank OCBC NISP Tbk. - March 2022-August 2024: Risk Policy Head at PT Bank OCBC NISP Tbk. - September 2024-December 2024: Product Management and ESG Risk & Sustainability Head at PT Bank OCBC NISP Tbk. - January-May 2025: Corporate Secretary Assistant at PT Bank OCBC NISP Tbk. - June 2025-present: Corporate Secretary at PT Bank OCBC NISP Tbk. <p>No Concurrent Position.</p> <p>Nonprofit Organization:</p> <ul style="list-style-type: none"> - 2018-present: Board Member of Bankers Association for Risk Management [BARa]. <p>Education:</p> <ul style="list-style-type: none"> - 2003: Bachelor of Law, Diponegoro University, Semarang. - 2013: MBA Accounting, Sharia Banking and Finance, School of Business and Management – Institut Teknologi Bandung [SBM ITB], Jakarta.
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Laporan Pelaksanaan Fungsi Sekretaris Perusahaan

Sepanjang tahun 2025 pelaksanaan fungsi Sekretaris Perusahaan, antara lain:

1. Mengikuti perkembangan Pasar Modal khususnya peraturan perundang-undangan yang berlaku di bidang Pasar Modal.
2. Memberikan masukan kepada Direksi dan Dewan Komisaris untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.
3. Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola perusahaan.
4. Sebagai penghubung antara Bank dengan pemegang saham, OJK, dan pemangku kepentingan lainnya.

Program Pelatihan

Pada tahun 2025 Sekretaris Perusahaan mengikuti berbagai pelatihan untuk meningkatkan kompetensi, yang diselenggarakan secara internal maupun eksternal oleh regulator dan institusi lainnya antara lain di bidang Tata Kelola, Kepatuhan, Manajemen Risiko, Keberlanjutan, *Cybersecurity*, dan beberapa sosialisasi peraturan baru.

HUBUNGAN INVESTOR

Bank terus menjalin komunikasi dan memelihara hubungan dengan para investor, antara lain:

- melalui pertemuan resmi secara berkelompok maupun perorangan
- *conference call*
- publikasi laporan keuangan triwulanan dan tahunan

Corporate Secretary Function Report

The Corporate Secretary has carried out the following activities in 2025:

1. Followed Capital Market developments, particularly the Capital Market's prevalent laws and regulations.
2. Provided input to the Board of Directors and the Board of Commissioners on compliance with Capital Market legislation.
3. Assisted the Board of Directors and the Board of Commissioners on corporate governance implementation.
4. As the Bank's liaison with shareholders, OJK, and other stakeholders.

Training Programs

In 2025, the Corporate Secretary participated in various trainings to enhance competencies, organised internally and externally by regulators and other institutions. These included programs in Governance, Compliance, Risk Management, Sustainability, *Cybersecurity*, as well as several socialisations of new regulations.

INVESTOR RELATIONS

The Bank continues to foster communication and maintain relationships with investors, including:

- official groups and individual meetings
- conference calls
- quarterly and annual financial statements publications

- pengungkapan informasi dan peristiwa penting, siaran pers
- pengkinian situs web Bank secara berkala.

- disclosure of information and significant events, press conferences.
- periodic updates of the Bank's website.

Selama tahun 2025, Unit Investor *Relations* telah melakukan 12 [dua belas] kali pertemuan/ *conference call* dengan investor/analisis.

The Investor Relations Unit held 12 [twelve] meetings/ conference calls with investors/analysts in 2025.

Divisi Audit Internal (SKAI)

Internal Audit Division

Bank telah membentuk Divisi Audit Internal (SKAI) berdasarkan Peraturan OJK No.1/POJK.03/2019 [POJK 1/2019] tentang Penerapan Fungsi Audit Internal pada Bank Umum.

The Internal Audit Unit was established by the Bank in line with OJK Regulation No. 1/POJK.03/2019 [POJK 1/2019] on the Implementation of the Internal Audit Function for Commercial Banks.

Berdasarkan Piagam Audit internal, SKAI diharuskan memberikan keyakinan independen dan obyektif untuk membantu meningkatkan kualitas dan efektivitas proses tata kelola, manajemen risiko, dan pengendalian internal, dan membantu Bank mencapai tujuan strategisnya dengan menggunakan pendekatan audit berbasis risiko, sistematis, dan disiplin.

Based on Internal Audit Charter, Internal Audit is required to provide independent and objective assurance to help improve the quality and effectiveness of governance, risk management and internal control processes, and enable the Bank to accomplish its strategic objectives, using a risk-based, systematic and disciplined audit approach.

Selain itu, SKAI memberikan penilaian independen terhadap proses manajemen risiko kredit Bank. SKAI melaporkan kecukupan dan efektivitas sistem pengendalian internal kepada Manajemen dan Dewan Komisaris (melalui Komite Audit), tetapi tidak merupakan bagian dari sistem pengendalian internal.

Internal Audit also provides an independent assessment of the Bank's credit risk management process. Internal Audit reports the adequacy and effectiveness of the internal control system to the Management and the Board of Commissioners (through the Audit Committee), but it is not part of the internal control system.

SKAI juga menyediakan jasa *advisory* yang bertujuan untuk memberikan nilai tambah dan meningkatkan tata kelola perusahaan, manajemen risiko, dan proses pengendalian, tanpa mengemban tanggung jawab manajemen. Pemberian jasa *advisory* tidak akan dilakukan bilamana dinilai dapat mempengaruhi independensi dan objektivitas SKAI baik secara faktual maupun persepsi, serta jika SKAI tidak memiliki cukup pengetahuan, kemampuan, kompetensi atau sumber daya tidak mencukupi untuk melaksanakannya secara efektif.

Internal Audit also provides advisory services where the objective is to add value and improve an organisation's governance, risk management and control processes without assuming management responsibility. Such advisory services will not be provided if they compromise the independence and objectivity of Internal Audit, either in fact or in perception, or if Internal Audit lacks the knowledge, skills, competencies, or insufficient resources to perform the engagements effectively.

SKAI mengadopsi pendekatan berbasis risiko dimana pelaksanaan audit diprioritaskan sesuai dengan penilaian risiko saat ini dan yang akan timbul, termasuk risiko siber, pihak ketiga, tindakan kriminal keuangan dan *sanction*, operasional, kredit, budaya dan perilaku. SKAI memenuhi Standar Internasional untuk Praktik Profesional Audit Internal dari *Institute of Internal Auditors* (IIA).

Internal Audit adopts a risk-based approach where audit work is prioritised based on an assessment of current and emerging risks, including cyber risk, third party risk, financial crime and sanction, operational, credit, culture and conduct. Internal Audit adheres the International Standards for the Professional Practice of Internal Auditing Standards of The Institute of Internal Auditors (IIA).

Profil Kepala SKAI	Head of Internal Audit Profile
Adi Surya Djoko - Kepala SKAI	Adi Surya Djoko – Head of Internal Audit
Warga negara Indonesia, 48 tahun. Domisili: Jakarta, Indonesia Kepala SKAI sejak 3 Oktober 2025	Indonesian Citizen, 48 years old. Domicile: Jakarta, Indonesia Head of Internal Audit since 3 October 2025.
Dasar hukum : Surat Keputusan Direksi No. KPTS/DIR/KB.01/HR/079/2025 tanggal 24 September 2025.	Legal Basis: The Board of Directors' Decree No. KPTS/DIR/KB.01/HR/079/2025 dated 24 September 2025.
Riwayat Pekerjaan: <ul style="list-style-type: none"> - 1998 - 1999: Account Receivable Controller PT Arya Indomonodon. - 1999 - 2002: Affiliated Company & Dealers Control PT Astra Honda Motor. - 2003 - 2011: Vice President Operational Risk & Control Review Bank HSBC Indonesia. - 2011: Vice President Head of Technology & Operations Risk PT Bank DBS Indonesia. - 2011 - 2012: Senior Vice President Operational Risk & Control PT Bank Ekonomi Raharja Tbk (Member HSBC Group). - 2012 - 2015: Head Operational Risk Management PT Bank Internasional Indonesia Tbk (Maybank Group) - 2015 – 2016: Director Process & Governance Standard Chartered. - 2016 - 2019: Group Head Operational Risk PT Bank Mandiri (Persero) Tbk. - 2019 - 2023: Operational Risk Senior Group Manager (Country Head) Citibank N.A. - 2023 - 2025: Operational Risk Management Division Head PT Bank Negara Indonesia (Persero) Tbk. 	Work Experience: <ul style="list-style-type: none"> - 1998 - 1999: Account Receivable Controller PT Arya Indomonodon. - 1999 - 2002: Affiliated Company & Dealers Control PT Astra Honda Motor. - 2003 - 2011: Vice President Operational Risk & Control Review Bank HSBC Indonesia. - 2011: Vice President Head of Technology & Operations Risk PT Bank DBS Indonesia. - 2011 - 2012: Senior Vice President Operational Risk & Control PT Bank Ekonomi Raharja Tbk (Member HSBC Group). - 2012 - 2015: Head Operational Risk Management PT Bank Internasional Indonesia Tbk (Maybank Group) - 2015 - 2016: Director Process & Governance Standard Chartered. - 2016 - 2019: Group Head Operational Risk PT Bank Mandiri (Persero) Tbk. - 2019 - 2023: Operational Risk Senior Group Manager (Country Head) Citibank N.A. - 2023 - 2025: Operational Risk Management Division Head PT Bank Negara Indonesia (Persero) Tbk.
Tidak ada Rangkap Jabatan	No Concurrent Position
Riwayat Pendidikan: <ul style="list-style-type: none"> - 1995 - 1999: Sarjana Ekonomi Manajemen, Sekolah Tinggi Ilmu Ekonomi IBII. - 2004 - 2005: Magister Administrasi Bisnis, University of Western Australia. 	Education: <ul style="list-style-type: none"> - 1995 - 1999: Bachelor of Economics in Management, IBII School of Economics. - 2004 - 2005: Master of Business Administration, University of Western Australia.

Staf Audit Internal

Per 31 Desember 2025, staf SKAI berjumlah 53 orang termasuk Kepala SKAI. Seluruh staf memiliki kualifikasi, pengetahuan, dan pengalaman dalam bidang teknis audit, peraturan dan perundangan serta pengetahuan lain yang relevan. SKAI melakukan rotasi staf secara berkala.

Program Pelatihan

Sampai dengan 31 Desember 2025, SKAI telah mengikuti 3.569 jam pelatihan dari 456 jenis program pembelajaran dan pelatihan. Beberapa program pelatihan utama di antaranya *Culture and Conduct Training*, *Audit Ethics*, *Report Writing*, *Internal Control over Financial Reporting*, *Fraud & Trade-Based Financial Crime Risk and Future of Cybersecurity*, *Deep Dive Data Analytics & Visualization Assessment*, *Principles of Banking*. Di samping itu, SKAI juga mengikuti berbagai *knowledge sharing* dengan Grup OCBC.

Sertifikasi Profesi

Per 31 Desember 2025, beberapa auditor telah memperoleh sertifikasi profesi antara lain: *Certified Information Systems Auditor*, *Certified Anti-Money Laundering Specialist*, *Certified in Risk Information Systems Control*, dan *Certified Governance Risk Compliance Auditor*.

Internal Audit Staff

As of 31 December 2025, Internal Audit has 53 staffs, including the Head of Internal Audit. All personnel have qualifications, knowledge and experience in auditing techniques, laws and regulations and other relevant knowledge. Internal Audit periodically rotates its staff.

Training Program

As of 31 December 2025, Internal Audit completed 3,569 training hours from 456 learning and training programs. Some of the key programs were *Culture and Conduct Training*, *Audit Ethics*, *Report Writing*, *Internal Control over Financial Reporting*, *Fraud & Trade-Based Financial Crime Risk and Future of Cybersecurity*, *Deep Dive Data Analytics & Visualization Assessment*, *Principles of Banking*. Furthermore, Internal Audit has joined several knowledge sharing sessions with OCBC Group.

Professional Certification

As of 31 December 2025, several auditors have obtained professional certificates such as *Certified Information Systems Auditor*, *Certified Anti-Money Laundering Specialist*, *Certified in Risk Information Systems Control*, and *Certified Governance Risk Compliance Auditor*.

Piagam Audit Internal

Komite Audit menyetujui Piagam Audit Internal sebagai pedoman pelaksanaan kegiatan audit dengan perubahan terakhir tanggal 12 Desember 2024. Piagam Audit disusun berdasarkan POJK No. 1/POJK.03/2019 tentang Penerapan Fungsi Audit Internal Pada Bank Umum. SKAI telah menerapkan standar dan kode etik yang diterbitkan oleh IIA. Piagam Audit Internal dapat diakses di www.ocbc.id.

Struktur dan Kedudukan SKAI

Kepala SKAI bertanggung jawab langsung kepada Presiden Direktur dan secara tidak langsung kepada Dewan Komisaris melalui Komite Audit.

Bank telah menunjuk kepala SKAI baru, Adi Surya Djoko, menggantikan Sani Effendy pada tanggal 3 Oktober 2025. Surat pengangkatan telah dikirimkan kepada OJK pada tanggal 6 Oktober 2025.

SKAI memiliki beberapa departemen audit yaitu *Wholesale Banking Audit, Consumer Banking Audit, Global Market & Finance Audit, Corporate Function Audit, Network & Sharia Audit, Digital & Technology Audit, Audit Methodology & Standards* dan *Audit Analytics*.

Peran dan Tanggung Jawab Pokok

Peran dan tanggung jawab utama SKAI dapat dilihat dalam Piagam Audit Internal, antara lain:

- Menyusun dan melaksanakan Rencana Audit Tahunan dan memantau tindak lanjut temuan audit.
- Mengkomunikasikan ringkasan kegiatan audit dan status tindak lanjut temuan audit kepada Direksi, Dewan Komisaris, Komite Audit, dan Dewan Pengawas Syariah.
- Berkomunikasi dengan Auditor Ekstern, Manajemen Risiko, dan Regulator untuk menentukan cakupan audit yang optimal.
- Memberikan informasi yang obyektif dan rekomendasi perbaikan.

Selain itu, sesuai dengan POJK No. 18/POJK.03/2014, SKAI juga mengemban tanggung jawab sebagai Satuan Kerja Audit Internal Terintegrasi (SKAIT) dalam memantau dan mengawasi pelaksanaan audit internal pada masing-masing Lembaga Jasa Keuangan (LJK) dalam Konglomerasi Keuangan Grup OCBC di Indonesia. Dalam melaksanakan tugasnya, SKAIT dapat melakukan audit pada LJK baik secara individual, audit bersama, atau melakukan pengawasan melalui laporan internal audit LJK.

Aktivitas dan Efektivitas SKAI

Sampai dengan 31 Desember 2025, SKAI telah melaksanakan audit sesuai Rencana Audit Tahunan yaitu, [1] 25 penugasan audit mencakup area bisnis dan operasional cabang, aktivitas perkreditan dan pendanaan, treasuri, teknologi informasi, digital, fungsi sumber daya manusia, kepatuhan, penanganan pencucian uang dan pembiayaan terorisme dan [2] mengembangkan inisiatif untuk meningkatkan

Internal Audit Charter

The Audit Committee approved the Internal Audit Charter as a framework for audit activities with the latest amendment on 12 December 2024. The Audit Charter refers to POJK No. 1/POJK.03/2019 on Implementation of the Internal Audit Function for Commercial Banks. Internal Audit adopts the standards and code of ethics issued by the IIA. The Internal Audit Charter is available at www.ocbc.id.

Internal Audit Structure and Position

Head of Internal Audit reports directly to the President Director, and indirectly to the Board of Commissioners through the Audit Committee.

Bank has appointed new Head of Internal Audit, Adi Surya Djoko, replacing Sani Effendy on 3 October 2025. The appointment letter was submitted to OJK on 6 October 2025.

Internal Audit is supported by *Wholesale Banking Audit, Consumer Banking Audit, Global Market & Finance Audit, Corporate Function Audit, Network & Sharia Audit, Digital & Technology Audit, Audit Methodology & Standards* and *Audit Analytics*.

Key Roles and Responsibilities

The Internal Audit Charter outlines the key roles and responsibilities of the Internal Audit, including:

- Developing and executing the Annual Audit Plan and monitoring the follow-up actions of audit findings.
- Communicating the summary of audit activities and follow-up actions of audit findings status to the Board of Directors, Board of Commissioners, Audit Committee, and Sharia Supervisory Board.
- Communicating with the External Auditor, Risk Management, and Regulators to optimise audit coverage.
- Providing objective information and recommendations.

In adherence to POJK No. 18/POJK.03/2014, Internal Audit is also responsible for Integrated Internal Audit (IIA) monitoring and oversight of internal audit implementation in each Financial Service Institution (FSI) within the OCBC Group Financial Conglomeration in Indonesia. In performing its duty, IA can perform individual audits, joint audits, or oversight on FSI' internal audit reports.

Internal Audit Activities and Effectiveness

As of 31 December 2025, Internal Audit has carried out audits in accordance with the Annual Audit Plan i.e. [1] 25 audits, covering branch's business and operations, lending and funding, treasury, information technology, digital, human resources, compliance, anti-money laundering, and counter-terrorism financing; and [2] the development of initiatives to improve Internal Audit's strategic roles through the

peran strategis SKAI melalui pengembangan *data analytics*, implementasi *strategic risk auditing* dan *digital risk auditing*.

Efektivitas fungsi SKAI dan kepatuhannya terhadap POJK dan Standar Profesional Audit Internal dikaji ulang secara internal setiap tahun, dan minimal 3 [tiga] tahun sekali oleh pihak ekstern. Kaji ulang terakhir dilakukan oleh Ernst & Young Indonesia pada tahun 2023.

development of data analytics, implementation of strategic risk auditing and digital risk auditing.

The effectiveness of Internal Audit Function and its compliance with POJK and Professional Standard of Internal Audit are reviewed internally every year and externally every three years by external party. The most recent review was conducted by Ernst & Young Indonesia in 2023.

Fungsi Kepatuhan

Compliance Function

Penggunaan teknologi informasi dan digitalisasi yang semakin berkembang akan meningkatkan risiko inheren kepatuhan dalam suatu organisasi. Oleh karena itu, Bank harus meningkatkan langkah-langkah antisipatif dan kapabilitas fungsi kepatuhan sebagai upaya *preventif (ex-ante)* maupun kuratif (*ex-post*) untuk memitigasi risiko kegiatan usaha.

Sepanjang tahun 2025, *Regulatory Compliance Division* telah melakukan tugas dan tanggung jawabnya, antara lain sebagai berikut:

1. Membuat langkah-langkah yang konkrit dalam rangka mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank, termasuk Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme (APU-PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPSPM).
2. Memastikan kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan ketentuan perbankan dan peraturan perundang-undangan yang berlaku, termasuk Prinsip Syariah bagi Unit Usaha Syariah (UUS), serta memantau pelaksanaan ketentuan kehati-hatian yang dilakukan oleh Bank.
3. Melakukan kaji ulang produk/aktivitas baru dan kebijakan/prosedur/ dokumen kredit, melaksanakan forum diskusi untuk membahas analisa gap dan melakukan pemantauan terhadap kewajiban atas pemenuhan regulasi sesuai dengan ketentuan Regulator dan peraturan perundang-undangan yang berlaku termasuk Prinsip Syariah.
4. Berkoordinasi dengan *Product Management Unit* dan *Risk Subject Matter Experts* dalam penyusunan dan pengembangan metodologi *self-assessment* terkait produk dan aktivitas Bank, sebagai implementasi dari perubahan regulasi terkait proses penyelenggaraan produk berdasarkan pendekatan berbasis risiko.
5. Dalam rangka pemenuhan kepatuhan terhadap ketentuan Undang-undang No. 27 tahun 2022 mengenai Pelindungan Data Pribadi ("PDP"), Bank telah:
 - membentuk unit *Data Protection Officer* (DPO) di bawah unit kerja Kepatuhan;
 - memiliki kebijakan terkait PDP dan menyalarkannya dengan ketentuan lainnya seperti Peraturan OJK

The robust development of information technology and digitalisation within an organisation will increase the inherent compliance risk. Therefore, the Bank shall provide anticipatory actions and compliance function capabilities as a preventive (*ex-ante*) and curative (*ex-post*) effort to mitigate the business risks.

During 2025, *Regulatory Compliance Division* performed the following duties and responsibilities:

1. Conducted concrete steps to foster Compliance Culture in all Bank's business activities, including Anti-Money Laundering, Counter Financing of Terrorism, and Counter-Proliferation Financing of Weapons of Mass Destruction (AML, CFT, and CPF of WMD).
2. Ensured the Bank's policies, regulations, systems, and procedures, as well as its business activities comply with current banking laws and regulations, including Sharia Principles for Sharia Business Units (SBU), and monitored the implementation of Bank's prudential principles.
3. Reviewed new products/activities as well as policies/procedures/credit documents, conducted discussion forums to address gap analysis, and monitor regulatory compliance in accordance with prevailing laws and regulations, including Sharia Principles.
4. Coordinated with the Product Management Unit and other Risk Subject Matter Experts in preparing and developing the self-assessment methodology for the Bank's products and activities in response to the amended regulation regarding risk-based product management processes.
5. To comply with the stipulations of Law No. 27 of 2022 concerning Personal Data Protection ("PDP"), the Bank has:
 - formed a Data Protection Officer (DPO) unit under the Compliance unit;
 - established policies related to PDP and aligns it with other provisions such as OJK and BI Regulations governing Consumer Protection in the Financial

dan BI yang mengatur mengenai Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, serta melakukan penyesuaian atas Kebijakan Privasi, Syarat dan Ketentuan Umum, Persetujuan Data Privasi Nasabah;

- membuat dan mulai melakukan pencatatan [*Records of Processing Activities*] dan penilaian dampak [*Data Privacy Impact Assessment*] Pelindungan Data Pribadi;
- Memberikan kajian dan rekomendasi terhadap proses dan inisiatif Bank yang melakukan pemrosesan terhadap data pribadi, dengan memperhatikan aspek dan prinsip privasi; dan
- memberikan sosialisasi mengenai PDP kepada seluruh unit bisnis.

Sepanjang Tahun 2025, *Financial Crime Compliance Division* telah melakukan tugas dan tanggung jawabnya, antara lain sebagai berikut:

1. Pengkinian Penilaian risiko TPPU, TPPT, dan PPSPM Bank [*Individual Risk Assessment*] berdasarkan *National Risk Assessment* (NRA) dan *Sectoral Risk Assessment* (SRA) terkini.
2. Penyesuaian, pengkinian, dan memastikan kecukupan ketentuan dan implementasi program APU, PPT, dan PPPSPM di seluruh aspek internal Bank.
3. Melakukan pemantauan atas pelaksanaan penerapan program APU-PPT dan PPPSPM di seluruh kegiatan Bank, peningkatan otomatisasi proses implementasi program APU-PPT dan PPPSPM sehubungan dengan perkembangan digital perbankan, serta pelaporan terkait sesuai peraturan APU-PPT dan PPPSPM yang berlaku.
4. Peningkatan kualitas dan pemantauan atas kewajiban pelaporan APU, PPT, dan PPPSPM kepada Regulator sesuai jangka waktu yang ditentukan.
5. Pengembangan dan penyempurnaan sistem dan aplikasi pendukung penerapan program APU, PPT, dan PPPSPM.
6. Peningkatan kompetensi dan kesadaran di seluruh jajaran pegawai Bank melalui pelatihan, sosialisasi, dan *refreshment*.
7. Pengawasan atas implementasi program APU, PPT, dan PPPSPM dalam Konglomerasi Keuangan.
8. Berpartisipasi secara aktif dalam agenda maupun kegiatan yang diselenggarakan oleh Regulator.

Tingkat Kepatuhan Bank terhadap Ketentuan dan Peraturan Perundang-Undangan serta Pemenuhan Komitmen dengan Otoritas yang Berwenang

Dalam mendukung Penerapan Budaya Kepatuhan yang sejalan dengan pertumbuhan bisnis dan organisasi Bank, Divisi Kepatuhan telah menerapkan metodologi pelaksanaan penilaian mandiri [*Regulatory Requirement Self-Assessment*] atas pelaksanaan regulasi guna memitigasi risiko kepatuhan serta menunjang pelaksanaan prinsip kehati-hatian.

Services Sector, as well as enhanced the Privacy Policy, General Terms and Conditions, and Customer Data Privacy Agreement.

- created and started Records of Processing Activities and Data Privacy Impact Assessment of Personal Data Protection.
- Provide review and recommendation to the Bank's processes and initiatives that involve the processing of personal data, by taking into account the privacy aspect and principles; and
- provided socialization regarding PDP to all business units.

The Financial Crime Compliance Division carried out the following duties and responsibilities in 2025:

1. Updated the Bank's TPPU, TPPT and PPSPM Risk Assessment [*Individual Risk Assessment*] based on the latest National Risk Assessment (NRA) and Sectoral Risk Assessment (SRA).
2. Adjusted, updated, and ensured the adequacy of policies and implementation of AML, CFT, and PPPSPM programs across all Bank's internal aspects.
3. Monitored the AML-CFT and PPPSPM programs implementation in all Bank activities, enhanced the automation of program processes in line with digital banking developments, and submitted related reports as per AML-CFT and PPPSPM regulations.
4. Enhanced the quality and monitoring of AML, CFT, and PPPSPM reporting obligations to the Regulator within the specified timeframe.
5. Developed and improved systems and applications to support AML, CFT, and PPPSPM programs implementation.
6. Enhanced all Bank's employee competency and awareness through training, socialization, and refresher programs.
7. Supervision of the implementation of the AML, CFT, and PPPSPM programs within the Financial Conglomerate.
8. Actively participated in the Regulator's events and activities.

The Bank's Compliance to the Laws and Regulations and Commitments to the Regulators

To implement the Compliance Culture that is in line aligned with the Bank's business growth and Bank's organisation, Regulatory Compliance Division has implemented the methodology of self-assessment [*Regulatory Requirement Self-Assessment*] to mitigate compliance risk and support the implementation of prudence principles.

Audit Ekstern

External Audit

Penunjukan Kantor Akuntan Publik

Berdasarkan POJK No. 9 tahun 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik dalam Kegiatan Jasa Keuangan, SEOJK No. 18/SEOJK.03/2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan serta sesuai keputusan RUPST 20 Maret 2025 dan berdasarkan Rekomendasi Komite Audit tanggal 26 Juni 2025, Dewan Komisaris menunjuk Akuntan Publik Jimmy Pangestu, S.E, CPA dan KAP Rintis, Jumadi, Rianto & Rekan sebagai Akuntan Publik dan Kantor Akuntan Publik untuk tahun buku 2025 berdasarkan Surat Keputusan Dewan Komisaris tanggal 2 Juli 2025 dan memberikan wewenang kepada Direksi untuk melaksanakannya.

Appointment of Public Accounting Firm

The Board of Commissioners appointed Public Accountant Jimmy Pangestu, S.E, CPA and KAP Rintis, Jumadi, Rianto & Rekan as Public Accountant and Public Accounting Firm for fiscal year 2025 in accordance with POJK No. 9 year 2023 regarding Public Accountant Services and Public Accounting Firm in Financial Services Activities, SEOJK No. 18/SEOJK.03/2023 regarding Procedures for Using the Services of Public Accountants and Public Accounting Firms in Financial Services Activities, as well as AGMS resolution 20 March 2025 and Audit Committee recommendations dated 26 June 2025. This referenced the Board of Commissioners Decree dated 2 July 2025 and granted the Board of Directors action authority.

Kantor Akuntan Publik dan Akuntan Publik yang Melakukan Audit Laporan Keuangan Tahunan Selama 10 Tahun Terakhir

Public Accountant Firms and Public Accountants Providing Audit of Annual Financial Statements for Last Ten Years

Tahun Year	Kantor Akuntan Publik Public Accounting Firms	Akuntan Publik Public Accountants
2015-2017	KAP Tanudiredja, Wibisana, Rintis & Rekan	Lucy Luciana Suhenda, SE, AK, CPA
2018-2020	KAP Tanudiredja, Wibisana, Rintis & Rekan	Angelique Daryanto, SE, CPA
2021-2023	KAP Tanudiredja, Wibisana, Rintis & Rekan	Lucy Luciana Suhenda, SE, AK, CPA
2024	KAP Rintis, Jumadi, Rianto & Rekan	Lucy Luciana Suhenda, SE, AK, CPA
2025	KAP Rintis, Jumadi, Rianto & Rekan	Jimmy Pangestu, SE, CPA

Biaya Audit dan Non-Audit

Total honorarium yang dibayarkan kepada KAP Rintis, Jumadi, Rianto & Rekan untuk jasa audit Bank dan anak perusahaan tahun 2025 sebesar Rp6,3 miliar, dan untuk jasa non-audit sebesar Rp1,8 miliar.

Audit and Non-Audit Fees

Public Accounting Firm Rintis, Jumadi, Rianto & Rekan was awarded Rp6.3 billion for the Bank and Subsidiary audit services and Rp1.8 billion for non-audit services in 2025.

Efektivitas Pelaksanaan Audit Ekstern

Berdasarkan POJK No. 17 tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum, efektivitas pelaksanaan Audit Ekstern dan kepatuhan Bank terhadap ketentuan adalah sebagai berikut:

1. Akuntan Publik dan Kantor Akuntan Publik yang ditunjuk oleh Bank adalah yang terdaftar di OJK sesuai dengan ketentuan yang berlaku dan telah mendapat persetujuan Dewan Komisaris setelah mendapat rekomendasi Komite Audit. Persetujuan tersebut sesuai dengan pelimpahan wewenang dalam RUPS.
2. Akuntan Publik dan Kantor Akuntan Publik telah bekerja secara independen dan profesional sesuai dengan Standar Profesional Akuntan Publik dan perjanjian kerja serta ruang lingkup audit yang ditetapkan.
3. Akuntan Publik telah bertindak secara obyektif dalam melaksanakan audit sesuai dengan ruang lingkup audit yang diatur dalam ketentuan. Hasil audit dan pernyataan Manajemen telah disampaikan kepada OJK secara tepat waktu.

Effectiveness of External Audit

In pursuant to POJK No. 17 of 2023 on the Implementation of Governance for Commercial Banks, the effectiveness and compliance of the Bank's External Audit are as follows:

1. The appointed Public Accountant and Public Accountant Firm are registered at OJK in accordance with the applicable laws and have been approved by the Board of Commissioners based on the Audit Committee's recommendation. The approval was in accordance with the delegation of authority in GMS.
2. The appointed Public Accountant and Public Accountant Firm performed their duties independently and professionally in accordance with the Public Accountant Professional Standard, as well as the agreed-upon terms and scopes.
3. The Public Accountant conducted an objective audit in accordance with the specified audit scopes. The audit results and Management letter were submitted to OJK on schedule.

Permasalahan Hukum

Litigation

Berikut adalah data Permasalahan Hukum yang dihadapi Bank pada tahun 2025:

The following are the Bank's litigations in 2025:

Permasalahan Hukum Litigation	Perdata Civil	Pidana Criminal
Telah mendapat putusan yang mempunyai kekuatan hukum tetap Resolved (final and binding)	282	4
Dalam Proses Penyelesaian Ongoing Process	154	11
Total	436	15

Perkara perdata yang dihadapi Bank di tahun 2025 antara lain disebabkan oleh:

- Keberatan atas lelang jaminan.
- Sengketa antara Debitur dengan pihak ketiga yang mengaku sebagai pemilik awal dari barang jaminan yang menjadi agunan di Bank.
- Keberatan atas perhitungan Bank terhadap nilai *outstanding* kewajiban Debitur.

The following factors contributed to the Bank's civil cases in 2025:

- Objection to a collateral auction.
- Disputes between the debtor and a third party claiming to be the original owner of an item held as collateral in a bank.
- Objections to the Bank's calculation of the debtor's outstanding liabilities.

Pokok Perkara/Gugatan dan Status Penyelesaian

Berikut adalah 3 (tiga) perkara perdata dengan nilai perkara terbesar yang dihadapi Bank sampai dengan 31 Desember 2025:

Cases/Lawsuits Facts and Settlement Status

The following are the three civil cases with the highest case values that the Bank faced by 31 December 2025:

No.	Pokok Perkara Cases	Para Pihak Parties	Nilai Perkara Case Value	Status Penyelesaian Settlement Status
1.	Gugatan pembatalan sertifikat milik Debitur yang diterbitkan oleh BPN. Sertifikat merupakan jaminan atas kredit Debitur di Bank OCBC NISP. Lawsuit to have the Debtor's certificate revoked by the Indonesian National Land Office. The certificate served as collateral for the Debtor's loan from Bank OCBC NISP.	Penggugat: S Bank sebagai Tergugat Intervensi Plaintiff: S Bank as Defendant in Intervention	Rp54,500,000,000	Bank telah menang pada tingkat PN, PT, MA, saat ini dalam proses Peninjauan Kembali Kedua. The Bank has won at the District Court, High Court, Supreme Court, currently in the second judicial review process.
2.	Gugatan pihak ketiga dengan Bank dan Para Ahli Waris terkait pembatalan AJB. Third party lawsuit with the Bank and the Heirs regarding the cancellation of AJB.	Penggugat: I.H Bank sebagai tergugat 3 Plaintiff: I.H Bank as Defendant 3	Rp 8,904,899,185	Bank kalah di tingkat PN, PT, MA, dan Menang pada tahapan Peninjauan Kembali. The Bank lost at the District Court, High Court, and Supreme Court, and won at the Judicial Review phase.
3.	Gugatan pemilik lama terhadap AJB Old owner's lawsuit against AJB	Penggugat: N.I Bank selaku Tergugat 2 Plaintiff: N.I Bank as Defendant 2	Rp3,801,105,659	Bank telah memenangkan perkara di tingkat Pengadilan Negeri, Pengadilan Tinggi dan Mahkamah Agung. The Bank has won the case at the District Court, High Court and Supreme Court.

Risiko yang Dihadapi Bank atas Tuntutan/Gugatan

Terkait perkara penting yang dihadapi Bank selama tahun 2025, tidak ditemukan perkara yang memiliki dampak negatif yang material terhadap kondisi keuangan dan keberlangsungan usaha Bank di kemudian hari.

Perkara Penting yang Dihadapi Anggota Direksi dan/atau Anggota Dewan Komisaris

Sepanjang tahun 2025, tidak terdapat perkara penting yang dihadapi Bank yang melibatkan anggota Dewan Komisaris dan Direksi.

Pengaruh terhadap kondisi Bank

Terkait perkara penting yang dihadapi Bank selama tahun 2025, tidak ditemukan perkara yang memiliki dampak negatif yang material terhadap kondisi keuangan dan keberlangsungan usaha Bank di kemudian hari.

Risks Faced by the Bank related to Claims/Lawsuits

No significant cases encountered by the Bank in 2025 had a material negative impact on the Bank's future financial status or business continuity.

Significant Cases Faced by Members of the Board of Directors and/or Commissioners

No significant cases involved members of the Bank's Board of Commissioners and Board of Directors in 2025.

Impact on the Bank's condition

No significant cases encountered by the Bank in 2025 had a material negative impact on the Bank's future financial status or business continuity.

Sanksi Administratif

Administrative Sanction [\[FN-CB-510a.1\]](#)

Sepanjang tahun 2025, tidak terdapat sanksi administratif yang memberatkan dan berdampak signifikan bagi perusahaan.

There were no significant administrative sanctions that affected to the Bank in 2025.

Akses Informasi

Information Disclosure

Bank berkomitmen memberikan kemudahan bagi para pemangku kepentingan mengakses informasi terkait Bank melalui saluran komunikasi yang dimiliki.

The Bank is committed to providing convenience for stakeholders to access information related to the Bank through its communication channels.

Bank juga membina hubungan baik dan kerja sama yang erat dengan media dalam penyampaian informasi Perusahaan antara lain dengan mengundang wakil-wakil media melalui konferensi pers, media *briefing*, wawancara khusus, *one on one meeting*, dan kunjungan media. Dengan demikian, publik senantiasa mendapatkan informasi tentang perkembangan Bank, melalui ulasan yang berimbang dari perwakilan media.

The Bank also fosters good relationships and close cooperation with the media in disseminating corporate information, among others by inviting media representatives through press conferences, media briefing, special interviews, one-on-one meetings, and media visits. As such, the public remains apprised about the Bank's developments through balanced reviews from media representatives.

Update mengenai pemberitaan pers yang dipublikasikan oleh Bank selengkapnya dapat diakses di www.ocbc.id.

Updates regarding press releases published by the Bank can be accessed at www.ocbc.id.

Bank secara berkala memperbarui informasi terkait Perseroan, termasuk; kinerja keuangan, inovasi, inisiatif, produk, serta layanan perbankan melalui berbagai saluran komunikasi, di antara lain:

The Bank regularly updates information related to the Company, including financial performance, innovations, initiatives, products, and banking services through various communication channels, including:

Call center Tanya OCBC (dalam negeri: 1500999, luar negeri +622126506300), WhatsApp Tanya OCBC (+628121500999), dan email Tanya OCBC di tanya@ocbc.id.

Call center Tanya OCBC (local: 1500999, overseas +622126506300), WhatsApp Tanya OCBC (+628121500999), and email Tanya OCBC di tanya@ocbc.id.



Bank secara berkala memperbarui informasi terkait Perseroan, termasuk; kinerja keuangan, inovasi, inisiatif, produk, serta layanan perbankan melalui berbagai saluran komunikasi.

Bank regularly updates information related to the company, including financial performance, innovation, initiatives, products, and banking services through various communication channel.

Insider Trading

Insider Trading

Sepanjang tahun 2025 tidak terdapat *insider trading* yang dilakukan orang dalam Perusahaan.

There was no insider trading conducted by the Company's internal party during 2025.

Kode Etik

Code of Conduct

Bank memiliki Kode Etik sebagai aturan dasar yang diberlakukan dan harus dipenuhi oleh seluruh karyawan, Direksi dan Dewan Komisaris.

The Bank has a Code of Conduct in place that must be adhered to by all employees, the Board of Directors, and the Board of Commissioners.

Pokok-pokok Kode Etik:

1. Mematuhi peraturan dan perundangan.
2. Menghindari benturan kepentingan.
3. Menjaga kerahasiaan data dan informasi nasabah dan Bank.
4. Melakukan pencatatan dan pelaporan dengan benar.
5. Menolak pencucian uang dan pembiayaan terorisme.
6. Melarang "*Insider Trading*".
7. Menjaga aset dan reputasi Perusahaan.
8. Tidak berafiliasi dengan partai politik.
9. Menciptakan lingkungan kerja yang sehat.
10. Berkomitmen terhadap tanggung jawab sosial dan lingkungan.

Code of Conduct Principles:

1. Compliance with the laws and regulations.
2. void conflicts of interests.
3. Protect confidentiality of customers and Bank's data.
4. Record and report correctly.
5. Against money-laundering and terrorism-financing.
6. Prohibition of Insider Trading.
7. Safeguard the Bank's assets and reputation.
8. No affiliations with political parties.
9. Develop a healthy work environment.
10. Committed to social and environmental responsibility.

Penyebarluasan/Sosialisasi Kode Etik dan Upaya Penegakannya

Sosialisasi Kode Etik dilaksanakan secara berkala melalui *e-learning* yang wajib diselesaikan oleh seluruh karyawan. Karyawan dapat mengakses pokok-pokok Kode Etik melalui situs internal Bank.

Code of Conduct Dissemination and Enforcement Efforts

Employees receive Code of Conduct refreshment through annual compulsory *e-learning*. Each employee must comply the Bank's Code of Conduct, which is available on the Bank's internal website.

Upaya penegakan Kode Etik dilakukan dengan mengintegrasikan Kode Etik ke dalam Perjanjian Kerja Bersama [PKB], *e-learning* wajib, dan menetapkan mekanisme pemberian sanksi terhadap pelanggaran Kode Etik ke dalam Kebijakan Pemberian Sanksi.

Sanksi Untuk Pelanggaran

Bank dapat memberikan sanksi apabila terjadi pelanggaran Kode Etik, yaitu minimal Surat Peringatan Kedua dengan memperhatikan kesalahan yang terjadi serta dampak yang timbul. Sanksi bagi pelaku pelanggaran Kode Etik serta pihak yang ikut bertanggung jawab akan diputuskan sesuai mekanisme Kebijakan Pemberian Sanksi dan/atau melalui *Disciplinary Council* jika terindikasi tindakan penipuan (*fraud*).

Jumlah Pelanggaran Kode Etik dan Sanksi yang Diberikan

Pada tahun 2025, Bank mencatat 6 (enam) kasus pelanggaran Kode Etik. Semua pelanggaran telah ditindaklanjuti sesuai dengan mekanisme yang berlaku.

The Code of Conduct is enforced by incorporating it into a Collective Labour Agreement (CLA), mandatory e-learning, and establishing violation sanction procedures into the Sanctions Policy.

Sanctions for Violations

The Bank may apply a minimum sanction of a Second Warning Letter for any Code of Conduct infringement, taking into account the fault that occurred and its consequences. The Disciplinary Council will specify sanctions for Code of Conduct offenders and those who are responsible.

Number of Code of Conduct Violations and Sanctions

The Bank recorded 6 (six) Code of Conduct violations in 2025. All breaches were followed-up according to the applicable mechanisms.

Pembelian Kembali Saham dan/atau Obligasi Bank

Shares Buyback and/or Bonds Buyback

Pada tahun 2025, Bank tidak melakukan transaksi Pembelian Kembali Obligasi, namun melakukan Pembelian Kembali Saham dalam rangka pemberian remunerasi bersifat variabel kepada manajemen dan karyawan untuk memenuhi POJK No. 45/POJK.03/2015.

Kebijakan dalam Melakukan Pembelian Kembali Saham Pada Tahun 2025

Sesuai dengan keputusan RUPST tanggal 20 Maret 2025, Bank telah melakukan pembelian kembali saham pada tanggal 16 April, 17 April dan 21 April 2025 dengan jumlah seluruhnya sebanyak 390.000 saham dari total saham yang diterbitkan dan disetor penuh dengan nilai rata-rata per saham Rp1.269, dalam rangka pemberian remunerasi yang bersifat variabel kepada manajemen dan karyawan untuk memenuhi POJK No.45/POJK.03/2015 dan telah melaporkan kepada OJK dengan surat No.007/IR-FINANCE/JT/OJK/IV/2025 tertanggal 22 April 2025.

Tidak terdapat perubahan laba per saham sehubungan dengan pelaksanaan pembelian kembali saham pada tahun 2025.

The Bank did not conduct any Bonds Buyback in 2025 however exercised a Shares Buyback transaction for the purpose of providing variable remuneration to management and employees, in compliance with POJK No. 45/POJK.03/2015.

Shares Buyback Policy in 2025

The shares buyback was carried out on 16 April, 17 April dan 21 April 2025 in accordance with the AGMS resolution dated 20 March 2025, with a total of 390,000 shares from the total issued and fully paid shares with average price per share of Rp1,269, for the purpose of providing variable remuneration to management and employees in compliance with POJK No.45/POJK.03/2015. The Bank has notified the OJK through letters No.007/IR-FINANCE/JT/OJK/IV/2025 dated 22 April 2025.

There was no change in earnings per share as a result of the 2025 shares buyback.

Rencana Strategis

Strategic Plan

Rencana Strategis jangka pendek, menengah dan panjang disusun untuk mendukung pertumbuhan bisnis yang sehat dan berkelanjutan. Untuk setiap strategi, Bank berkomitmen mengutamakan kualitas portofolio kredit, prinsip kehati-hatian, dan penerapan tata kelola perusahaan yang baik. Bank juga terus menjaga mutu layanan, antara lain dengan mempercepat digitalisasi, dan melanjutkan pembiayaan yang bertanggung jawab sebagai bagian dari dukungan Bank terhadap pencapaian Tujuan Pembangunan Berkelanjutan (SDGs).

Rencana Bisnis Bank

Bank telah merumuskan dan mengadopsi kerangka perencanaan strategis yang terstruktur, mencakup Rencana Bisnis Bank sebagai perencanaan jangka pendek (satu tahun) dan jangka menengah (tiga tahun), yang dirancang untuk mengarahkan pencapaian target operasional, keuangan, dan risiko secara terukur.

Untuk jangka pendek dan menengah, Bank telah merumuskan strategi yang menyorot pada bidang-bidang berikut:

1. Melanjutkan transformasi model bisnis.
2. Memperkuat transformasi yang mencakup inovasi berfokus pada nasabah mempercepat transformasi operasional.
3. Memperkuat transformasi sumber daya manusia.
4. Meningkatkan efektivitas tiga lini pertahanan.
5. Mengoptimalkan sinergi dan kolaborasi dengan Grup OCBC.

Rencana Korporasi

Bank juga menyusun Rencana Korporasi sebagai panduan strategis jangka panjang (lima tahun). Untuk jangka panjang, Bank akan berfokus pada menjaga pertumbuhan bisnis yang sehat, berkelanjutan dan berbasis prinsip kehati-hatian. Strategi penghimpunan dana akan difokuskan pada produk berbiaya rendah, sementara penyaluran kredit akan tetap dilakukan dengan menerapkan prinsip kehati-hatian. Peningkatan kontribusi pendapatan non-bunga akan dioptimalkan melalui pengembangan paket produk dan penjualan silang. Di sisi operasional, Bank akan terus meningkatkan efisiensi dan produktivitas, termasuk melalui pengendalian biaya operasional, upaya digitalisasi, serta peningkatan produktivitas jaringan kantor serta ATM. Selain itu, untuk mempercepat pertumbuhan, Bank juga membuka peluang untuk melakukan pertumbuhan anorganik serta melakukan penyertaan modal pada anak perusahaan.

Short, medium, and long-term strategic plans are designed to support robust and sustainable business growth. For each strategy, the Bank is committed to prioritising loan portfolio quality, adhering to the principles of prudence, and implementing good corporate governance. As part of its support for achieving the Sustainable Development Goals (SDGs), the Bank also continues to maintain the quality of its services, including accelerating digitalization, and sustaining responsible financing.

Bank Business Plan

Bank has formulated and adopted a structured strategic planning framework, comprising the Bank Business Plan as the short-term (one-year) and medium-term (three-year) planning instrument, designed to guide the measurable achievement of operational, financial, and risk-related targets.

In the short and medium term, the Bank has developed a strategy that focuses on the following areas:

1. Continuing business model transformation.
2. Strengthening transformation by focusing on customer-centered innovation to expedite operational transformation.
3. Strengthening people transformation.
4. Strengthening Effective Three Lines of Defence.
5. Optimising synergies and collaborations with OCBC Group.

Corporate Plan

The Bank has also developed the Corporate Plan as its long-term (five-year) strategic roadmap. In the long term, the Bank will focus on sustainable growth and prudence principle. Funding strategies will be prioritized on low-cost fund, while loan disbursement will continue to be conducted with prudential principle. Non-interest income contributions will be optimized through the development of integrated product packages and cross-selling initiatives. On the operational, the Bank will continuously enhance efficiency and productivity, including the operational costs control, digital transformation efforts, and improved productivity across its branch and ATM networks. In addition, to accelerate growth, the Bank remains open to pursuing inorganic growth opportunities, including acquisitions and strategic capital investments in its subsidiaries.

Aspek Pemegang Saham

Shareholder Aspects

OCBC Overseas Investment Pte. Ltd. [OOI], anak perusahaan Oversea-Chinese Banking Corporation Limited [OCBC Bank], menjadi pemegang saham mayoritas pada tahun 2005, dan per 31 Desember 2025 memiliki 85,08% saham. OCBC Bank adalah bank yang paling lama berdiri di Singapura, dibentuk pada tahun 1932 dan merupakan grup jasa keuangan terbesar kedua di Asia Tenggara berdasarkan aset, dengan total aset sebesar S\$676 miliar per 31 Desember 2025.

Sebagai pemegang saham pengendali, OCBC Bank terus memberikan dukungan yang kuat kepada Bank, sesuai komitmen awal saat OOI menjadi pemegang saham mayoritas Bank. OCBC Bank senantiasa berperan mendukung pelaksanaan kegiatan dan menjaga keberlangsungan usaha Bank yang sehat, termasuk dalam penanganan dan penyelesaian permasalahan Bank.

Dukungan tersebut merupakan bentuk tanggung jawab OCBC Bank sesuai komitmen awal saat OOI menjadi pemegang saham mayoritas, yang juga mencakup pemberian persetujuan yang berkaitan perencanaan permodalan dalam rangka memperkuat kegiatan dan kesinambungan usaha Bank, serta penyelesaian permasalahan Bank (termasuk permodalan dan likuiditas).

OCBC Overseas Investment Pte. Ltd. [OOI], a subsidiary of Oversea-Chinese Banking Corporation Limited [OCBC Bank], became the majority shareholder in 2005 and held an 85.08% stake as of December 31, 2025. OCBC Bank is Singapore's longest-established bank, founded in 1932, and is Southeast Asia's second-largest financial services group by assets, with total assets of S\$676 billion as of December 31, 2025.

As the controlling shareholder, OCBC Bank continues to provide strong support to the Bank, in line with its initial commitment when OOI became the Bank's majority shareholder. OCBC Bank consistently plays a role in supporting the Bank's operations and maintaining the Bank's healthy business continuity, including in handling and resolving Bank issues.

This support is a form of OCBC Bank's responsibility in accordance with the initial commitment when OOI became the majority shareholder, which also includes providing approval related to capital planning in order to strengthen the Bank's business activities and sustainability, as well as resolving the Bank's problems (including capital and liquidity).

Pemberian Dana untuk Kegiatan Sosial dan/atau Kegiatan Politik

Funding for Social and/or Political Activities

Bank tidak pernah terlibat dalam kegiatan politik dan tidak memberikan bantuan untuk kegiatan politik. Sejalan dengan visi dan misinya, Bank konsisten memberikan kontribusi optimal pada kegiatan sosial dalam penerapan tanggung jawab sosial perusahaan.

Pada tahun 2025, Bank mengalokasikan dana kegiatan Tanggung Jawab Sosial (CSR) sejumlah Rp2,6 miliar yang dilaksanakan dalam tiga pilar, yakni:

1. Edukasi
2. Kesehatan dan Lingkungan
3. Kemanusiaan

Informasi kegiatan CSR Bank disajikan pada Laporan Keberlanjutan pada halaman 202.

Bank never engages in political activities and does not provide support for political activities. In line with its vision and mission, the Bank consistently provides optimal contributions to social activities in implementing corporate social responsibility.

In 2025, the Bank allocated funds of Rp2.6 billion for Social Responsibility activities, implemented in three pillars, as follows:

1. Education
2. Health and Environment
3. Humanitarian

The Bank's CSR information is presented in the Sustainability Report on page 202.

Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar

Funding to Related Parties and Large Exposures

Selama tahun 2025, Penyediaan Dana Kepada Pihak Terkait dan Penyediaan Dana Besar telah dilaksanakan Bank sesuai dengan ketentuan dan perundang-undangan yang berlaku, dan tidak terdapat pelampauan dan/atau pelanggaran atas penyediaan dana, baik kepada pihak tidak terkait maupun pihak terkait.

Nominal penyediaan dana kepada pihak terkait (*related party*) dan kepada debitur inti (*individu atau grup*) adalah jumlah total baki debit atau nilai tercatat per posisi laporan 31 Desember 2025.

In 2025, funding to related parties and large exposures has been implemented according to the applicable laws and regulations, and there are no exceeds and/or violations of the lending, both to non-related parties and related parties.

The nominal amount of funds provided to related parties and to core debtors (*individuals or groups*) is the total amount of outstanding as of the December 31, 2025, reporting position.

Penyediaan Dana Provision of Funds	Debitur Debtors	Nominal (Jutaan Rupiah) Amount (Rp Million)
Kepada Pihak Terkait To Related Parties	179	791,390
Kepada Debitur Inti (Top 25) To Core Debtors Top 25		
a. Individu Individual	-	-
b. Grup Group	25	64,507,826

Transparansi Kondisi Keuangan dan Non Keuangan Bank

Transparency of The Bank's Financial and Non-Financial Conditions

Informasi kondisi keuangan Bank dituangkan secara jelas dan transparan dalam beberapa laporan, sebagai berikut:

Transparansi Kondisi Keuangan

1. Laporan Tahunan, antara lain mencakup:
 - b. Ikhtisar Data Keuangan Penting, Laporan Dewan Komisaris, Laporan Direksi, Profil Perusahaan, Tinjauan Bisnis, Tinjauan Pendukung Bisnis, Tinjauan Keuangan, Tata Kelola Perusahaan, Manajemen Risiko, dan Laporan Keberlanjutan.
 - c. Laporan Keuangan Tahunan yang telah diaudit oleh Akuntan Publik dan Kantor Akuntan Publik yang terdaftar di OJK.
 - d. Pernyataan Pertanggungjawaban Dewan Komisaris dan Direksi atas kebenaran isi Laporan Tahunan yang ditandatangani oleh seluruh anggota Dewan Komisaris dan anggota Direksi.
2. Situs Bank www.ocbc.id, memuat berbagai informasi lain yang diwajibkan oleh Regulator, yang belum termuat dalam Laporan Tahunan, antara lain:
 - c. Laporan Keuangan Publikasi Triwulanan
 - d. Laporan Keuangan Publikasi Bulanan
 - e. Laporan Publikasi Eksposur Risiko dan Permodalan
 - f. Laporan Publikasi Informasi atau Fakta Material.

The Bank's financial condition has been clearly and transparently stated in the following reports:

Financial Condition Transparency

1. Annual Report, which includes:
 - b. Financial Highlights, Board of Commissioners' Report, Board of Directors' Report, Company Profile, Business Review, Business Function Review, Financial Review, Corporate Governance, Risk Management, and Sustainability Report.
 - c. Audited Annual Financial Statements by Public Accountant and Public Accountant Firm registered at OJK.
 - d. The Board of Commissioners' and Board of Directors' Statements on the accuracy of the Annual Report's contents, signed by all members of the Board of Commissioners and Board of Directors.
2. Bank website www.ocbc.id contains various other information required by regulator, which are not included in the Annual Report:
 - c. Quarterly Financial Statements
 - d. Monthly Financial Statements
 - e. Risk Exposure and Capital Disclosure Report
 - f. Material Information or Facts Disclosure Report.

- g. Laporan Publikasi Suku Bunga Dasar Kredit
- h. Laporan lain

Transparansi Kondisi Non-Kuangan

Bank memberikan informasi mengenai produk secara jelas, akurat dan terkini dalam bentuk brosur yang tersedia di setiap Kantor Bank dan/atau informasi elektronik melalui *Contact Center* Bank, situs web internal (*Intranet* dan *Internal Newsletter Channel di Teams*), atau situs web Bank www.ocbc.id. Bagi pemangku kepentingan lainnya, seperti; pemegang saham dan Regulator; Bank menyajikan informasi kondisi non-keuangan lainnya seperti Laporan Implementasi Tata Kelola Bank, Struktur Pemegang Saham, Kegiatan Perusahaan melalui Siaran Pers, dan lain sebagainya dalam situs web resmi Bank.

Untuk keluhan dan/atau saran, Bank menyediakan saluran komunikasi seperti *Contact Center* Bank, menu *Hubungi Kami* pada situs web Bank, dan @Tanya_OCBC (akun X).

Transparansi kondisi keuangan dan non keuangan Bank yang belum diungkap dalam laporan lain selain sebagaimana diatur dalam ketentuan terkait Transparansi dan Publikasi Laporan Bank meliputi laporan terkait informasi lain sesuai dengan kebutuhan dan perkembangan sektor perbankan.

- g. Basic Lending Rate Disclosure Report
- h. Other reports

Transparency of Non-Financial Condition

The Bank provides clear, accurate, and up-to-date product information in brochures available at every Bank branch, through electronic information via the Bank's Contact Center, internal website (*Intranet* and *Internal Newsletter Channel in MS Teams*), or the Bank's website www.ocbc.id. For other stakeholders, such as shareholders and regulators, the Bank presents other non-financial information such as the Bank's Governance Implementation Report, Shareholders Structure, Company Activities through Press Releases, and other information on the official Bank website.

For complaints and/or suggestions, the Bank provides communication channels such as the Bank's Contact Center, the Contact Us menu on the Bank's website, and @Tanya_OCBC (X account).

Transparency of the Bank's financial and non-financial conditions that have not been disclosed in other reports other than as regulated in the provisions related to Transparency and Publication of Bank Reports includes reports related to other information in accordance with the needs and developments of the banking sector.

Kebijakan Anti Penyuapan dan Korupsi

Anti Bribery and Corruption Policy [GRI 205-1, GRI 205-2]

Bank telah memiliki kebijakan anti penyuapan dan korupsi (ABC) yang disusun sebagai komitmen dalam menciptakan Sistem Manajemen Anti Penyuapan (SMAP). Kebijakan ini telah disosialisasikan dan wajib dipatuhi oleh seluruh pihak internal maupun eksternal yang bekerja sama dengan Bank dalam melakukan pencegahan terhadap tindakan penyuapan dan korupsi. Sebagai bentuk pengawasan aktif dan komitmen Direksi dan Dewan Komisaris, Bank telah menandatangani Deklarasi Komitmen Anti Penyuapan dan Korupsi pada tahun 2022 dan mempublikasikan hal tersebut melalui intranet dan situs www.ocbc.id. Selain itu, Bank telah menyampaikan pedoman ABC kepada seluruh pihak ketiga yang bekerja sama dengan Bank.

Untuk meningkatkan pemahaman Kebijakan Anti Penyuapan dan Korupsi, seluruh karyawan telah mengikuti modul pembelajaran Anti Penyuapan dan Korupsi melalui *e-learning* yang disediakan oleh Bank dan dilaksanakan secara berkala.

KEBIJAKAN GRATIFIKASI

Kebijakan terkait gratifikasi antara lain mengatur tentang:

1. Larangan bagi anggota Dewan Komisaris, Direksi, Dewan Pengawas Syariah, dan Komite di bawah

The Bank has established an anti-bribery and corruption (ABC) policy as part of its commitment to implement the anti-bribery management system (SMAP). This policy has been internalised to all internal and external parties that collaborate with the Bank to prevent bribery and corruption. As the form of active supervision and commitment by the Board of Directors and the Board of Commissioners, in 2022 the Bank published a Declaration of Commitment to Anti-Bribery and Corruption on the internal and external websites www.ocbc.id. In addition, the Bank has communicated the ABC guidelines to all third parties who have cooperation with the Bank.

To increase the understanding of the Anti-Bribery and Corruption Policy, all employees have participated in the Bank's *e-learning* ABC module which is conducted periodically.

GRATITUDE POLICY

The gratuity policy stipulates the following:

1. Board of Commissioners, Board of Directors, Sharia Supervisory Board, and Committee members, as well

Dewan Komisaris, dan Karyawan dan/atau keluarga inti-nya meminta dan/atau menerima hadiah dari pihak eksternal, baik secara langsung maupun tidak langsung dalam hubungannya dengan pekerjaan.

2. Kewajiban menolak dan mengembalikan hadiah dari pihak eksternal dengan santun.
3. Kewajiban melaporkan secara terbuka setiap penerimaan hadiah dari pihak eksternal yang tidak dapat ditolak atau dihindari kepada Bank dan pengelolaan hadiah yang terpaksa diterima.
4. Ketentuan pemberian hadiah kepada pihak eksternal.

SISTEM WHISTLEBLOWING

[GRI 2-26, FN-CB-510a.2]

Bank memiliki program *whistleblowing* bagi karyawan dan/atau pihak eksternal untuk melaporkan tindakan *fraud* atau pelanggaran *conduct* yang dilakukan oleh karyawan dari tingkat paling bawah sampai dengan tingkat yang paling tinggi. Sistem ini secara berkala disosialisasikan kepada seluruh karyawan dan publik.

Cara Penyampaian Laporan Pelanggaran

Laporan dapat disampaikan secara lisan atau tertulis melalui media berikut :

1. Situs web <https://whistleblowing.ocbc.id>
2. E-mail whistleblowing@ocbc.id
3. Pejabat Bank yang ditunjuk yaitu:
 - a. Fraud Risk Management Head
 - b. Head of Human Resources
 - c. Internal Audit Division Head

Di luar Pejabat Bank yang sudah ditunjuk, pelapor juga dapat langsung menyampaikan laporan kepada Presiden Direktur (whistleblowing.presdir@ocbc.id) atau Presiden Komisaris (whistleblowing.preskom@ocbc.id).

Kriteria Laporan

Laporan yang disampaikan harus didasari itikad baik dan bukan merupakan suatu keluhan pribadi ataupun didasari kehendak buruk/fitnah, serta pelapor dianjurkan untuk menyampaikan laporan secara jelas disertai dengan bukti yang cukup untuk ditindaklanjuti atau dilakukan investigasi. *Whistleblower* juga bersedia untuk dihubungi kembali bilamana terdapat informasi yang masih dibutuhkan. Namun, jika pelapor tidak bersedia mencantumkan identitas, laporan *whistleblowing* dapat disampaikan tanpa menyebutkan identitasnya (anonimus).

Program Perlindungan Pelapor

Head of Human Resources menugaskan *Whistleblowing Protection Officer* untuk memberikan perlindungan kepada pelapor.

as employees and their dependent family members, are prohibited from requesting or accepting gifts from external parties directly or indirectly related to their duties.

2. Obligation to respectfully refuse and return gifts from external parties.
3. Obligation to transparently declare to the Bank any external presents that cannot be refused or avoided and manage gifts received under unavoidable circumstances.
4. Conditions of gifts-giving to external parties.

WHISTLEBLOWING SYSTEM

[GRI 2-26, FN-CB-510a.2]

The Bank's has a whistleblowing program for employees and external parties to report any fraudulent or conduct violations performed by employees. This system has been routinely disseminated to all employees and the public.

Whistleblowing Report Submission

The reports can be submitted verbally or in writing through the following:

1. Website <https://whistleblowing.ocbc.id>
2. E-mail whistleblowing@ocbc.id
3. Appointed Bank Officers:
 - a. Fraud Risk Management Head
 - b. Head of Human Resources
 - c. Internal Audit Division Head

Aside from the designated Bank Officers, the whistleblowers can also submit a report directly to the President Director (whistleblowing.presdir@ocbc.id) or President Commissioner (whistleblowing.preskom@ocbc.id).

Reporting Criteria

The report submitted must be made in good faith and should not constitute a personal complaint or be driven by malicious intent or defamation. Whistleblowers are encouraged to provide a clear report supplemented by sufficient evidence for follow-up or investigation. The Whistleblower should also be willing to be contacted if additional information is required. The Whistleblower may opt to report in anonymous.

Whistleblowing Protection Program

Head of Human Resources has appointed a Whistleblowing Protection Officer to give protection to the whistleblowers.

Penanganan Pengaduan

- Investigasi
Semua laporan pengaduan dengan indikasi *fraud* akan diinvestigasi oleh unit kerja independen, yaitu *Fraud Risk Management (FRM)*, sedangkan untuk pelanggaran *conduct* akan ditindaklanjuti oleh unit kerja *Human Resource (HR)*.
- Pelaporan
Laporan statistik *whistleblowing* dipresentasikan kepada *Fraud Council*, Komite Manajemen Risiko, Komite Pemantau Risiko, dan Komite Etik dan Perilaku. Seluruh laporan *whistleblowing* dilaporkan kepada Presiden Direktur.
- Sanksi
Bank memberikan sanksi yang tegas kepada karyawan yang terbukti melakukan pelanggaran. Keputusan sanksi diputuskan oleh *Disciplinary Council*.

Pihak yang Mengelola Pengaduan

Pihak yang menangani tindak lanjut dari pelaporan:

1. *Fraud Risk Management*: Investigasi laporan pengaduan *whistleblowing* terkait indikasi *fraud* yang diterima, mengadministrasikan laporan hasil investigasi dan berkoordinasi dengan unit kerja terkait untuk menyiapkan perbaikan dan mitigasi.
2. *Human Resource*: melakukan tindak lanjut terkait indikasi pelanggaran *conduct* dan memberikan program perlindungan kepada pelapor.
3. *Disciplinary Council*: Memutuskan sanksi kepada karyawan pelaku yang terbukti melakukan pelanggaran.

Jumlah Pengaduan yang Masuk

Sepanjang tahun 2025 telah diterima 20 (dua puluh) laporan *whistleblowing* sebagaimana pada tabel di bawah.

Laporan Whistleblowing Whistleblowing Report (WB)	2025
Jumlah laporan WB yang diterima Number of WB reports received	20
Jumlah laporan WB yang sudah selesai dilakukan investigasi Number of WB reports investigated	17
Jumlah laporan WB yang masih dalam proses investigasi Number of WB reports still under investigation	3
Jumlah laporan WB yang termasuk pelanggaran Number of WB reports including violations	13

Sanksi/Tindak Lanjut atas Pengaduan yang telah Selesai Diproses di tahun 2025

Dari 17 (tujuh belas) laporan pengaduan yang telah selesai diinvestigasi, terdapat 13 (tiga belas) laporan pengaduan yang melibatkan oknum karyawan dan telah diberikan sanksi sesuai dengan keterlibatan masing-masing.

Whistleblowing Handling

- Investigation
All the received reports involving fraud allegations will be investigated by an independent unit, Fraud Risk Management (FRM), while code of conduct violations related reports will be follow up by Human Resource (HR) unit.
- Reporting
The whistleblowing statistical report are presented to Fraud Council, Board Risk Committee, Risk Monitoring Committee, and Ethics and Conduct Committee. All whistleblowing reports will be reported to the President Director.
- Sanctions
The Bank imposes strict sanctions to the employee who commit violation. The sanction will be determined by Disciplinary Council.

Whistleblowing Management

The Parties in charge of whistleblowing follow-up:

1. *Fraud Risk Management*: Conduct investigation towards whistleblowing reports related to fraud allegations, administer investigation reports, and coordinate with respective working units to prepare corrective actions and mitigating actions.
2. *Human Resources*: Follow up whistleblowing reports related to code of conduct violations and provide protection program to the whistleblowers.
3. *Disciplinary Council*: Determine sanctions for employees who are proven to have committed violations.

Whistleblowing Report Records

Throughout 2025, a total of 20 (twenty) whistleblowing reports have been received, as shown in the table below.

Resolved Whistleblowing Sanctions/Follow Up in 2025

Out of 17 (seventeen) reports that have been fully investigated, 13 (thirteen) involved individual employees, where disciplinary actions have been given according to their respective level of involvement.

Kecurangan Internal

Internal Fraud

Kecurangan internal merupakan kecurangan yang dilakukan oleh siapa pun dalam seluruh jajaran organisasi Bank merupakan tindakan penyimpangan atau pembiaran yang sengaja dilakukan untuk mengelabui, menipu, atau memanipulasi Bank, nasabah, atau pihak lain yang terjadi di lingkungan Bank dan/atau menggunakan sarana Bank sehingga mengakibatkan Bank, nasabah, dan pihak lain menderita kerugian dan/atau pelaku *fraud* memperoleh keuntungan baik secara langsung maupun tidak langsung.

Bank menerapkan strategi *Anti-Fraud* yang terdiri dari empat pilar utama, yaitu:

1. Pencegahan
Tindakan pencegahan untuk meminimalkan peluang terjadinya *fraud* antara lain melalui:
 - a. Sosialisasi kesadaran *Anti-Fraud* secara berkesinambungan
 - b. Identifikasi kerawanan
 - c. Kebijakan mengenal karyawan
2. Deteksi
Deteksi untuk mengidentifikasi dan meminimalkan dampak atas kejadian *fraud* secara dini, antara lain:
 - a. Kebijakan dan prosedur *whistleblowing*
 - b. Pemeriksaan dadakan atau *surprised audit* terutama pada unit bisnis atau aktivitas yang berisiko tinggi
 - c. Sistem pengawasan
3. Investigasi, Pelaporan dan Sanksi
Investigasi kejadian *fraud* dilakukan oleh *Fraud Risk Management*.
 - a. Pelaporan kejadian *fraud* kepada *Fraud Council*, Komite Manajemen Risiko dan Komite Pemantau Risiko.
 - b. Pelaporan kepada Regulator.
 - c. Pemberian sanksi kepada pelaku dan pihak-pihak yang terlibat oleh *Disciplinary Council*.
4. Pemantauan, Evaluasi dan Tindak Lanjut Pemantauan terhadap tindak lanjut penanganan *fraud* dan perkembangan hasil perbaikan, dipantau oleh *Fraud Council*.

Pada tahun 2025, dari pelaporan yang sudah selesai diinvestigasi terdapat 6 (enam) kejadian kecurangan internal dengan eksposur kerugian lebih dari Rp100 juta.

Internal fraud is an act of offence/fraud committed by anyone at any level in the Bank's organisation with the intent to deceive, defraud, or manipulate the Bank, customers, or other parties, which occurs within the Bank's environment and/or by using the Bank's facilities and may result in potential losses and/or the fraud offenders gaining benefits directly or indirectly.

The following are four primary pillars of the Bank's anti-fraud strategy:

1. Prevention
Preventive measures to reduce the likelihood of fraud include:
 - a. Anti-Fraud awareness.
 - b. Vulnerability Identification
 - c. Know your employee policy.
2. Detection
Detection to identify and minimise the potential fraud at early stage, including:
 - a. Whistleblowing policies and procedures.
 - b. Impromptu checks or surprised audits to the high-risk business unit or activities.
 - c. Surveillance system.
3. Investigation, Reporting and Sanctions
Fraud investigations conducted by Fraud Risk Management.
 - a. Fraud reporting to the Fraud Council, Board Risk Committee and Risk Monitoring Committee.
 - b. Reporting to Regulators.
 - c. The Disciplinary Council imposes sanctions on the perpetrators and involved parties.
4. Monitoring, Evaluation and Follow-Up
Follow-up of fraud handling and the development of improvement results are monitored by Fraud Council.

Based on the completed investigations, 6 [six] internal fraud incidents with loss exposures over Rp100 million occurred in 2025.

Penyimpangan (Internal Fraud) dalam 1 Tahun Internal Fraud in 1 year	Jumlah Kasus yang Dilakukan oleh The number of cases carried out by					
	Anggota Direksi, Anggota Dewan Komisaris, dan Anggota DPS Members of Board of Directors, Board of Commissioners, and Sharia Supervisory Board		Pegawai Tetap Permanent Employee		Pegawai Tidak Tetap dan Tenaga Kerja Alih Daya Non-Permanent Employees and Outsourced	
	2024	2025	2024	2025	2024	2025
Total Fraud	-	-	4	6	-	-
Telah Diselesaikan Resolved	-	-	2	3	-	-
Dalam Proses Penyelesaian Internal Bank In the process of being resolved internally	-	-	-	1	-	-
Belum Diupayakan Penyelesaian Yet to be resolved	-	-	0	0	-	-
Telah ditindaklanjuti melalui proses hukum Has been followed up through legal process	-	-	2	2	-	-

Transaksi Benturan Kepentingan

Conflict of Interest Transactions

Selama tahun 2025 tidak terdapat transaksi benturan kepentingan. No conflict-of-interest transactions occurred in 2025.

Informasi Lain yang Terkait Dengan Tata Kelola Bank

Other Information Relating to The Bank's Governance

Dalam menjalankan aktivitasnya, tidak terdapat intervensi pemilik, perselisihan internal atau permasalahan yang timbul sebagai dampak kebijakan remunerasi pada Bank.

No owner interventions, internal disputes, or issues resulting from the Bank's remuneration policy as it carries out its operations.

Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Implementation Of Public Company Governance Guidelines

Untuk penerapan Pedoman Tata Kelola Perusahaan Terbuka, Bank mengacu POJK No.21/POJK.04/2015 tanggal 16 November 2015 dan SEOJK No.32/SEOJK.04/2015 tanggal 17 November 2015 tentang Pedoman Tata Kelola Perusahaan Terbuka. Terkait hal tersebut, Bank telah melakukan berbagai aktivitas sesuai tabel di bawah ini:

Regarding the implementation Public Company Governance Guidelines, the Bank cited POJK No. 21/POJK.04/2015 dated 16 November 2015 and SEOJK No.32/SEOJK.04/2015 dated 17 November 2015 on Corporate Governance Guidelines for Public Companies. As such, the Bank has engaged in the following activities:

No.	Rekomendasi Recommendation	Keterangan Description
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Aspek 1. Hubungan Perusahaan Terbuka dengan Pemegang Saham dalam Menjamin Hak-Hak Pemegang Saham
Aspect 1. Relationship between Public Company and Shareholders in Ensuring the Rights of the Shareholders

Prinsip 1: Meningkatkan Nilai Penyelenggaraan Rapat Umum Pemegang Saham (RUPS)
Principle 1: Improving the Value of General Meeting of Shareholders (GMS) Convention

1.1	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham. Public Company has voting procedures either publicly or confidentially, which promotes independency and shareholder interest.	Terpenuhi. Bank memiliki prosedur pengumpulan suara secara terbuka maupun tertutup yang mengedepankan independensi dan kepentingan pemegang saham dan dituangkan dalam Tata Tertib RUPS. Complied. As stated in the GMS Rules, the Bank has an open and closed voting procedure that prioritises the independence and interests of shareholders.
1.2	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. All Board of Directors and Board of Commissioners members attended the Annual General Meeting of Shareholders.	7 (tujuh) dari 8 (delapan) anggota Direksi dan 5 (lima) dari 8 (delapan) anggota Dewan Komisaris Bank hadir dalam RUPS Tahunan 2025. 7 (tujuh) dari 8 (delapan) anggota Direksi dan 6 (enam) dari 7 (tujuh) anggota Dewan Komisaris hadir dalam RUPS Luar Biasa 2025. The 2025 Annual GMS was attended by 7 (seven) of 8 (eight) Board of Directors and 5 (five) of the total 8 (eight) members of the Board of Commissioners. By 7 (seven) of 8 (eight) Board of Directors and 6 (six) out of 7 (seven) members of the Board of Commissioners attended the 2025 Extraordinary GMS.
1.3	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. The GMS Summary is available on the Company's website for at least 1 (one) year.	Terpenuhi. Ringkasan Risalah RUPS selama 5 (lima) tahun terakhir tersedia pada situs web www.ocbc.id Complied. GMS summaries for the past 5 (five) years are available on the website at www.ocbc.id

Prinsip 2: Meningkatkan Kualitas Komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor
Principle 2: Improving the Quality of Public Companies Communication with Shareholders or Investors

2.1	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. Public Company has a communication policy with shareholders or investors.	Terpenuhi. Bank telah memiliki Kebijakan Komunikasi Internal dan Eksternal yang mencakup komunikasi dengan pemegang saham atau investor. Complied. The Bank has an Internal and External Policy regarding communication with shareholders or investors.
2.2	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam situs Web. Public Company discloses its communication policy with shareholders or investors on website	Terpenuhi. Kebijakan Pemberian Informasi dan Laporan Kinerja kepada Investor tersedia di situs web www.ocbc.id . Complied. The Policy on Information Disclosure and Performance Reports for the Investors is available on the website www.ocbc.id

Aspek 2. Fungsi dan Peran Dewan Komisaris
Aspect 2. Board of Commissioners Functions and Roles

Prinsip 3: Memperkuat Keanggotaan dan Komposisi Dewan Komisaris
Principle 3: Strengthening the Board of Commissioners Membership and Composition

3.1	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. Determination of number of the Board of Commissioners members taking into account the condition of Public Company.	Terpenuhi. Dengan mempertimbangkan kondisi Bank, pada tahun 2025 terdapat 7 (tujuh) orang anggota Dewan Komisaris. Complied. Given the Bank's current state in 2025, the Board of Commissioners consists of 7 (seven) members.
3.2	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. Determining the Board of Commissioners membership composition by considering various skills, knowledge, and experiences	Terpenuhi. Bank memiliki anggota Dewan Komisaris dengan berbagai keahlian, pengetahuan, pengalaman, kewarganegaraan dan <i>gender</i> seperti tercantum dalam Profil Dewan Komisaris pada halaman 46-54. Complied. Members of the Bank's Board of Commissioners have the skills, knowledge, and experience to support the company development, as shown in the Board of Commissioners profiles on pages 46-54.

Prinsip 4: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Dewan Komisaris
Principle 4: Improving the Quality of the Board of Commissioners Duties and Responsibilities

4.1	Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>Self-Assessment</i>) untuk menilai kinerja Dewan Komisaris.	Terpenuhi. Bank memiliki kebijakan penilaian sendiri untuk menilai kinerja Dewan Komisaris.
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No.	Rekomendasi Recommendation	Keterangan Description
	The Board of Commissioners has a self-assessment policy for its performance.	Complied. The Bank has a self-assessment policy for the performance assessment of the Board of Commissioners.
4.2	Kebijakan penilaian sendiri (<i>Self-Assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.	Terpenuhi. Kebijakan <i>Self-Assessment</i> terdapat pada Laporan Tahunan ini halaman 121-122.
	The self-assessment policy to assess the Board of Commissioners, is disclosed to the Annual Report of the public company.	Complied. The self-assessment policy is disclosed on page 121-122 of this Annual Report.
4.3	Dewan Komisaris mempunyai kebijakan terkait dengan pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan.	Terpenuhi. Tercakup dalam Pedoman dan Tata Tertib Kerja Dewan Komisaris yang dapat diakses melalui situs web www.ocbc.id .
	The Board of Commissioners has a policy with respect to the resignation of Board of Commissioners member if such member involved in financial crime.	Complied. Covered in the Board of Commissioners Charter which can be accessed on the website www.ocbc.id .
4.4	Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses nominasi anggota Direksi.	Terpenuhi. Komite Remunerasi dan Nominasi memiliki Kebijakan Nominasi yang mencakup kebijakan suksesi dalam proses nominasi anggota Direksi.
	The Board of Commissioners or Committee that carries out the Nomination and Remuneration function develops succession policies for the Board of Directors members' nomination.	Complied. The Remuneration and Nomination Committee has the Nomination Policy, which incorporates the succession policy for the Board of Directors nomination process.

Aspek 3: Fungsi dan Peran Direksi
Aspect 3: Board of Directors Functions and Roles

Prinsip 5: Memperkuat Keanggotaan dan Komposisi Direksi
Principle 5: Strengthening the Board of Directors Membership and Composition

5.1	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan.	Terpenuhi. Bank memiliki 8 [delapan] anggota Direksi sesuai dengan kebutuhan dan kompleksitas Bank, serta efektivitas dalam pengambilan keputusan.
	Determining the number of Board of Directors members considering the company's condition and effectiveness in decision making.	Complied. The Bank has 8 [eight] Board of Directors members in accordance to the Bank's needs, complexity, and decision-making effectiveness.
5.2	Penentuan komposisi anggota Direksi memerhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan.	Terpenuhi. Bank memiliki anggota Direksi dengan berbagai keahlian, pengetahuan, dan pengalaman sebagaimana tercantum dalam Profil Direksi pada halaman 55-61.
	Determining the Board of Directors membership composition by considering various skills, knowledge, and experiences.	Complied. Members of the Bank's Board of Directors have the various skills, knowledge, and experience, as shown in the Board of Directors profiles on pages 55-61.
5.3	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi.	Terpenuhi. Tertera pada Profil Direktur Keuangan.
	The Board of Directors members who are in charge of accounting or financial have expertise and/or knowledge in accounting.	Complied. Refer to the Finance Directors' Profile.

Prinsip 6: Meningkatkan Kualitas Pelaksanaan Tugas dan Tanggung Jawab Direksi
Principle 6: Improving the Quality of the Board of Directors Duties and Responsibilities

6.1	Direksi mempunyai kebijakan penilaian sendiri untuk menilai kinerja Direksi.	Terpenuhi, sebagaimana tercantum pada Laporan Tahunan ini halaman 142-143.
	The Board of Directors has a self-assessment policy to assess its Board of Directors performance.	Complied, as stated in this Annual Report on page 142-143.
6.2	Kebijakan penilaian sendiri untuk menilai kinerja Direksi diungkapkan melalui Laporan Tahunan Perusahaan Terbuka.	Terpenuhi. Kebijakan tersebut dapat dilihat pada halaman 142-143 pada Laporan Tahunan ini.
	The self-assessment policy to be disclosed in the Annual Report.	Complied. The self-assessment policy has been disclosed in this Annual Report on page 142-143.
6.3	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan	Terpenuhi. Tercakup dalam Pedoman dan Tata Tertib Kerja Direksi yang dapat diakses melalui situs www.ocbc.id .
	The Board of Directors has policies relating to the resignation of Board of Directors members if they are involved in financial crimes.	Complied. Covered in the Board of Director's Charter which can be accessed on the website www.ocbc.id .

No.	Rekomendasi Recommendation	Keterangan Description
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Aspek 4: Partisipasi Pemangku Kepentingan
Aspect 4: Stakeholder Participation

Prinsip 7: Meningkatkan Aspek Tata Kelola Perusahaan melalui Partisipasi Pemangku Kepentingan
Principle 7: Increasing Good Corporate Governance Aspects through Stakeholder Participation

7.1	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> .	Terpenuhi. Bank memiliki Kode Etik yang melarang <i>insider trading</i> yang dapat diakses melalui situs web Bank www.ocbc.id .
	Public Company has policies to prevent insider trading.	Complied. The Bank has a Code of Conduct prohibiting insider trading which can be accessed on the Bank website www.ocbc.id .
7.2	Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti- <i>fraud</i> .	Terpenuhi. seperti dinyatakan dalam Laporan Tahunan halaman 167 dan 170.
	Public Company has anti-corruption and anti-fraud policies.	Complied, as stated in this Annual Report on page 167 dan 170.
7.3	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor.	Terpenuhi. Tercakup dalam Kebijakan Pengadaan Barang dan Jasa yang dapat diakses melalui situs web Bank www.ocbc.id .
	Public Company has policies regarding the selection and increase in the abilities of suppliers or vendors.	Complied. Covered in the Procurement Policy which can be accessed on the Bank website www.ocbc.id .
7.4	Perusahaan Terbuka memiliki kebijakan untuk pemenuhan hak-hak kreditur.	Terpenuhi. Pemenuhan hak-hak kreditur tertuang dalam perjanjian yang disepakati oleh kedua belah pihak, (misalnya Perjanjian Kredit) dan Bank menjalankan kewajiban sebagaimana yang diperjanjikan dengan tepat waktu serta berupaya menghindari keterlambatan maupun kelalaian yang berpotensi menimbulkan kerugian kedua belah pihak.
	Public Company has policies regarding the fulfillment of creditor rights.	Complied. Creditors rights are outlined in the agreement as agreed by both parties (i.e. Credit Agreement), and the Bank fulfills its obligation in a timely manner and avoids delays or negligence that could potentially cause losses to both parties.
7.5	Perusahaan Terbuka memiliki kebijakan Sistem <i>whistleblowing</i> .	Terpenuhi. Bank memiliki kebijakan sistem <i>whistleblowing</i> yang dapat diakses di situs web perusahaan www.ocbc.id .
	Public Company has whistleblowing system policies.	Complied. The Bank has a whistleblowing system policy that is available on the website at www.ocbc.id
7.6	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan.	Terpenuhi, seperti tercantum pada Laporan Tahunan halaman 147-152.
	Public Company has policies for providing long-term incentives to the Board of Directors and employees.	Complied, as stated in this Annual Report on page 147-152.

Aspek 5:Keterbukaan Informasi
Aspect 5: Information Disclosure

Prinsip 8: Meningkatkan Pelaksanaan Keterbukaan Informasi
Principle 8: Improving Information Disclosure

8.1	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi.	Terpenuhi. Bank telah memanfaatkan pengembangan teknologi informasi secara luas sebagai media keterbukaan informasi, seperti tercantum pada Laporan Tahunan ini halaman 88.
	Public Companies utilize information technology widely outside its website in the form of information disclosure media.	Complied. The Bank utilizes information technology for information disclosure as stated in this Annual Report on page 88.
8.2.	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali.	Terpenuhi. Bank telah mengungkapkannya pada Laporan Tahunan ini halaman 70.
	Public Companies Annual Reports disclose the final beneficial owners of their shares holding at least five percent, in addition to the disclosure of the final beneficial owners in the Public Companies through the majority and controlling shareholder.	Complied. The Bank has disclosed this information in this Annual Report on page 70.

Laporan Penerapan Tata Kelola Unit Usaha Syariah

Sharia Business Unit Governance Implementation Report

Penerapan Tata Kelola pada Unit Usaha Syariah (UUS) Bank sesuai dengan Prinsip Syariah berdasarkan ketentuan yang diatur oleh regulator yaitu POJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah (POJK 2/2024), beserta peraturan pelaksanaannya yaitu SEOJK No. 15/SEOJK.03/2024 tentang Penerapan Tata Kelola Syariah Bagi Bank Umum Syariah dan Unit Usaha Syariah (SEOJK 15/2024), dan SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum (SEOJK 14/2025), serta Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.

The Governance implementation in the Bank's Sharia Business Unit (SBU) follows Sharia Principles in line with the regulations set by the authorities, namely POJK No. 2 of 2024 on the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, and its implementing regulations, SEOJK No. 15/SEOJK.03/2024 on the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units, and SEOJK No. 14/SEOJK.03/2025 on the Implementation of Governance for Commercial Banks, as well as Law No. 40 of 2007 on Limited Liability Companies.



DIREKTUR UUS

Seluruh Direksi dan Dewan Komisaris Bank bertanggung jawab terhadap pengembangan UUS. Bank memiliki 1 orang direktur yang membawahkan UUS. Andrae Krishnawan W. diangkat sebagai Direktur UUS efektif tanggal 29 Juli 2013.

Tugas dan Tanggung Jawab Direktur UUS

Direktur UUS bertanggung jawab atas pengelolaan seluruh kegiatan UUS dan memastikan pengelolaan kegiatan usaha berjalan sesuai dengan prinsip syariah dan ketentuan yang berlaku. Direksi yang membawahkan fungsi kepatuhan syariah, fungsi manajemen risiko syariah dan fungsi audit intern syariah bertanggung jawab atas efektivitas fungsi tersebut dalam pemenuhan prinsip syariah dan berkoordinasi dengan Dewan Pengawas Syariah (DPS) dalam melaksanakan tugasnya. Informasi lebih detail mengenai tugas dan tanggung jawab Direksi, Dewan Komisaris dan Direktur UUS dapat diakses di situs web www.ocbc.id bagian Pedoman dan Tata Tertib Kerja Direksi dan Dewan Komisaris.

SBU DIRECTOR

The Bank's Board of Directors and Board of Commissioners are responsible for SBU's development. The Bank has a director in charge of SBU. Andrae Krishnawan W. was appointed as SBU Director on 29 July 2013.

Duties and Responsibilities of SBU Director

The SBU Director is responsible for managing all SBU activities and ensuring that business activities are managed in accordance with Sharia principles and applicable regulations. The Board of Directors overseeing Sharia compliance, Sharia risk management, and Sharia internal audit functions is responsible for the effectiveness of these functions in adhering to Sharia principles and coordinating with the Sharia Supervisory Board (SSB) in carrying out its duties. The SBU Board of Directors, Board of Commissioners, and Director duties and responsibilities are described in detail in the Board of Directors Charter and the Board of Commissioners Charter section of the website www.ocbc.id.

DEWAN PENGAWAS SYARIAH (DPS)

Jumlah dan Komposisi DPS

Jumlah dan komposisi DPS Bank seperti pada tabel di bawah ini:

DEWAN PENGAWAS SYARIAH (DPS) SHARIA SUPERVISORY BOARD (SSB)	
Ketua Dewan Pengawas Syariah Chairman of the Sharia Supervisory Board	Muhammad Anwar Ibrahim
Wakil Ketua Dewan Pengawas Syariah Deputy Chairman of the Sharia Supervisory Board	Mohammad Bagus Teguh Perwira
Anggota Dewan Pengawas Syariah Member of the Sharia Supervisory Board	Jaenal Effendi

Tugas dan Tanggung Jawab DPS

DPS wajib melaksanakan tugas dan tanggung jawab sesuai dengan kerangka Tata Kelola Syariah dan prinsip tata kelola yang baik.

Informasi mengenai tugas, tanggung jawab, dan wewenang DPS termasuk pengaturan kewenangan dan prosedur keputusan DPS, pengaturan etika DPS, pengaturan rapat DPS, larangan terhadap DPS, evaluasi kinerja DPS dan pola hubungan kerja DPS dengan Direksi dan Dewan Komisaris dapat diakses pada situs web www.ocbc.id bagian Pedoman dan Tata Tertib Kerja Dewan Pengawas Syariah.

Kriteria DPS

Kriteria anggota DPS antara lain:

1. Memiliki integritas yang baik.
2. Memiliki pengetahuan dan pengalaman di bidang syariah muamalah dan pengetahuan di bidang perbankan dan/atau pengetahuan keuangan secara umum.
3. Memiliki Reputasi keuangan yang baik.

Rekomendasi DPS

Selama tahun 2025, DPS telah memberikan masukan kepada Direksi, antara lain atas hal-hal berikut:

1. Evaluasi kebijakan dan prosedur Manajemen Risiko terkait dengan pemenuhan Prinsip Syariah.
2. Evaluasi pertanggungjawaban Direksi atas pelaksanaan kebijakan Manajemen Risiko terkait dengan pemenuhan Prinsip Syariah.
3. Opini DPS terhadap Rencana Aksi Pemulihan Bank.

Independensi Anggota DPS

Anggota DPS tidak memiliki hubungan keluarga sampai derajat kedua dengan sesama anggota Direksi, anggota Dewan Komisaris dan/atau anggota DPS. Selain itu, tidak ada rangkap jabatan sebagai anggota Direksi, anggota Dewan Komisaris atau Pejabat Eksekutif pada bank, perusahaan, dan/atau lembaga yang dapat menimbulkan konflik kepentingan DPS dalam mengelola Bank. Dengan demikian, Direksi dapat menjaga independensinya dan bersikap profesional dalam menjalankan operasional Bank.

SHARIA SUPERVISORY BOARD (SSB)

Number and Composition of SSB

The number and composition of Bank SSB as in the table below:

SSB Duties and Responsibilities

SSB shall carry out its duties and responsibilities in reference with Sharia Governance Framework and principles of good governance.

Information on SSB duties, responsibilities, and authority, including stipulation and decision-making procedures, ethics regulations, meeting arrangements, prohibitions, performance assessment, and working relationship framework between the SSB, the Board of Directors, and the Board of Commissioners, are presented on the website www.ocbc.id under the Sharia Supervisory Board Charter section.

SSB Criteria

SSB criteria for SSB members:

1. Exhibiting good integrity.
2. Knowledge and experience in sharia muamalah, as well as knowledge in banking and/or general financial matters.
3. Having a good financial reputation.

SSB Recommendations

SSB has provided input to the Board of Directors throughout 2025 on the following matters:

1. Evaluation of risk management policies and procedures related to Sharia Principles compliance.
2. The Board of Directors' accountability assessment on risk management policies related to Sharia Principles compliance.
3. SSB opinion on the Bank's Recovery Action Plan.

SSB Members Independence

SSB members do not have family relationships up to the second degree with members of the Board of Directors, Board of Commissioners, and/or fellow SSB members. In addition, there are no concurrent positions held as members of the Board of Directors, Board of Commissioners, or Executives in any bank, company, and/or institution that could lead to a conflict of interest in carrying out duties. This ensures that SSB members maintain independence and act professionally in overseeing the Bank's operations.

Hubungan Afiliasi DPS

Anggota DPS tidak memiliki hubungan afiliasi, baik secara keuangan maupun keluarga dengan anggota Dewan Komisaris, Direksi dan/atau Pemegang Saham Pengendali Bank.

Fungsi Kepatuhan Syariah

1. Fungsi kepatuhan syariah dibentuk oleh Bank sebagai satuan kerja tersendiri di bawah anggota Direksi yang membawahkan fungsi kepatuhan.
2. Fungsi kepatuhan syariah merupakan bagian dari satuan kerja kepatuhan di bawah anggota Direksi yang membawahkan fungsi kepatuhan.
3. Direktur yang membawahkan fungsi kepatuhan bertanggung jawab atas efektivitas pelaksanaan fungsi kepatuhan syariah dalam menjaga pemenuhan Prinsip Syariah.
4. Fungsi kepatuhan syariah didukung oleh pejabat setingkat Pejabat Eksekutif yang bertanggung jawab langsung kepada anggota Direksi yang membawahkan fungsi kepatuhan.
5. Pejabat Eksekutif memenuhi persyaratan sesuai dengan ketentuan Otoritas Jasa Keuangan yang berlaku bagi Pejabat Eksekutif dan mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah sesuai dengan Pasal 37 ayat 1 POJK Tata Kelola Syariah, termasuk pengetahuan dan/atau pemahaman fatwa DSN MUI di bidang perbankan syariah, dalam rangka mendukung pelaksanaan fungsi kepatuhan syariah.
6. Dalam melakukan penilaian terhadap Pejabat Eksekutif sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai bank umum syariah dan Peraturan Otoritas Jasa Keuangan mengenai bank umum, Bank melakukan konsultasi atau meminta pendapat DPS.
7. Fungsi kepatuhan syariah dibentuk untuk memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan Prinsip Syariah.
8. Fungsi kepatuhan syariah berkoordinasi dengan DPS dalam rangka melaksanakan tugas dan tanggung jawabnya dengan sepengetahuan direktur yang membawahkan fungsi kepatuhan.
9. Fungsi kepatuhan syariah berkoordinasi dengan direktur yang membawahkan UUS dalam rangka melaksanakan tugas dan tanggung jawabnya, dengan sepengetahuan direktur yang membawahkan fungsi kepatuhan.

Fungsi Audit Intern Syariah

1. Bank memiliki fungsi audit intern syariah yang didukung oleh pejabat setingkat Pejabat Eksekutif yang mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah dalam pelaksanaan fungsi audit intern syariah.
2. Laporan hasil audit intern terkait pelaksanaan pemenuhan Prinsip Syariah disampaikan kepada DPS, direktur utama, dan Dewan Komisaris.

Affiliation of SSB

SSB members do not have any affiliation, whether financial or familial, with members of the Board of Commissioners, Board of Directors, and/or the Bank's Controlling Shareholders.

Sharia Compliance Function

1. The Sharia compliance function is established by the Bank as a dedicated unit under the Board member responsible for the compliance function.
2. The Sharia compliance function forms part of the compliance unit under the Board member responsible for the compliance function.
3. The Director overseeing the compliance function is responsible for ensuring the effective implementation of Sharia SSB compliance function in maintaining adherence to Sharia Principles.
4. The Sharia compliance function is supported by an officer at the Executive level who reports directly to the Board member responsible for the compliance function.
5. Executives meet the requirements stipulated by the OJK for Executive positions and has knowledge and/or understanding of Sharia banking operations in line with Article 37 paragraph 1 of Sharia Governance POJK. This includes knowledge and/or understanding of DSN-MUI fatwas related to Sharia banking, to support the implementation of Sharia compliance function.
6. In conducting assessments of Executives in line with the OJK regulations on Sharia commercial banks and commercial banks, the Bank consults or seeks the opinion of SSB.
7. The Sharia compliance function is established to ensure that the Bank's policies, provisions, systems and procedures, as well as business activities, comply with Sharia Principles.
8. The Sharia compliance function coordinates with SSB in carrying out its duties and responsibilities, with the knowledge of the Director overseeing the compliance function.
9. The Sharia compliance function coordinates with the Director in charge of Sharia Business Unit (SBU) in carrying out its duties and responsibilities, with the knowledge of the Director overseeing the compliance function.

Sharia Internal Audit Function

1. The Bank has a Sharia internal audit function supported by an officer at the Executive level who have knowledge and/or understanding of Sharia banking operations in carrying out Sharia internal audit activities.
2. Reports on Sharia compliance audit results are submitted to the SSB, President Director, and the Board of Commissioners.

3. Tugas dan tanggung jawab fungsi audit intern syariah dilaksanakan sesuai dengan Peraturan OJK mengenai penerapan fungsi audit intern pada bank umum.
4. Fungsi Audit Intern telah mengacu kepada POJK 2/2024 dan SEOJK 15/2024.

Fungsi Audit Ekstern Syariah

Pelaksanaan Audit Ekstern Syariah dilakukan bersama dengan Audit Ekstern Bank Umum Konvensional. Adapun Akuntan Publik yang ditunjuk, sama dengan Akuntan Publik yang ditunjuk oleh Bank.

Fungsi Manajemen Risiko Syariah

1. Bank wajib memiliki fungsi manajemen risiko syariah yang didukung oleh pejabat setingkat Pejabat Eksekutif yang mempunyai pengetahuan dan/atau pemahaman mengenai operasional perbankan syariah dalam pelaksanaan fungsi manajemen risiko syariah.
2. Tugas dan tanggung jawab fungsi manajemen risiko syariah dilaksanakan sesuai dengan Peraturan OJK mengenai penerapan manajemen risiko bagi bank umum syariah dan unit usaha syariah.
3. Fungsi manajemen risiko syariah telah mengacu kepada SEOJK 25/2023, POJK 2/2024 dan SEOJK 15/2024.

Kaji Ulang Ekstern terhadap Tata Kelola Syariah

1. Bank akan melakukan kaji ulang ekstern terhadap penerapan tata kelola syariah.
2. Kaji ulang ekstern dilakukan oleh akuntan publik dan/ atau kantor akuntan publik yang terdaftar di OJK.
3. Kaji ulang ekstern terhadap penerapan tata kelola syariah ini mengacu kepada POJK 2/2024.

Rapat DPS

DPS memberikan nasihat dan saran serta pengawasan pemenuhan prinsip syariah melalui Rapat DPS.

Rapat DPS wajib diselenggarakan paling sedikit 1 (satu) kali dalam 1 (satu) bulan, rapat DPS bersama Direksi paling sedikit 1 (satu) kali dalam 4 (empat) bulan dan rapat DPS dengan Dewan Komisaris paling sedikit 1 (satu) kali dalam 4 (empat) bulan.

3. The duties and responsibilities of Sharia internal audit function are carried out in line with OJK regulations on internal audit functions practices in commercial banks.
4. The Internal Audit function refers to POJK 2/2024 and SEOJK 15/2024.

Sharia External Audit Function

The Sharia External Audit is conducted in conjunction with the External Audit of Conventional Commercial Banks. The appointed Public Accountant is the same as the Public Accountant appointed by the Bank.

Sharia Risk Management Function

1. The Bank shall establish a Sharia risk management function supported by an officer at the Executive level who have knowledge and/or understanding of Sharia banking operations in carrying out Sharia risk management activities.
2. The duties and responsibilities of Sharia risk management function are carried out in line with the OJK regulations on risk management implementation for Sharia commercial banks and Sharia business units.
3. The Sharia risk management function refers to SEOJK 25/2023, POJK 2/2024 and SEOJK 15/SEOJK.03/2024.

Sharia Governance External Review

1. The Bank will conduct an external review on Sharia governance implementation.
2. The external review is carried out by a public accountant and/or a public accounting firm registered with the OJK.
3. The external review of Sharia governance implementation refers to POJK 2/2024.

SSB Meetings

SSB provides advice, recommendations, and oversees the adherence to Sharia principles through its meetings.

SSB meetings are held at least once a month, with meetings between SSB and the Board of Directors convened at least once every 4 (four) months, and meetings with the Board of Commissioners at least once every 4 (four) months.

Nama Name	Rapat DPS dengan Direksi Meeting of SSB with Board of Directors			Rapat DPS dengan Dewan Komisaris Meeting of SSB with Board of Commissioners			Rapat Reguler DPS Regular Meeting of SSB		
	Jumlah Rapat Number of Meetings	Kehadiran Attendance	% Kehadiran Attendance	Jumlah Rapat Number of Meetings	Kehadiran Attendance	% Kehadiran Attendance	Jumlah Rapat Number of Meetings	Kehadiran Attendance	% Kehadiran Attendance
Muhammad Anwar Ibrahim	3	3	100%	3	3	100%	13	13	100%
Mohammad Bagus Teguh	3	3	100%	3	3	100%	13	13	100%
Jaenal Effendi *)	2	2	100%	2	2	100%	8	8	100%

Catatan | Note:

Pengangkatan Jaenal Effendi sebagai anggota DPS efektif sejak tanggal 5 Mei 2025 | The appointment of Jaenal Effendi as SSB member effective since 5 May 2025.

Laporan Hasil Pengawasan DPS

DPS menyampaikan Laporan Pengawasan DPS Semester 1 dan Semester 2 Tahun 2025 kepada OJK berupa Laporan pelaksanaan atas kesesuaian produk dan jasa Bank dengan fatwa Dewan Syariah Nasional – Majelis Ulama Indonesia [DSN – MUI] yaitu:

Semester 1

1. Produk Baru: Tidak ada produk baru pada Semester I tahun 2025.
2. Kegiatan Pembiayaan: Pembiayaan KPR iB dengan 1 [satu] akad yaitu Musyarakah Mutanaqisah; Pembiayaan *Emerging* dan Korporasi dengan 3 [tiga] akad yaitu Akad Musyarakah Mutanaqisah, Akad Musyarakah, dan Akad Ijarah Muntahiya Blttamlik.
3. Penghimpunan Dana Pihak Ketiga: Tanda iB Wadiah, Tabungan Haji iB, Tabungan Komunitas iB, Taka iB, Giro iB, Tabungan Mudharabah iB, Deposito iB, dan Tabungan Multicurrency iB.
4. Pelayanan Jasa Perbankan: Sistem Kliring Nasional [SKN] dan *Real-time Gross Settlement* [RTGS].
5. Kegiatan *Treasury*: FASBIS, SukBI, dan SIMA.
6. Pengawasan terhadap kebijakan dan jalannya kepengurusan oleh Direksi Bank terkait dengan penerapan prinsip Syariah.
7. Nasihat dan opini syariah kepada Direksi Bank termasuk hasil layanan konsultasi dan pendapat kepada fungsi kepatuhan syariah, fungsi manajemen risiko syariah dan fungsi audit intern syariah.
8. Pendapat mengenai pemenuhan prinsip syariah kepada komite pendukung pelaksanaan tugas Dewan Komisaris.

Semester 2

1. Produk Baru:
 - Taka iB Flexi
 - Giro iB Multicurrency
 - Kerja sama Model Bisnis Referensi Dalam Rangka Produk Baru Bank untuk Produk Asuransi Jiwa Syariah [dengan PT Asuransi Simasjiwa – Unit Usaha Syariah]
 - Layanan Pembelian Berkala Tabungan Emas
2. Kegiatan Pembiayaan: Pembiayaan KPR iB dengan 1 [satu] akad yaitu Musyarakah Mutanaqisah; Pembiayaan *Emerging* dan Korporasi dengan 2 [dua] akad yaitu Akad Musyarakah Mutanaqisah dan Akad Musyarakah.
3. Penghimpunan Dana Pihak Ketiga: Tanda iB Wadiah, Tabungan Haji iB, Tabungan Komunitas iB, Taka iB, Giro iB, Tabungan Mudharabah iB, Deposito iB, dan Tabungan Multicurrency iB.
4. Pemeriksaan atas Formulir RM Mobile.
5. Pelayanan Jasa Perbankan Sistem Kliring Nasional [SKN] dan *Real-time Gross Settlement* [RTGS]: Pada semester II tahun 2025 tidak terdapat transaksi SKN dan RTGS.
6. Kegiatan *Treasury*: SukBI dan PBS.
7. Pengawasan terhadap kebijakan dan jalannya kepengurusan oleh Direksi Bank terkait dengan penerapan prinsip Syariah.

SSB Supervision Report

SSB submits to OJK the SSB Supervisory Report for Semester 1 and Semester 2 of 2025 regarding Implementation report on the suitability of the Bank's products and services with the DSN – MUI fatwa, which includes:

1st Semester

1. New Product: No new product in Semester I, 2025.
2. Financing Activities: 1 [one] contract for KPR iB Financing, namely Musyarakah Mutanaqisah; 3 [three] contracts for Emerging and Corporate financing, namely Musyarakah Mutanaqisah, Akad Musyarakah, and Ijarah Muntahiya Blttamlik .
3. Third-Party Funds Acquisition: Tanda iB Wadiah, Hajj Savings iB, Tabungan Komunitas iB, Taka iB, Demand Deposits iB, Tabungan Mudharabah iB, Time Deposits iB and Tabungan Multicurrency iB.
4. Banking Services: National Clearing System [SKN] and Real-time Gross Settlement [RTGS].
5. Treasury Activities: FASBIS, SukBI, Retail Sukuk, and SIMA.
6. Oversight of the Bank's policies and management by the Board of Directors on Sharia Principles implementation.
7. Sharia advice and opinions to the Board of Directors, including consultation outcomes and guidance for Sharia compliance function, Sharia risk management function, and Sharia internal audit function.
8. Opinions on Sharia compliance to the committees supporting the duties of the Board of Commissioners.

2nd Semester

1. New Products:
 - Taka iB Flexi
 - Giro iB Multicurrency Account
 - Reference Business Model Cooperation in the Context of New Bank Products for Sharia Life Insurance Products [with PT Asuransi Simasjiwa – Sharia Business Unit]
 - Gold Savings Regular Purchase Service
2. Financing Activities: iB Mortgage Financing with one contract, namely Musyarakah Mutanaqisah; Emerging and Corporate Financing with two contracts, namely Musyarakah Mutanaqisah and Musyarakah.
3. Third-Party Fund Collection: iB Wadiah Token, iB Hajj Savings, iB Community Savings, iB Taka, iB Current Account, iB Mudharabah Savings, iB Time Deposits, and iB Multicurrency Savings.
4. Checking the RM Mobile Form.
5. Banking Services: National Clearing System [SKN] and Real-time Gross Settlement [RTGS]: In the second semester of 2025, there were no SKN and RTGS transactions.
6. Treasury Activities: SukBI and PBS.
7. Oversight of policies and management by the Bank's Board of Directors regarding the implementation of Sharia principles.

8. Nasihat dan opini syariah kepada Direksi Bank termasuk hasil layanan konsultasi dan pendapat kepada fungsi kepatuhan syariah, fungsi manajemen risiko syariah dan fungsi audit intern syariah.
9. Pendapat mengenai pemenuhan prinsip syariah kepada komite pendukung pelaksanaan tugas Dewan Komisaris.

8. Sharia advice and opinions to the Bank's Board of Directors, including the results of consulting services and opinions to the Sharia compliance function, Sharia risk management function, and Sharia internal audit function.
9. Opinions regarding compliance with Sharia principles to the committees supporting the implementation of the Board of Commissioners' duties.

Remunerasi DPS

Jenis Remunerasi dan Fasilitas Type of Remuneration and Benefits	Dewan Pengawas Syariah Sharia Supervisory Board	
	Orang Person	Jutaan (Rp) Million (Rp)
Remunerasi Remuneration	3	1,813
Fasilitas lain seperti perumahan, transportasi, asuransi, kesehatan, dll. Other benefits (housing, transport, insurance, healthcare, etc):		
a. Yang dapat dimiliki Can be owned	-	-
b. Yang tidak dapat dimiliki Cannot owned	-	-
Total	3	1,813

SSB Remuneration

Daftar Konsultan UUS

Sampai dengan bulan Desember 2025, UUS tidak menggunakan jasa konsultan.

List of SBU Consultants

As of December 2025, the SBU did not engage any consultant services.

Kecurangan Internal

Sampai dengan bulan Desember 2025 tidak terdapat kecurangan internal yang dilakukan oleh karyawan di lingkungan UUS Bank.

Internal Fraud

As of December 2025, no internal fraud was committed by employees within the Bank's SBU.

Kecurangan Internal adalah *fraud* yang dilakukan oleh anggota DPS, pegawai tetap, dan/atau pegawai tidak tetap (honorar). Adapun pengertian *fraud* sesuai dengan Peraturan Otoritas Jasa Keuangan mengenai penerapan strategi *anti-fraud* bagi lembaga jasa keuangan. Nominal penyimpangan yang diungkapkan adalah penyimpangan bernilai lebih dari Rp100.000.000,00 (seratus juta rupiah).

Internal fraud is fraud committed by members of the Supervisory Board (SPS), permanent employees, and/or temporary (honorary) employees. The definition of fraud is in accordance with the Financial Services Authority Regulation concerning the implementation of anti-fraud strategies for financial services institutions. The nominal value of internal fraud disclosed is fraud worth more than IDR 100,000,000.00 (one hundred million rupiah).

Perkara Hukum

Sampai dengan bulan Desember 2025, terdapat 18 (delapan belas) perkara perdata dan tidak terdapat perkara pidana di lingkungan UUS Bank.

Legal Cases

As of December 2025, there were 18 civil cases and no criminal cases within the Bank's SBU.

Pendapatan Non-Halal dan Penggunaannya

Sampai dengan bulan Desember 2025 tidak terdapat pendapatan non-halal.

Non-Halal Income and Its Utilisation

As of December 2025, no non-halal income was recorded.

Penyaluran Dana Kebajikan UUS Bank Untuk Kegiatan Sosial

Per Desember 2025, UUS Bank menyalurkan Dana Kebajikan sebesar Rp2.591.551.759 dengan sumber dana dari UUS Bank, dan disalurkan melalui kegiatan sosial antara lain acara Ramadhan, mudik gratis, pembagian paket sembako, program literasi keuangan *Sharia Inspiration*, serta Program Amal Menyala Negeriku.

Disbursement of SBU Benevolent Funds for Social Activities

As of December 2025, the Bank's SBU disbursed benevolent funds at Rp2,591,551,759, sourced from the SBU, and channelled through various social initiatives, including Ramadan events, free homecoming travel, distribution of staple goods packages, the Sharia Inspiration financial literacy program, and the Menyala Negeriku Charity Program.

Penilaian Sendiri Tata Kelola UUS Bank

Sampai Desember tahun 2025, UUS Bank telah menyelenggarakan 2 [dua] kali Penilaian Sendiri Tata Kelola yang mengacu kepada POJK No. 2 Tahun 2024 tentang Penerapan Tata Kelola Syariah bagi Bank Umum Syariah dan Unit Usaha Syariah.

Kesimpulan Umum Hasil Penilaian Sendiri Tata Kelola UUS

Berdasarkan hasil Penilaian Sendiri semester 1 dan 2, Penerapan Tata Kelola UUS Bank berada di peringkat 1 atau Sangat Baik dan tidak terdapat kelemahan signifikan. Direktur UUS dan DPS berperan aktif dalam memastikan pemenuhan prinsip Syariah dalam kegiatan usaha UUS serta komitmen seluruh pihak dalam organisasi UUS dan Unit terkait.

PROFIL DEWAN PENGAWAS SYARIAH

MUHAMMAD ANWAR IBRAHIM

Ketua Dewan Pengawas Syariah | Chairman of Sharia Supervisory Board

Warga Negara Indonesia, berusia 84 tahun.
Domisili: Jakarta, Indonesia.
Ketua Dewan Pengawas Syariah Bank sejak 2009.

SBU Governance Self-Assessment

As of December 2025, the Bank's SBU conducted 2 [two] Governance Self-Assessment referring to POJK No. 2 of 2024 on the Implementation of Sharia Governance for Sharia Commercial Banks and Sharia Business Units.

Overall Conclusion of SBU Governance Self-Assessment

Based on the first and second semester results, the Bank's SBU Governance Self-Assessment was rated 1st or Very Good with no significant weaknesses identified. The SBU Director and SSB actively ensured the fulfilment of Sharia Principles in SBU business activities, supported by strong commitment of all parties in SBU organisation and related units.

PROFILE OF SHARIA SUPERVISORY BOARD

Riwayat Pekerjaan:

- 2003-Januari 2025: Ketua Dewan Pengawas Syariah PT Bank Maybank Indonesia Tbk.
- 2008-Oktober 2020: Ketua Dewan Pengawas Syariah PT Prudential Life Assurance.
- 2008-2018: Dosen Pengantar Ekonomi Islam Fakultas Ekonomi Universitas Trisakti.
- 2018-sekarang: Dosen Penguji Ekonomi Islam program S3 pada Fakultas Ekonomi Universitas Trisakti.
- 2017-sekarang: Anggota Pleno Dewan Syariah Nasional [Perbankan Syariah dan Lembaga Keuangan Syariah], Majelis Ulama Indonesia [MUI] Pusat.

Work experience:

- 2003-January 2025: Chairman of Sharia Supervisory Board at PT Bank Maybank Indonesia Tbk.
- 2008-October 2020: Chairman of Sharia Supervisory Board at PT Prudential Life Assurance.
- 2008-2018: Dosen Pengantar Ekonomi Islam Fakultas Ekonomi Universitas Trisakti.
- 2008-present: Lecturer of Introduction to Islamic Economy at the Faculty of Economics, University of Trisakti.
- 2017-present: Plenary member of the National Sharia Council [Sharia Banking and Islamic Financial Institutions], Indonesian Ulema Council [MUI].

Riwayat Pendidikan:

- 1969: S2 di bidang Ushululfiqh Perbandingan [Sumber dan Filsafat Hukum Islam] Fakultas Syariah dan Jurisprudensi Universitas Al-Azhar, Cairo, Mesir.
- 1978: Doktor di bidang Ushululfiqh Perbandingan [Sumber dan Filsafat Hukum Islam] Fakultas Syariah dan Jurisprudensi Universitas Al-Azhar, Cairo, Mesir.

Educational Background:

- 1969: Master's degree in Ushululfiqh Comparative [Source and Philosophy of Islamic Law] from the Faculty of Sharia and Jurisprudence, Al Azhar University, Cairo, Egypt.
- 1978: PhD degree in Ushululfiqh Comparative [Source and Philosophy of Islamic Law] from the Faculty of Sharia and Jurisprudence, Al Azhar University, Cairo, Egypt.

Riwayat Penunjukan sebagai Ketua DPS:

Efektif sejak: 14 September 2009.
Pengangkatan kembali: telah beberapa kali diangkat kembali dengan pengangkatan terakhir pada RUPST 11 April 2023 untuk periode jabatan sampai dengan RUPST 2026.

Appointment History as SSB Chairman:

Effective since: 14 September 2009.
Reappointment: reappointed several times with the most recent appointment at the AGMS 11 April 2023 for a term of office until the 2026 AGMS.

MOHAMMAD BAGUS TEGUH PERWIRA

Wakil Ketua Dewan Pengawas Syariah | Deputy Chairman of Sharia Supervisory Board

Warga Negara Indonesia, berusia 47 tahun.
Domisili: Jakarta, Indonesia.
Anggota Dewan Pengawas Syariah Bank sejak 2009.

Indonesian citizen, 47 years old.
Domicile: Jakarta, Indonesia.
Member of Sharia Supervisory Board of the Bank since 2009.

Riwayat Pekerjaan:

- 2009-Maret 2022: Anggota Dewan Pengawas Syariah PT Schroder Investment Management Indonesia.
- 2015-2017: Ketua Dewan Pengawas Syariah PT Indosurya Asset Management.

Work Experience:

- 2009-March 2022: Member of Sharia Supervisory Board at PT Schroder Investment Management Indonesia.
- 2015-2017: Chairman of Sharia Supervisory Board at PT Indosurya Asset Management.

<ul style="list-style-type: none"> - 2015-2021: Ketua Dewan Pengawas Syariah PT Aberdeen Standard Investments Indonesia (d/h PT Aberdeen Asset Management). - 2020-sekarang: Wakil Sekretaris Badan Pelaksana Harian – Dewan Syariah Nasional – Majelis Ulama Indonesia. - 2020-Oktober 2024: Anggota Dewan Pengawas Syariah PT Bank Maybank Indonesia Tbk. - 2021-sekarang: Anggota Dewan Pengawas Syariah PT Bank Tabungan Negara [Persero] Tbk. *) - Maret 2022-sekarang: Ketua Dewan Pengawas Syariah PT Manulife Aset Manajemen Indonesia. *) 	<ul style="list-style-type: none"> - 2015-2021: Chairman of Sharia Supervisory Board at PT Aberdeen Standard Investments Indonesia (formerly named PT Aberdeen Asset Management). - 2020-present: Vice Secretary of Daily Executive Leaders – National Sharia Board - Indonesian Ulema Council. - 2020-October 2024: Member of Sharia Supervisory Board PT Bank Maybank Indonesia Tbk. - 2021-present: Member of Sharia Supervisory Board PT Bank Tabungan Negara [Persero] Tbk. *) - March 2022-present: Chairman of Sharia Supervisory Board at PT Manulife Aset Manajemen Indonesia. *)
*] Rangkap Jabatan	*] Concurrent Positions
Riwayat Pendidikan:	Educational Background:
<ul style="list-style-type: none"> - 1999 : Lulusan S1 bidang Kajian Islam & Bahasa Arab di Universitas Al Azhar, Cairo. - 2007 : S2 di bidang Ekonomi Islam di Universitas Islam Negeri Syarif Hidayatullah, Jakarta. 	<ul style="list-style-type: none"> - 1999 : Bachelor's degree in Islamic Studies and Arabic from Al Azhar University, Cairo. - 2007 : Master's degree in Islamic Economics from Universitas Islam Negeri Syarif Hidayatullah, Jakarta.
Riwayat Penunjukan sebagai Anggota DPS:	Appointment History as SSB Member:
<p>Efektif sejak: 14 September 2009.</p> <p>Pengangkatan kembali: telah beberapa kali diangkat kembali dengan pengangkatan terakhir pada RUPST 11 April 2023, dan penunjukan sebagai Wakil Ketua DPS efektif sejak tanggal 5 Mei 2025 untuk periode jabatan sampai dengan RUPST 2026.</p>	<p>Effective since: 14 September 2009.</p> <p>Reappointment: reappointed several times with the most recent appointment at the AGMS 11 April 2023, and the appointment as SSB Deputy Chairman effective since 5 May 2025 for a term of office until the 2026 AGMS.</p>

JAENAL EFFENDI Anggota Dewan Pengawas Syariah | Member of Sharia Supervisory Board

<p>Warga Negara Indonesia, berusia 51 tahun. Domisili: Bogor, Indonesia. Anggota Dewan Pengawas Syariah Bank sejak 2025.</p>	<p>Indonesian citizen, 51 years old. Domicile: Bogor, Indonesia. Member of Sharia Supervisory Board of the Bank since 2025.</p>
Riwayat Pekerjaan:	Work Experience:
<ul style="list-style-type: none"> - 2006-sekarang: Dosen Senior (Profesor bidang Ekonomi Keuangan Mikro Syariah), Institut Pertanian Bogor. - 2018-Juli 2020: Direktur Bisnis dan Manajemen Aset Komersial Institut Pertanian Bogor. - 2021-2023: Anggota Dewan Pengawas Syariah PT Reasuransi Syariah Indonesia. - 2023-Mei 2025: Ketua Dewan Pengawas Syariah PT KDB Tifa Finance Tbk. - 2024-sekarang: Anggota Dewan Pengawas Syariah PT Asuransi Jiwa Manulife Indonesia (Unit Usaha Syariah). *) - 2024-sekarang: Anggota Dewan Pengawas Syariah PT CIMB Niaga Finance [CNAF]. *) - 2020-sekarang: Sekretaris Bidang IKNB – Badan Pelaksana Harian Dewan Syariah Nasional – Majelis Ulama Indonesia [DSN-MUI]. - 2024-sekarang: Sekretaris 2 Masyarakat Ekonomi Syariah [MES]. 	<ul style="list-style-type: none"> - 2006-present: Senior Lecturer (Professor in Sharia Microfinance Economics), Bogor Agricultural University. - 2018-July 2020: Director of Business and Commercial Asset Management, Bogor Agricultural University. - 2021-2023: Member of Sharia Supervisory Board of PT Reasuransi Syariah Indonesia. - 2023-May 2025: Chairman of Sharia Supervisory Board of PT KDB Tifa Finance Tbk. - 2024-present: Member of Sharia Supervisory Board of PT Asuransi Jiwa Manulife Indonesia (Sharia Business Unit). *) - 2024-present: Member of Sharia Supervisory Board of PT CIMB Niaga Finance [CNAF]. *) - 2020-present: Secretary of the IKNB Division - Daily Executive Board of the National Sharia Council - Indonesian Ulema Council [DSN-MUI]. - 2024-present: 2nd Secretary of Sharia Economic Society [MES].
*] Rangkap Jabatan	*] Concurrent Positions
Riwayat Pendidikan:	Educational Background:
<ul style="list-style-type: none"> - 1998: Sarjana Agama, Islamic Studies, Institut Agama Islam Tribakti [IAIT] Kediri. - 2005: S2 Islamic Economy Universitas Islam Negeri [UIN] Syarif Hidayatullah Jakarta. - 2013: Doktor di bidang Islamic Finance, University of Georg August - Goettingen, Germany 2013. - 2021: ASPM [Ahli Syariah Pasar Modal], Otoritas Jasa Keuangan, Jakarta. - 2024: QRGP [Qualified Risk Governance Professional], Lembaga Sertifikasi Profesi, Mitra Kalyana Sejahtera, Jakarta. 	<ul style="list-style-type: none"> - 1998: Bachelor's degree in Islamic Studies, Institut Agama Islam Tribakti [IAIT] Kediri. - 2005: Master's degree in Islamic Economy Universitas Islam Negeri [UIN] Syarif Hidayatullah Jakarta. - 2013: Doctoral degree in Islamic Finance, University of Georg August - Goettingen, Germany. - 2021: Capital Market Sharia Expert, Otoritas Jasa Keuangan, Jakarta. - 2024: QRGP [Qualified Risk Governance Professional], Professional Certification Institution, Mitra Kalyana Sejahtera, Jakarta.
Riwayat Penunjukan sebagai Anggota DPS:	Appointment History as SSB Member:
<p>Efektif sejak: 5 Mei 2025.</p>	<p>Effective since: 5 May 2025.</p>

Manajemen Risiko

Risk Management

GAMBARAN UMUM SISTEM MANAJEMEN RISIKO

[102 - 11]

Manajemen risiko yang tepat dapat mendorong transformasi Bank menuju pertumbuhan melalui inovasi yang berkelanjutan.

Risk Management Group [RMG] berkomitmen untuk mendukung strategi Bank dan memfokuskan pengelolaan risiko selama tahun 2025 pada pilar-pilar berikut:

1. Transformasi Model Bisnis
2. Percepatan Transformasi Pemberdayaan
3. Percepatan Transformasi Sumber Daya Manusia
4. Tiga Lini Pertahanan yang Efektif
5. Optimalisasi Sinergi dan Kolaborasi dengan Grup

Secara umum, Bank telah mengelola dan mengantisipasi dampak perkembangan ekonomi global dan domestik dengan baik, sebagaimana terlihat dari Rasio Kredit Bermasalah [NPL] yang masih dalam batas ketentuan Regulator dan kondisi keuangan serta operasional Bank yang terjaga baik.

PENERAPAN MANAJEMEN RISIKO

Manajemen risiko diterapkan secara berkelanjutan di lingkungan Bank dengan mengacu pada *Risk Appetite Statement* [RAS] yang telah ditetapkan dan menjadi landasan dalam proses pengambilan risiko sehingga bisnis Bank tetap bertumbuh secara hati-hati dan berkesinambungan.

Pengawasan Aktif Dewan Komisaris dan Direksi

Dalam melaksanakan fungsi pengawasan atas penerapan manajemen risiko di Bank, Dewan Komisaris telah secara konsisten melakukan pemantauan terhadap batas toleransi risiko, kerangka kerja dan kebijakan manajemen risiko yang telah ditetapkan, serta memberikan masukan termasuk arahan strategis untuk meningkatkan kualitas serta efektivitas fungsi manajemen risiko. Di samping itu, Dewan Komisaris juga melakukan kaji ulang dan memberi persetujuan atas rekomendasi Komite Pemantau Risiko terkait berbagai aspek risiko, termasuk penetapan batasan dan limit risiko.

Dalam melaksanakan fungsi manajemen risiko, Direksi memiliki peran dan tanggung jawab yang jelas, termasuk:

1. Menyusun kebijakan dan strategi manajemen risiko secara tertulis dan komprehensif.

RISK MANAGEMENT OVERVIEW

[102 - 11]

Effective risk management drives the Bank's growth transformation through continuous innovation.

In 2025, the Risk Management Group [RMG] is committed to supporting the Bank's strategy and focusing on risk management on the following pillars:

1. Model Business Transformation
2. Accelerate Enabler Transformation
3. Accelerate People Transformation
4. Effective Three Lines of Defence
5. Optimize Group Synergy & Collaboration

Overall, the Bank has effectively managed and anticipated the impact of global and domestic economic developments, as reflected in the Non-Performing Loan [NPL] ratio that remains within regulatory limits and the Bank's sound financial and operational condition.

RISK MANAGEMENT IMPLEMENTATION

Risk management is applied consistently across the Bank, guided by the established Risk Appetite Statement [RAS], which serves as the basis for risk-taking decisions to ensure the Bank's prudent and sustainable growth.

The Board of Commissioners and Board of Directors' Active Supervision

In overseeing the Bank's risk management implementation, the Board of Commissioners consistently monitors the existing risk tolerance limits, risk management framework, and policies, while providing input and strategic directions to improve the quality and effectiveness of the risk management function. The Board also reviewed and approved based on Risk Monitoring Committee recommendation on various risk aspects, including risk thresholds and limits.

In conducting the risk management function, the Board of Directors has defined a clear roles and responsibilities, which include:

1. Develop written and comprehensive risk management policy and strategy.

2. Bertanggung jawab atas pelaksanaan kebijakan manajemen risiko dan eksposur risiko yang diambil oleh Bank secara keseluruhan.
3. Mengevaluasi dan memutuskan transaksi yang memerlukan persetujuan Direksi.
4. Mengembangkan budaya manajemen risiko pada seluruh jenjang organisasi Bank.
5. Memastikan peningkatan kompetensi sumber daya manusia yang terkait dengan manajemen risiko.
6. Memastikan bahwa fungsi manajemen risiko telah beroperasi secara independen.
7. Melaksanakan kaji ulang secara berkala untuk memastikan keakuratan metodologi penilaian risiko, kecukupan implementasi sistem informasi manajemen risiko dan ketepatan kebijakan, prosedur, dan penetapan limit risiko.

Kecukupan Kebijakan, Prosedur, Dan Penetapan Limit Manajemen Risiko

Terdapat delapan jenis risiko utama yang dikelola oleh Bank, yaitu risiko kredit, pasar, likuiditas, operasional, hukum, reputasi, strategik, dan kepatuhan. Bank memiliki kebijakan dan prosedur manajemen risiko yang efektif serta penetapan limit risiko yang memadai, sehingga Bank dapat konsisten bertumbuh, tetapi tetap memperhatikan prinsip kehati-hatian. Seluruh kebijakan dan prosedur penetapan limit risiko dikaji ulang secara berkala agar selalu selaras dengan perkembangan kondisi risiko terbaru.

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

Bank telah memiliki infrastruktur untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko dengan didukung oleh sistem informasi manajemen yang memadai dan mampu mendukung fungsi manajemen risiko secara menyeluruh.

Untuk mengantisipasi potensi risiko di masa mendatang, Bank telah mengembangkan pendekatan identifikasi *emerging risk* melalui analisis berwawasan masa depan yang berfungsi sebagai peringatan dini untuk mengidentifikasi potensi risiko yang mungkin akan dihadapi oleh Bank.

Sejalan dengan penerapan Pilar 2 Basel II, Bank menerapkan *Internal Capital Adequacy Assessment Process (ICAAP)* guna memastikan kecukupan modal sesuai profil risiko Bank, di luar profil risiko yang sudah tercakup di Pilar 1. Bank senantiasa memastikan ketersediaan kecukupan modal agar mampu menyerap potensi kerugian material yang mungkin terjadi dalam skenario kondisi *stress* serta mendukung pertumbuhan bisnis secara berkelanjutan.

Sebagai bagian dari upaya penguatan manajemen risiko secara menyeluruh, Bank terus mendorong peningkatan kualitas dan keterandalan data melalui penerapan prinsip

2. Responsible for the overall implementation of risk management policies and risk exposures undertaken by the Bank.
3. Evaluate and decide on transactions that require the Board of Directors' approval.
4. Develop a risk management culture across all levels of the Bank's organization.
5. Ensure continuous updates of competencies of human resources related to risk management.
6. Ensure the risk management function operates independently.
7. Conduct periodic reviews to ensure the accuracy of risk assessment methodology, adequacy of risk management information system, and suitability of risk management policies, procedures, and risk limits.

Adequacy of Risk Management Policies, Procedures, and Limit Setting

The Bank manages eight key risks: credit, market, liquidity, operational, legal, reputation, strategic, and compliance risks. The Bank had effective risk management policies and procedures, as well as adequate risk limit settings, enabling the Bank to sustainable grow while continuing to uphold the principle of prudence. All policies and procedures are reviewed periodically to ensure ongoing alignment with current risk condition.

Adequacy of Identification, Measurement, Monitoring, and Risk Control Processes and Risk Management Information Systems

The Bank had established an infrastructure to identify, measure, monitor, and mitigate risks, supported by an adequate management information system with capability to support the comprehensive risk management functions.

To anticipate potential future risks, the Bank developed an emerging risk identification approach through forward-looking analysis, serving as an early warning mechanism to detect potential risks that could affect the Bank.

Aligned with Basel II Pillar 2 requirements, the Bank implemented the Internal Capital Adequacy Assessment Process (ICAAP) to ensure capital adequacy that reflects its overall risk profile beyond the risks covered under Pillar 1. The Bank continuously ensured capital adequacy to absorb potential material losses under stress scenarios and to support sustainable business growth.

To strengthen overall risk management, the Bank continued to improve data quality and reliability by applying strong data governance principles. The Bank strengthen critical

tata kelola data yang baik. Bank memperkuat pengelolaan laporan yang bersifat kritikal dan *Critical Data Element (CDE)* sebagai fondasi penyediaan data yang akurat dan dapat dipertanggungjawabkan, baik untuk keperluan pelaporan internal manajemen maupun pelaporan kepada regulator.

Bank juga menyusun kebijakan tata kelola penggunaan model yang bertanggung jawab dan memulai operasionalisasinya pada triwulan IV 2025.

Organisasi dan Tata Kelola Manajemen Risiko

Bank memiliki beberapa unit kerja dalam struktur organisasi RMG yang bertanggung jawab mengelola berbagai jenis risiko. Sebagai lini pertahanan kedua, RMG bertanggung jawab menjalankan fungsi tata kelola manajemen risiko secara independen. RMG juga bekerja sama dengan seluruh unit bisnis dan unit pendukung, mulai dari level strategis sampai dengan level transaksi dalam rangka membangun proses identifikasi, pengukuran, pemantauan, pengendalian risiko, dan sistem informasi serta sistem pengendalian internal yang menyeluruh.

Dalam melaksanakan manajemen risiko yang efektif, Direksi dibantu oleh komite atau *council* terkait fungsi manajemen risiko, yaitu Komite Manajemen Risiko (KMR), Komite Manajemen Risiko Kredit (KMRK), Komite Manajemen Risiko Pasar (KMRP), ALCO, dan Asset Liability Council Unit Usaha Syariah (ALCO Syariah). Sementara itu, pengawasan organisasi secara keseluruhan dilakukan oleh Dewan Komisaris melalui komite-komite terkait, seperti Komite Pemantau Risiko (RMC) dan Komite Audit (AC) sebagaimana terlihat pada struktur organisasi pada halaman 45.

Manajemen Risiko Unit Usaha Syariah (UUS)

Manajemen risiko UUS diterapkan di seluruh kegiatan usaha dan terintegrasi dengan kerangka manajemen risiko Bank secara keseluruhan. Selain delapan jenis risiko utama, UUS juga mengelola dua risiko spesifik, yaitu risiko imbalance hasil dan risiko investasi, serta secara berkala melakukan penilaian profil risiko dan kualitas manajemen risiko. Pada tahun 2025, hasil penilaian mandiri menunjukkan peringkat risiko komposit UUS berada pada kategori "Low". Seluruh jajaran Bank, termasuk Direksi, ALCO Syariah, Dewan Komisaris, dan Dewan Pengawas Syariah (DPS), terlibat aktif dalam mengelola risiko UUS.

Pengendalian Risiko Terhadap Produk dan/atau Aktivitas Baru [102 -11]

Sejalan dengan Kebijakan Manajemen Produk, setiap produk dan/atau aktivitas perbankan baru wajib memenuhi *New Product Approval Process (NPAP)*. Produk dan/atau kegiatan baru dikembangkan untuk memenuhi kebutuhan nasabah, mendukung tujuan inovasi Bank, serta mencapai visi dan misi Bank, termasuk yang selaras dengan Tujuan Pembangunan Berkelanjutan.

reports and Critical Data Elements (CDE) management to ensure accurate and accountable data for both internal and regulatory reporting.

The Bank also develop a responsible model governance policy, which commenced implementation in the fourth quarter of 2025.

Risk Management Organisation and Governance

The Bank's RMG, which consists of several units and serves as a second line of defence, is responsible for managing various risks independently. The RMG also works closely with all business and supporting units from strategic to transactional levels, to develop risk identification, measurement, monitoring, and control processes, as well as overall information system and internal control system.

In implementing effective risk management, the Board of Directors is supported by committees or councils that in charge of risk management functions, namely the Board Risk Committee (BRC), Credit Risk Management Committee (CRMC), Market Risk Management Committee (MRMC), ALCO, and Asset Liability Council Sharia Business Unit (ALCO Sharia). The overall oversight of the organization is carried out by the Board of Commissioners through the relevant committees, namely the Risk Monitoring Committee (RMC) and Audit Committee (AC). The organisational structure can be seen on page 45.

Risk Management of Sharia Business Unit (SBU)

All SBU activities apply risk management and are integrated with the Bank's overall risk management framework. In addition to the eight main risk types, the SBU also manage two specific risks: rate of return risk and investment risk, while regularly evaluating its risk profile and risk management quality. In 2025, the SBU's composite risk rating was "Low." All elements of the Bank, including the Board of Directors, Sharia ALCO, Board of Commissioners, and the Sharia Supervisory Board (SSB), were actively involved in managing SBU's risk management.

Risk Control for New Products and/or Activities [102 -11]

In line with the Product Management Policy, every new product and/or activity must comply with the New Product Approval Process (NPAP). New products and/or activities are developed to meet customer needs, support the Bank's innovation goals, and achieve its vision and mission, including those aligned with the Sustainable Development Goals.

PERMODALAN DAN PRAKTIK MANAJEMEN RISIKO

Kebijakan Permodalan

Bank telah menetapkan Kebijakan Manajemen Permodalan yang memuat pendekatan, prinsip, kerangka dasar pengukuran permodalan, mekanisme pemantauan, serta pengaturan yang disusun sesuai dengan ketentuan eksternal dan/atau pedoman kehati-hatian internal.

Manajemen permodalan Bank merupakan bagian yang tidak terpisahkan dari upaya menjaga stabilitas keuangan, keberlanjutan usaha, dan kelangsungan jangka panjang Bank sebagai *going concern*. Manajemen permodalan melekat dalam tata kelola operasional serta perencanaan strategis Bank sebagai badan hukum. Strategi manajemen permodalan Bank juga berlandaskan pada tujuan strategis, ketentuan peraturan, serta *Risk Appetite Statement* yang ditetapkan oleh Direksi.

Bank berfokus pada pengelolaan sumber-sumber pendanaan internal untuk memenuhi Kewajiban Penyediaan Modal Minimum (KPMM) sesuai dengan ketentuan Regulator.

Kecukupan Permodalan

Rasio kecukupan modal Bank per 31 Desember 2025 tercatat sebesar 24,5%, jauh di atas ketentuan minimum sesuai profil risiko yang dipersyaratkan oleh OJK.

Bagian berikut menjelaskan manajemen risiko Bank pada tahun 2025.

PENGELOLAAN RISIKO KREDIT [FN-CB-550a.2]

Risiko kredit adalah risiko yang timbul akibat kegagalan debitur dan/atau pihak lain dalam memenuhi kewajibannya kepada Bank.

Pengawasan dan Organisasi Manajemen Risiko Kredit

Direksi melaksanakan fungsi pengawasan manajemen risiko kredit melalui KMRK yang menyetujui Kebijakan Perkreditan Bank, mengawasi pelaksanaannya, memantau perkembangan dan kondisi portofolio perkreditan, serta memberi masukan langkah-langkah perbaikan.

Pada tingkat operasional, Bank memiliki unit *Credit Risk Management* yang mengelola risiko sesuai dengan RAS Bank. Dalam pemberian kredit, unit ini antara lain memperhatikan portofolio risiko, metodologi pengukuran risiko, pelaporan risiko, dan remedial pinjaman.

Secara umum, hal-hal utama yang dilakukan Bank untuk mengelola risiko kredit adalah:

1. Memantau kualitas portofolio kredit berdasarkan tren, menganalisis portofolio dari berbagai sisi, dan menyusun berbagai laporan terkait secara berkala.

CAPITAL AND RISK MANAGEMENT PRACTICES

Capital Policy

The Bank has established a Capital Management Policy that outlines the approaches, principles, basic measurement framework, monitoring, and arrangements that in line with external regulations and/or internal prudential guidelines.

The Bank's capital management is an integral part of maintaining financial stability, business sustainability, and long-term continuity as a going concern. It is embedded within the Bank's operational procedures and strategic planning as a legal entity. The Bank's capital management strategy is also guided by its strategic objectives, regulatory requirements, and the Risk Appetite Statement set by the Board of Directors.

To meet the regulatory requirement of Capital Adequacy Ratio (CAR), the Bank focuses on internal funding sources.

Capital Adequacy

As of 31 December 2025, the Bank's capital adequacy ratio stood at 24.5%, well above the minimum requirement set by the OJK.

The following describes the Bank's risk management activities in 2025.

CREDIT RISK MANAGEMENT [FN-CB-550a.2]

Credit risk arises from the potential default by debtors/counterparties to fulfill their obligation to the Bank.

Credit Risk Management Supervision and Organisation

The Board of Directors oversees credit risk management through the CRMC, which approves the Bank's Credit Policy, oversees its implementation, monitors the progress and conditions of credit portfolio, and provides suggestions for remedial action.

Credit Risk Management Unit manages risks in line with the RAS at operational level. On lending, the Unit considers, among others, risk portfolio, risk measurement methodology, risk reporting, and loan remedials.

The main activities of credit risk management are:

1. Monitoring loan portfolio quality based on current trends, analysing portfolios from different perspectives, and periodically compiling necessary reports.

2. Merumuskan rencana kerja yang sejalan dengan pantauan dan hasil analisis kualitas portofolio kredit yang telah dilakukan.
3. Melakukan *stress test* portofolio kredit dengan menggunakan skenario *top-down* maupun *bottom-up* dan menentukan langkah-langkah mitigasi yang akan diambil.

Hasil kegiatan-kegiatan tersebut dilaporkan secara teratur kepada Direksi melalui KMR dan KMRK. Dengan laporan yang tepat waktu dan akurat, pihak manajemen dapat melakukan langkah perbaikan dan memastikan kualitas portofolio kredit yang sehat.

Pendekatan Manajemen Risiko Kredit

Bank mengelola risiko kredit sesuai dengan standar yang ditetapkan oleh Bank dan hanya mengambil risiko yang sepadan dengan imbal hasil untuk meningkatkan nilai para pemegang saham.

Secara keseluruhan, manajemen risiko kredit dilakukan dengan pendekatan komprehensif yang mencakup seluruh siklus risiko, termasuk penggunaan metodologi yang memadai.

Pinjaman terhadap Nasabah *Consumer* dan *Emerging Business*

Bank menawarkan kredit kepada nasabah sesuai target pasar dan ketentuan produk yang dikaji dari waktu ke waktu agar tetap relevan dengan perkembangan pasar dan ketentuan Regulator.

Untuk nasabah *Consumer and Emerging Business*, portofolio kredit berasal dari program:

- *Emerging Business*
- Kredit Kepemilikan Rumah
- Kredit Multi Guna
- Kredit Kepemilikan Mobil
- Kartu Kredit
- Kredit Tanpa Agunan

Untuk setiap pengajuan kredit, Bank menggunakan *Loan Origination System* [LOS] untuk menghitung tingkat risiko dan terintegrasi dengan aplikasi *scorecard*, sehingga keputusan kredit dapat berjalan efektif dan objektif. Bank juga secara berkala mengevaluasi kinerja kredit secara teratur dan kelayakan wewenang kredit.

Pinjaman terhadap Nasabah Komersial, Korporasi dan Institusi Finansial

Pemberian kredit untuk Nasabah Komersial, Korporasi, dan Institusi dilakukan berdasarkan *Target Market* dan *Risk Acceptance Criteria* [TM RAC]. TM digunakan untuk menyaring debitur/calon debitur berdasarkan industrinya, sementara RAC berfungsi menganalisis kualitas debitur berdasarkan RAS Bank.

2. Formulating work plans that are consistent with credit portfolio monitoring and quality analysis results.
3. Conducting stress tests on credit portfolios using top-down or bottom-up scenarios and identifying mitigation actions.

The BRC and CRMC regularly table reports to the Board of Directors. Timely and accurate reports allow the management to take corrective measures and ensure sound credit portfolios.

Credit Risk Management Approach

The Bank accepts credit risks within its risk appetite and risks that are commensurate with return potential to increase value to shareholders.

Overall, credit risk is managed with a holistic approach that covers the entire risk cycle, including by using adequate methodologies to quantify risks.

Loans to Consumer and Emerging Business Loans

The Bank's loan products are tailored to customer segments and product provisions that are periodically reviewed to remain relevant to market and regulatory requirements.

Credit portfolios for Consumer and Emerging Business customers consist of:

- Emerging Business
- Mortgage Loans
- Multi-Purpose Loans
- Vehicle Loans
- Credit Cards
- Unsecured Loans

For effective and objective credit decisions, the Bank applies the Loan Origination System [LOS] with an integrated scorecard app to assess the risk level of credit applications, and also evaluates loan performance and credit authority periodically.

Loans to Commercial, Corporate, and Financial Institutions

The Bank adopts Target Market and Risk Acceptance Criteria [TM RAC] on lending for Commercial, Corporate, and Financial Institution customers. TM criteria apply to a debtor's industry, while RAC apply to debtor quality relative to the RAS.

Credit Risk Officer yang berpengalaman akan menilai dan merekomendasikan calon nasabah dari segmen ini. Penilaian dapat dilakukan secara individual atau terhadap grup nasabah berdasarkan kualitas manajemen, keuangan dan profil perusahaan terhadap ancaman keadaan industri dan ekonomi. Guna memitigasi risiko, jaminan, atau pendukung kredit lainnya juga dinilai. Untuk memastikan objektivitas pemberian kredit, proses persetujuan mengikuti prinsip empat mata, dengan pemisahan unit bisnis dari fungsi-fungsi pengelolaan risiko kredit.

Sebagai bagian dari implementasi keuangan berkelanjutan, Bank telah menetapkan Kerangka Kerja dan Kebijakan Pembiayaan yang Bertanggung Jawab, termasuk kebijakan sektoral industri yang menetapkan persyaratan dan ekspektasi bagi debitur pada sektor dengan tingkat risiko dampak lingkungan dan sosial yang tinggi. Penilaian risiko Lingkungan, Sosial, dan Tata Kelola (LST) serta risiko iklim diterapkan untuk mengevaluasi rekam jejak, kapasitas, dan komitmen debitur dalam mengelola risiko LST yang berpotensi atau telah muncul. Penjelasan lebih lanjut mengenai inisiatif keuangan berkelanjutan Bank dapat dilihat pada Bab Laporan Keberlanjutan halaman 202.

Risiko Kredit dari Aktivitas Investasi atau Trading

Bank secara ketat mengawasi risiko kredit *counterparty* dari aktivitas *trading*, *derivatives*, dan pinjaman surat berharga agar terlindung dari risiko kerugian dalam menggantikan sebuah kontrak jika terjadi gagal bayar oleh *counterparty*. Untuk itu, batasan kredit *counterparty* ditetapkan berdasarkan kapasitas kredit serta kelayakan *counterparty* dengan produk yang ditawarkan. Eksposur kredit dikontrol melalui pengawasan independen dan pelaporan langsung jika terjadi pelampauan atas limit serta *threshold* risiko.

Pengendalian Risiko Kredit

Berdasarkan *stress testing* risiko kredit, Bank mengambil langkah proaktif dan preventif untuk mengendalikan risiko. Bank, antara lain, mengidentifikasi debitur berstatus Dalam Pengawasan.

Tidak hanya melihat risiko saat ini, melalui Unit Bisnis dan Unit Manajemen Risiko Kredit, Bank juga melakukan penilaian risiko masa mendatang. Analisis dilakukan dengan beberapa skenario, seperti risiko krisis ekonomi global, kondisi makro ekonomi Indonesia, kenaikan suku bunga, kenaikan tingkat inflasi, dan depresiasi Rupiah.

Efektivitas pengendalian risiko kredit juga tidak lepas dari kualitas sumber daya manusianya. Bank secara konsisten melaksanakan pelatihan dan mendorong kolaborasi antar unit bisnis dalam manajemen risiko kredit, sejak pengajuan fasilitas hingga persetujuan kredit.

Melalui strategi pengendalian risiko di atas, Kredit Bermasalah Bank per 31 Desember 2025 secara konsisten dapat dijaga

Qualified Credit Risk Officers assess and recommend the eligibility of prospective debtors individually or in groups based on management quality, financial position, and company profiles against industry and economic risks. To mitigate risks, the assessment also covers collateral or other credit support. This process follows the four-eye principle to ensure objectivity with business units independently from credit risk management functions.

In implementing sustainable finance, the Bank has established a Responsible Financing Framework and Policy, including sector-specific policies that define requirements and expectations for clients in industries with high-impact environmental and social risk. Environmental, Social, and Governance (ESG) and climate risk assessments are applied to evaluate each client's track record, capacity, and commitment in managing potential or existing ESG risks. Further details on the Bank's sustainable finance initiatives are presented in the Sustainability Report section on page 202.

Credit Risk from Investment or Trading Activities

The Bank closely monitors counterparty credit risk from trading, derivatives, and debt security activities to protect from potential losses when replacing a contract if the counterparty defaults. As such, a counterparty's credit capability and eligibility determine credit limits. Independent monitoring and immediate reporting of risk threshold and limit violations control credit exposure.

Credit Risk Control

Based on credit risk stress testing, the Bank takes proactive and preventive actions based on credit risk stress testing, such as developing a Watchlist of debtors.

Beyond the current risks, the Bank's Business Units and Credit Risk Management Unit carry out forward-looking risk assessment using several scenarios, such as a global economic crisis, Indonesia's macroeconomic conditions, an increase in interest and inflation rates, and Rupiah depreciation.

The effectiveness of credit risk control also depends on the quality of human resources. The Bank consistently provides training and promotes collaboration among business units in managing credit risk, from loan initiation to approval.

As a result, the Bank's Non-Performing Loans (NPL) ratio as of 31 December 2025 was consistently maintained at a low level

pada level yang rendah yaitu sebesar 1,9% [gross]. Hal ini mencerminkan bahwa Bank telah menjalankan prinsip kehati-hatian yang sangat baik dalam mengelola risiko kredit di sepanjang tahun.

Mitigasi Risiko Kredit

Bank memperhitungkan keberadaan agunan, garansi penjaminan, atau asuransi kredit sebagai Teknik Mitigasi Risiko Kredit (Teknik MRK) dan dalam menghitung Aktiva Tertimbang Menurut Risiko (ATMR) risiko kredit berdasarkan *Standardized Approach*.

Pengungkapan Tagihan Bersih Berdasarkan Bobot Risiko Setelah Memperhitungkan Dampak Mitigasi Risiko Kredit dapat diakses pada situs web www.ocbc.id.

Pengungkapan Tagihan Bersih dan Teknik Mitigasi Risiko Kredit dapat diakses pada situs web www.ocbc.id.

Perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) Risiko Kredit

ATMR untuk risiko kredit posisi per 31 Desember 2025 individual Bank tercatat sebesar Rp 163 triliun.

Informasi terkait Eksposur Aset di Laporan Keuangan, Kewajiban Komitmen/Kontinjensi pada Transaksi Rekening Administratif, Risiko Kredit Akibat Kegagalan Pihak Lawan (*Counterparty Credit Risk*), Eksposur di UUS, Total Pengukuran Risiko Kredit, dan Analisis Eksposur *Counterparty Credit Risk* (CCR1) dapat diakses pada situs web www.ocbc.id.

Pengelolaan Risiko Konsentrasi Kredit

Risiko konsentrasi kredit timbul akibat penyediaan dana yang terkonsentrasi, antara lain pada debitur, wilayah geografis, produk, jenis pembiayaan atau lapangan usaha tertentu.

Untuk mengelola risiko konsentrasi kredit, Bank mematuhi pedoman penetapan limit di dalam pernyataan RAS, ketentuan mengenai TM RAC, dan ketentuan Batas Maksimum Pemberian Kredit (BMPK) yang berlaku atas *Top Borrower* perorangan ataupun kelompok, sektor industri tertentu, serta pihak terkait.

Disiplin pembatasan tingkat eksposur kredit memungkinkan Bank untuk senantiasa memitigasi risiko konsentrasi kredit dengan baik.

Manajemen Remedial

Pemberian kredit tidak lepas dari risiko kinerja kredit yang rendah. Hal ini dapat dikelola secara proaktif agar Bank dapat selalu berada dalam kondisi keuangan yang sehat. Untuk menangani NPL, Bank memiliki unit *Asset Recovery Management* (ARM) dan *Unsecured Collection* yang masing-masing menangani kredit dengan agunan dan tanpa agunan.

of 1.9% [gross]. This reflected the Bank's strong prudential practices in managing credit risk throughout the year.

Credit Risk Mitigation

The Bank considers collateral, reinsurance, or credit insurance as Credit Risk Mitigation Techniques (CRMT) and in calculating the Risk Weighted Assets (RWA) for credit risk based on the *Standardized Approach*.

Disclosures of Risk Weighted Net Receivables After Calculating the Impact of Credit Risk Mitigation can be accessed through our website at www.ocbc.id.

Disclosures of Risk Weighted Net Receivables and Credit Risk Mitigation Techniques can be accessed through our website at www.ocbc.id.

Calculation of Risk Weighted Assets (RWA) for Credit Risk

As of 31 December 2025, the RWA for credit risk for the Bank individually was Rp 163 trillion.

Disclosures of Assets Exposure in the Financial Statement, Commitment/Contingency Liabilities Exposure on Off Balance Sheet Transactions, Counterparty Credit Risk Exposure, SBU Exposure, Total Credit Risk Measurement, and Analysis of Counterparty Credit Risk Exposure (CCR1) can be accessed through website at www.ocbc.id.

Credit Concentration Risk Management

Credit concentration risk arises from financing activities that are concentrated on, among others, debtors, geographic regions, products, and types of financing or industry sectors.

The Bank manages this risk in compliance with the credit thresholds specified in the RAS statement, TM RAC, and Legal Lending Limits (LLL) that are applicable to Top Borrowers, whether individuals or groups, certain industrial sectors, or related parties.

The discipline to adhere to credit exposure limits enables the Bank to exercise robust mitigation measures for credit concentration risk.

Remedial Management

Non-performing loan is an inherent risk of lending. However, the risk can be proactively managed to ensure the Bank's sound financial position. To mitigate NPL, the Bank has *Asset Recovery Management* (ARM) and *Unsecured Collection* units that respectively manage secured and unsecured loans.

Tagihan yang Telah Jatuh Tempo dan Penurunan Nilai Tagihan

Tagihan yang telah jatuh tempo adalah seluruh tagihan yang terlambat bayar lebih dari 90 (sembilan puluh) hari, baik atas pembayaran pokok dan/atau bunga. Sementara, untuk menentukan penurunan nilai tagihan, Bank menggunakan kriteria tertentu untuk menunjang objektivitas evaluasi. Penurunan nilai dapat diakibatkan oleh satu atau lebih 'peristiwa yang merugikan' setelah tagihan ditetapkan sebagai kredit bermasalah. Penurunan nilai berdampak pada estimasi arus kas masa mendatang atas aset keuangan atau kelompok aset keuangan yang dapat diestimasi secara andal.

Informasi terkait Pengungkapan Tagihan Bersih Berdasarkan Wilayah, Tagihan Bersih Berdasarkan Sisa Jangka Waktu, dan Tagihan Bersih Berdasarkan Sektor *Ekonomi* dapat diakses pada situs web www.ocbc.id.

Pendekatan yang Digunakan Untuk Pembentukan Cadangan Kerugian Penurunan Nilai (CKPN)

Pembentukan CKPN dihitung menggunakan pendekatan *forward looking* terhadap kerugian kredit ekspektasi sesuai Pernyataan Standar Akuntansi Keuangan (PSAK) 109. Bank menjaga kecukupan jumlah cadangan kerugian penurunan nilai untuk menutup kerugian kredit yang tercakup dalam portofolio pinjaman Bank. Untuk informasi yang lebih lengkap dapat mengacu pada Catatan 2 dalam catatan atas Laporan Keuangan Konsolidasian terkait CKPN pada halaman 330-337.

Informasi terkait Pengungkapan Tagihan dan Pencadangan Berdasarkan Wilayah, Tagihan dan Pencadangan - Berdasarkan Sektor *Ekonomi*, dan Rincian Mutasi Cadangan Kerugian Penurunan Nilai dapat diakses pada situs web www.ocbc.id.

Pemenuhan Ketentuan Regulator dan Basel

Bank berkomitmen memenuhi semua Ketentuan Regulator dan Kerangka Basel sebagai praktik terbaik pada tingkat internasional.

Untuk mengukur risiko kredit, Bank mengadopsi *Standardized Approach* dan ketentuan regulator, termasuk dalam menentukan bobot risiko. Bank juga selalu menggunakan jasa lembaga pemeringkat yang diakui, untuk tingkat nasional yaitu Pefindo dan tingkat internasional yaitu Fitch serta pemeringkat internasional lainnya.

Untuk memenuhi implementasi *Internal Rating Based (IRB)* sesuai standar Basel, Bank juga telah membuat model penilaian kredit dan model rating untuk kredit korporasi dan komersial, serta aplikasi *scorecard* dan *behavior scorecard* untuk kredit *Consumer and Emerging Business*. Melalui sistem penilaian kredit dan *scorecard*, Bank mampu menilai kelayakan kredit secara obyektif.

Non-Performing Receivables and Impairment of Receivables

Non-performing receivables are deferred principal and/or interest repayments that are in excess of 90 days overdue. All receivables are subject to impairment based on the Bank's evaluation, which is based on objective evidence of the impairment being caused by one or more 'loss events' after the initial recognition of a non-performing loan in which the loss event has had an impact on the reliability of the estimated future cash flow of the financial asset or group of financial assets.

Disclosures of Net Receivables Based on Region, Net Receivables Based on Maturity Term, and Net Receivables Based on Economic Sector can be accessed through our website at www.ocbc.id.

Approach to Calculate Allowance for Impairment Losses

Allowance for Impairment Losses for financial assets are calculated with a forward-looking expected credit loss (ECL) model in line with Statement of Financial Accounting Standards (SFAS) 109. The Bank maintains a sufficient allowance for impairment losses to absorb the credit losses in portfolios. Please see Note 2 to the Consolidated Financial Statements on pages 330-337 for more information on impairment allowances.

Disclosures of Receivables and Allowance based on Region, Receivables and Allowance by Economic Sector, and Movements in Allowance for Impairment Losses can be accessed through our website at www.ocbc.id.

Regulatory and Basel Requirements Compliance

The Bank is committed to meet all regulatory requirements and comply with Basel Framework as international best practice.

The Bank adopts the Standardized Approach and regulatory requirements to measure credit risk, including risk weightage. The Bank also engages accredited national and international rating agencies, such as Pefindo and Fitch Ratings and other international rating agencies.

To meet Basel's Internal Rating Based (IRB) approach, the Bank has developed a credit rating and model rating for corporate and commercial loans and an application and behavioural scorecard for Consumer and Emerging Business loans, which enable the Bank to objectively assess credit eligibility.

Semua model penilaian kredit telah divalidasi oleh pihak independen sebelum diimplementasikan dan telah menjadi bagian proses keputusan. Bank melakukan evaluasi berkala terhadap model penilaian kredit dan *scorecard* untuk memastikan kesesuaiannya dengan perkembangan usaha dan lingkungan risiko Bank.

Pengungkapan Tagihan Bersih Berdasarkan Kategori Portofolio dan Peringkat dapat diakses pada situs web www.ocbc.id.

PENGELOLAAN RISIKO PASAR [FN-CB-550a.2]

Risiko pasar adalah risiko kerugian pada posisi neraca dan rekening administratif termasuk transaksi derivatif akibat perubahan harga pasar, seperti perubahan suku bunga, nilai tukar, termasuk harga opsi.

Kerangka Kerja Manajemen Risiko Pasar

Pengelolaan risiko pasar dilakukan dengan mengacu pada RAS dan strategi bisnis Bank, kerangka kerja dan kebijakan manajemen risiko pasar yang meliputi pemisahan antara portofolio *Trading Book* dan *Banking Book*, pembagian tugas antara unit pengambil risiko dan unit yang melakukan kontrol dan pengawasan.

Untuk mengontrol besaran risiko yang dapat diambil, Bank telah menetapkan berbagai limit dan *threshold* untuk memastikan setiap eksposur risiko pasar berada di tingkat toleransi risiko dan RAS yang telah disetujui.

Eksposur risiko pasar dimonitor secara harian yang dilengkapi dengan proses eskalasi dan pelaporan kepada Komite Manajemen Risiko Pasar.

Pengawasan dan Organisasi Manajemen Risiko Pasar

Untuk memastikan pengelolaan manajemen risiko pasar Bank memadai, diperlukan pengawasan aktif dari Direksi dan Dewan Komisaris. Di tingkat Direksi, pengawasan risiko dilaksanakan oleh KMRP, ALCO, ALCO Syariah, dan KMR, sedangkan di tingkat Dewan Komisaris, fungsi pengawasan risiko dilakukan oleh RMC.

KMRP merupakan komite yang beranggotakan manajemen senior yang mendukung KMR dan Presiden Direktur dalam proses manajemen risiko pasar secara menyeluruh. KMRP bertanggung jawab atas implementasi manajemen risiko pasar Bank dan memastikan bahwa kebijakan serta pelaksanaannya sudah dilakukan dengan tepat, efektif, dan memadai serta sejalan dengan RAS dan strategi bisnis Bank. Selanjutnya, setiap potensi masalah dalam pengelolaan risiko pasar akan didiskusikan di KMRP dan dilaporkan ke KMR.

Global Market (GM) merupakan unit pengambil risiko di mana terdapat pemisahan antara unit yang melakukan

All credit rating models were validated by an independent party prior to adoption and integration into decision making processes. The Bank reviews the models periodically to ensure their alignment with the Bank's business development and risk environment.

Disclosures of Net Receivables Based on Portfolio Categories and Individual Rating can be accessed at www.ocbc.id.

MARKET RISK MANAGEMENT [FN-CB-550a.2]

Market risk is the risk of losses on the balance sheet and offbalance sheet positions, including derivative transactions, as a result of changes in market pricing, such as interest rates, foreign exchange, and option prices.

Market Risk Management Framework

The Bank manages market risk based on the RAS and business strategies, risk management framework and policy that differentiates the Trading Book and Banking Book portfolios, as well as segregation of duties between risk-taking units and control and supervisory units.

The Bank sets out various risk limits and thresholds to control risk level and ensure that each market risk exposure is within the approved risk tolerance level and RAS.

Market risk exposure is monitored daily with escalation and reporting procedure to the Market Risk Management Committee.

Market Risk Management Organisation and Supervision

To ensure adequacy, the Board of Directors and the Board of Commissioners actively supervise the Bank's market risk management. The MRMC, ALCO, ALCO Shariah, and the BRC supervise at the Board of Directors' level, and the RMC supervise at the Board of Commissioners level.

Comprising senior management members, the MRMC supports the BRC and the President Director in managing the overall market risk processes. The MRMC oversees the Market Risk Management activities, ensuring that appropriate, effective, and adequate policies and practices are in place to support the Bank's RAS and business strategies. The MRMC discusses potential issues in this area and reports them to the BRC.

Global Market (GM) is a risk-taking unit that segregates trading and banking book activities. The Market Risk

trading dan unit yang melakukan aktivitas pada *banking book*. *Market Risk Management Division (MRMD)* merupakan unit kontrol independen di Direktorat Manajemen Risiko yang bertanggung jawab untuk memantau dan mengontrol risiko pasar sesuai dengan kerangka kerja dan kebijakan manajemen risiko pasar, baik *trading book* maupun *banking book*. MRMD bertanggung jawab dalam mengidentifikasi risiko, menetapkan, dan melakukan validasi model pengelolaan risiko, dan melaporkan risiko secara independen.

Pendekatan Manajemen Risiko Pasar

Pedoman kerja manajemen risiko pasar meliputi:

- **Identifikasi Risiko Pasar**
Identifikasi risiko pasar dilakukan melalui analisa pergerakan harga pasar dan eksposur risiko pasar dari perubahan portofolio keuangan dibandingkan dengan strategi bisnis.
- **Pengukuran Risiko Pasar**
Teknik pengukuran risiko pasar dilakukan menggunakan metodologi manajemen risiko berikut ini:
 1. **Value-at-Risk (VaR)**
Metodologi untuk mengukur potensi risiko kerugian maksimum yang mungkin terjadi atas suatu portofolio keuangan dalam rentang waktu tertentu dan berdasarkan tingkat kepercayaan tertentu. VaR diukur dan dipantau untuk faktor-faktor risiko suku bunga dan risiko nilai tukar dengan menggunakan pendekatan simulasi historis pada tingkat kepercayaan 99%.
 2. **Sensitivitas Portofolio Keuangan**
Perhitungan dengan mengukur dampak pergerakan instrumen risiko yang mendasari portofolio keuangan, yaitu:
 - PV01 untuk mengukur potensi perubahan harga suatu portofolio keuangan dari pergerakan suku bunga.
 - CS01 untuk mengukur dampak dari pergerakan *credit spread* terhadap suatu portofolio keuangan yang terpapar risiko kredit.
 3. **Stress Testing**
Dilakukan untuk memperkirakan potensi kerugian yang mungkin terjadi akibat skenario *stress test* tertentu berdasarkan asumsi *hypothetical* [*anticipatory stress test*] atau observasi historis yang mempunyai probabilitas rendah tetapi mungkin terjadi. *Stress testing* risiko pasar dilakukan secara berkala dan diinformasikan kepada KMRP, KMR, dan RMC.
 4. **Aktiva Tertimbang Menurut Risiko (ATMR)**
Bank mengadopsi Pendekatan Standar Basel III *Reforms* untuk pengukuran risiko pasar dengan mengacu pada pedoman Regulator.

Management Division [MRMD] is an independent control unit of Risk Management Directorate responsible for monitoring and controlling market risk in compliance with the market risk management framework and policies for both trading books and banking books. The MRMD is responsible for identifying risks, establishing, and validating risk management models and reporting risks independently.

Market Risk Management Approach

The market risk management guidelines cover:

- **Market Risk Identification**
To identify market risk, the Bank analyses price movement and market risk exposure from changes in the financial portfolios compared to the business strategies.
- **Market Risk Measurement**
The following are methodologies for market risk measurement:
 1. **Value-at-Risk (VaR)**
VaR measures the potential risk of maximum losses that may occur in a financial portfolio within a specific time frame and based on certain confidence levels. VaR is measured and monitored for interest rate and currency risk factors by using a historical simulation approach, under a 99% confidence level.
 2. **Financial Portfolio Sensitivity**
The calculation is performed by measuring the impact of movements in risk instruments underlying the financial portfolios, as follows:
 - PV01 to measure the potential change in price of a financial portfolio from the movement of interest rates.
 - CS01 to measure the impact from the credit spread on a financial portfolio exposed to credit risk.
 3. **Stress Testing**
Market risk stress testing is employed to estimate potential losses that may occur as a result of a certain stress test scenario, which is based on a hypothetical assumption [*anticipatory stress test*] or historical observations with a low probability but is plausible. Market Risk Stress Testing is conducted regularly, and the results are informed to MRMC, BRC, and RMC.
 4. **Risk Weighted Asset (RWA)**
The Bank adopts the Standardized Approach – Basel III Reforms for market risk measurement by referring to the Regulatory guidelines.

- Pemantauan dan Pengelolaan Risiko Pasar

1. Limit

Bank telah menetapkan suatu limit dan *trigger/threshold* risiko untuk memastikan eksposur risiko pasar selalu terjaga sesuai dengan toleransi risiko dan *risk appetite* Bank.

2. Validasi Model

Setiap model yang digunakan harus divalidasi secara berkala oleh pihak independen untuk memastikan model yang digunakan masih relevan.

3. *Back-testing*

Bank melakukan *back-testing* untuk mengkonfirmasi konsistensi model risiko pasar terhadap asumsi-asumsi model statistik yang digunakan.

4. Sistem Manajemen Risiko Pasar

Bank menggunakan sistem Murex untuk mengelola dan mengontrol eksposur risiko pasar yang timbul dari portofolio *trading* dan *banking book*. Selain itu, untuk mengukur *interest rate risk in the banking book (IRRBB)*, Bank menggunakan sistem Fermat ALM.

- Market Risk Monitoring and Management

1. Limits

The Bank has established a risk limit and trigger/threshold to ensure market risk exposures are always within the Bank's risk tolerance and appetite.

2. Model Validation

Any model for measuring market risk should be validated periodically by an independent party to ensure its relevance.

3. Back-testing

The Bank conducts back testing to confirm the consistency of its market risk model against assumptions for the statistical model used.

4. Market Risk Management System

The Bank applies Murex system to manage, measure, and control market risk exposures arising from the trading and banking book portfolios. The Bank also uses the Fermat ALM system to measure the interest rate risk in the banking book (IRRBB).

Trading

Tabel VaR (dalam Jutaan Rp | In Million)

Jenis Risiko Risk Type	2025				2024			
	Year End	Average	Minimum	Maximum	Year End	Average	Minimum	Maximum
IR VAR	7,350	12,940	6,883	20,785	7,027	11,028	3,543	22,978
FX VAR	8,241	3,988	265	20,480	2,166	4,379	444	14,197
TOTAL VAR	10,704	13,284	4,176	38,038	5,112	12,090	3,659	25,338

Trading

Tabel PV01 (dalam Ribuan Rp | In Thousand)

Jenis Risiko Risk Type	2025				2024			
	Year End	Average	Minimum	Maximum	Year End	Average	Minimum	Maximum
PV01 - Trading Book	944,724	1,488,384	695,816	2,304,750	740,451	1,133,864	272,757	2,036,970

Informasi ATMR, dan Risiko Suku Bunga dalam *Banking Book* dapat diakses pada situs web www.ocbc.id.

Information on Market Risk Weighted Assets, and Interest Rate Risk in the Banking Book can be accessed on the website at www.ocbc.id.

PENGELOLAAN RISIKO ASET DAN LIABILITAS

Manajemen risiko aset dan liabilitas (ALRM) merupakan manajemen strategis yang dilakukan Bank untuk mengatur komposisi dan struktur aset dan liabilitas Bank, dengan tujuan untuk memaksimalkan pendapatan serta mengoptimalkan manajemen risiko likuiditas dan risiko suku bunga, sesuai dengan batas toleransi risiko dan limit yang ditetapkan. Fokus utama dalam ALRM adalah risiko likuiditas dan IRRBB.

Kerangka Manajemen Risiko Aset dan Liabilitas

Kerangka kerja manajemen risiko aset dan liabilitas Bank berpusat pada pengelolaan eksposur yang timbul dari

ASSET AND LIABILITY RISK MANAGEMENT

Asset and liability risk management (ALRM) are strategic deployments for the Bank in managing asset and liability composition and structure, aimed at maximising revenue, and optimising liquidity risk and interest rate risk management according to risk tolerance and limits. The primary focus areas in ALRM are liquidity risk and IRRBB.

Asset and Liability Risk Management Framework

The Bank's asset and liability risk management framework focuses on managing the exposures arising from the Bank's

neraca Bank sesuai dengan RAS Bank. Bank memantau profil risiko likuiditas dan risiko IRRBB terhadap limit risiko baik dalam *business-as-usual* maupun skenario stress.

Eksposur risiko aset dan liabilitas dipantau secara harian oleh unit kerja independen dalam RMG dan dilaporkan kepada ALCO, KMRP, KMR, dan Dewan Komisaris melalui RMC secara berkala.

MRMD pada RMG bertanggung jawab untuk memantau, mengukur dan melaporkan risiko likuiditas dan IRRBB. Adapun manajemen eksposur risiko likuiditas dan IRRBB secara harian dilakukan oleh unit kerja GM ALM, sebagai unit pengambil risiko, dalam limit dan *trigger* yang telah ditetapkan.

PENGUKURAN MANAJEMEN RISIKO ASET DAN LIABILITAS

Manajemen Risiko Likuiditas

Manajemen risiko likuiditas bertujuan untuk memastikan Bank memiliki kecukupan dana pemenuhan kewajiban kontraktual dan kewajiban keuangan sesuai ketentuan Regulator, sehingga dapat mempertahankan bisnis secara berkelanjutan.

Pemantauan likuiditas dilakukan secara harian dalam kerangka kerja untuk memproyeksikan arus kas berdasarkan pendekatan kontraktual maupun *behavioral*. Indikator-indikator likuiditas seperti *Liquidity Coverage Ratio (LCR)*, *Net Stable Funding Ratio (NSFR)* dan *Deposit Concentration Ratio (DCR)* digunakan untuk menjaga komposisi optimal antara pendanaan dan aset. Strategi pendanaan ditetapkan untuk menyediakan diversifikasi yang efektif dan stabilitas dalam sumber-sumber pendanaan lintas tenor, produk dan segmen nasabah.

Simulasi eksposur likuiditas untuk skenario *stress* dilakukan dan hasilnya digunakan untuk menyesuaikan strategi manajemen risiko likuiditas serta Rencana Pendanaan Darurat (CFP). Bank memelihara aset-aset likuid yang memadai untuk memenuhi kebutuhan likuiditas pada situasi krisis. Aset-aset likuid tersebut terutama terdiri dari instrumen bank sentral dan surat berharga Pemerintah.

Informasi terkait pengungkapan Laporan Regulasi *LCR* atau *NSFR* dapat diakses pada situs web www.ocbc.id.

Manajemen Risiko Suku Bunga dalam Banking Book (IRRBB)

Fokus utama pengelolaan IRRBB adalah untuk memastikan bahwa eksposur risiko suku bunga dapat teridentifikasi, terukur, terawasi, dan dikelola sesuai dengan toleransi risiko yang ditetapkan dan dalam *risk appetite* Bank. Bank menggunakan berbagai teknik untuk mengukur IRRBB baik dari perspektif pendapatan maupun nilai ekonomis serta PV01 (*Present Value of a Basis Point*) untuk mengukur

balance sheet in accordance with the Bank's RAS. The Bank monitors the liquidity risk and IRRBB profiles against risk limits of both business-as-usual and stress scenarios.

An independent unit within the RMG monitors asset and liability risks exposure daily and periodically reports them to the ALCO, MRMC, BRC, and the Board of Commissioners through the RMC.

The MRMD under RMG is responsible for monitoring, measuring, and reporting liquidity and IRRBB risk, while the GM ALM unit provides daily liquidity and IRRBB risk exposure management as a risk-taking unit that works within risk limits and triggers.

ASSETS AND LIABILITIES RISK MANAGEMENT MEASUREMENT

Liquidity Risk Management

Liquidity risk management aims to ensure the Bank maintains sufficient funds to meet contractual and regulatory financial obligations, thereby sustaining its going concern.

Liquidity is monitored daily using a framework that projects cash flows based on both contractual and behavioural approaches. Liquidity indicators such as the Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and Deposit Concentration Ratio (DCR) are used to maintain an optimal funding and assets mix. Funding strategies are designed to ensure effective diversification and stability across funding sources, tenors, products, and customer segments.

Liquidity exposure simulations under stress scenarios are conducted, in which the results are used to adjust liquidity risk management strategy and Contingency Funding Plan (CFP). The Bank maintained sufficient liquid assets to meet liquidity needs during crisis situations, mainly consisting of central bank instruments and Government securities.

Information of the Regulatory LCR or NSFR can be accessed on the website at www.ocbc.id.

Interest Rate Risk Management in Banking Book (IRRBB)

IRRBB management aims to ensure that interest rate risk exposures can be identified, measured, monitored, and managed within risk tolerance and risk appetite. The Bank adopted various techniques to measure IRRBB from both earnings and economic value perspectives, including PV01 (Present Value of a Basis Point) to assess monthly sensitivity of portfolio's value to a one basis point change in interest rates.

sensitivitas nilai portfolio dari satu basis poin perubahan suku bunga secara bulanan. Metode tersebut mengukur pengaruh berbagai skenario atas pendapatan bunga bersih (NII) dan Nilai Ekonomis Ekuitas (EVE). Model-model *behavioral* digunakan untuk menilai risiko suku bunga yang dihasilkan dari pelunasan pinjaman dipercepat, penarikan lebih awal untuk deposito berjangka dan simpanan tanpa jatuh tempo.

Informasi terkait pengungkapan Sensitivitas NII dan Sensitivitas EVE, dan Laporan IRRBB menurut ketentuan OJK dapat diakses pada situs web www.ocbc.id.

PENGELOLAAN RISIKO OPERASIONAL

Risiko Operasional melekat pada seluruh produk, aktivitas, sistem dan proses Bank. Pengelolaan risiko operasional ditopang oleh kolaborasi tiga lini pertahanan yaitu unit bisnis/*operation*, manajemen risiko, dan audit internal.

Tujuan pengelolaan risiko operasional adalah meminimalkan/menghindari kerugian yang tidak terduga serta mengelola kerugian yang terduga, mengelola modal, kepatuhan terhadap peraturan serta mendukung peluang bisnis baru dengan risiko yang terkontrol.

Pendekatan Manajemen Risiko Operasional

Bank memiliki sistem manajemen risiko operasional yang memastikan eksposur risiko operasional diidentifikasi, dinilai, dimitigasi, dimonitor, dan dilaporkan kepada Direksi dan Dewan Komisaris.

Mengingat sifat risiko operasional melekat pada seluruh kegiatan Bank, peran dan fungsi kontrol pun melekat ke setiap karyawan. Untuk meningkatkan pemahaman dan kesadaran risiko, Bank mengadakan pelatihan berkala untuk karyawan. Masing-masing unit kerja melakukan penilaian sendiri atas efektivitas kontrol terhadap risiko yang melekat pada proses kerjanya.

Bank memiliki *Key Risk Indicator* (KRI) sebagai alat deteksi dini untuk melakukan tindakan sebelum potensi risiko menimbulkan kerugian. Bank memiliki program asuransi untuk mengurangi dampak kerugian finansial dan *Control Assurance Function* untuk mengoptimalkan fungsi kontrol pada aktivitas *trading*.

Manajemen Risiko Pihak Ketiga

Bank menyadari ada risiko yang melekat dalam kerja sama dengan pihak ketiga, baik terkait alih daya maupun non alih daya. Bank telah mengimplementasikan proses dan kebijakan untuk mengelola risiko tersebut.

Manajemen Keberlangsungan Bisnis

Bank menerapkan Strategi Keberlangsungan Bisnis melalui analisis dampak bisnis, menyusun rencana keberlangsungan bisnis, lokasi kerja alternatif, pengaturan *split operations*, serta penyesuaian proses operasional dan pengujian

These methods measure the impact of different scenarios on Net Interest Income (NII) and Economic Value of Equity (EVE). Behavioural models are also used to assess interest rate risks resulting from loan prepayments, time deposit early redemptions, and non-maturity deposits.

Information on Sensitivity of NII and Sensitivity of EVE, and IRRBB Report according to OJK can be accessed on the website at www.ocbc.id.

OPERATIONAL RISK MANAGEMENT

Operational Risk is managed as an inherent risk across products, activities, systems, and processes through three lines of defence, namely business unit/operation, risk management, and internal audit.

Operational risk management aims to minimise or prevent unexpected losses, manage anticipated losses, safeguard capital, maintain regulatory compliance, and enable new business opportunities within controlled risk parameters.

Operational Risk Management Approach

The Bank's operational risk management system ensures operational risk exposure is identified, assessed, mitigated, monitored, and reported to the Board of Directors and Board of Commissioners.

Considering the inherent nature of this risk to the Bank's entire activities, the risk control role is assigned to all employees. The Bank organised training sessions to enhance risk understanding and awareness and requires each unit to perform self-assessment on the effectiveness of their control measures against inherent risks in their work.

To take preventive actions, the Bank applied Key Risk Indicators (KRI) as an early risk detection mechanism. The Bank also has an insurance program to mitigate the impact of financial loss and a Control Assurance Function to optimise control over trading activities.

Third-Party Risk Management

The Bank recognized the inherent risks in engaging with third parties, whether for outsourcing purposes or others, and has implemented appropriate risk management policies and procedures.

Business Continuity Management

The Business Continuity Strategy is carried out through business impact analysis, business continuity planning, alternative work locations, split operations arrangements, and adjustments to operational processes, with regular

rencana keberlangsungan bisnis. Dalam situasi krisis, Bank mengaktifkan *Crisis Management Team (CMT)* yang memimpin dan mengarahkan tindakan strategis.

Bank berhasil menjaga keberlangsungan usaha serta memenuhi layanan seluruh pemangku kepentingan termasuk mengantisipasi ancaman yang timbul dari *issue* geopolitik serta risiko keamanan siber.

Strategi Manajemen Risiko Teknologi dan Keamanan Informasi

Kebijakan Manajemen Risiko Teknologi Informasi Bank telah diimplementasikan untuk memastikan bahwa risiko-risiko yang terkait dengan penggunaan teknologi informasi dapat diidentifikasi, dinilai, dimitigasi, dan dipantau secara efektif dan memadai.

Bank secara rutin memperbarui sistem teknologi keamanan, termasuk keamanan siber, guna melindungi dari ancaman siber baik eksternal maupun internal. Langkah ini dilakukan untuk memastikan kerahasiaan, integritas, dan ketersediaan aset informasi. Sistem diimplementasikan secara menyeluruh pada jaringan, server, aplikasi, pangkalan data, dan pengguna akhir serta dimonitor oleh tim *cyber security operations monitoring center (24/7)*. Bank menerima sertifikasi ISO 20000 mengenai *service management system* dan ISO 27001:2013 mengenai *information security management system*. Untuk terus meningkatkan keamanan informasi perbankan dan nasabah, Bank secara berkala melaksanakan program peningkatan kesadaran karyawan atas risiko siber dan teknologi informasi serta *testing CSIRT (Computer Security Incident Response Team)*, dan *social engineering*, mengurangi penggunaan *remote access* ke aplikasi dengan informasi finansial nasabah, dan *email content monitoring*. Bank melakukan *Third Party Digital Risk Assessment (TPDRA)* atas pihak ketiga yang memiliki pertukaran, pengolahan, dan penyimpanan data. *Thematic assesment* juga di lakukan oleh Bank sebagai bagian dari *assurance* untuk melakukan *check* terhadap kontrol dan proses yang sudah di jalankan oleh Bank.

Aktiva Tertimbang Menurut Risiko (ATMR)

Perhitungan ATMR Risiko Operasional dilakukan dengan Pendekatan Standar.

Alokasi modal dan ATMR Risiko Operasional dapat diakses pada situs web www.ocbc.id.

SISTEM PENGENDALIAN INTERNAL

Bank mengimplementasikan kebijakan Sistem Pengendalian Intern (SPI) yang efektif dan efisien sebagai mekanisme pengawasan berkesinambungan di seluruh level jabatan dari kantor pusat dan kantor cabang. SPI Bank meliputi lima komponen utama, yaitu:

testing of continuity plan. In a crisis situation, the Bank activates the Crisis Management Team (CMT) to lead and coordinate strategic actions.

The Bank maintained business continuity and continued to serve all stakeholders, while anticipating potential threats from geopolitical issues and cybersecurity risks.

Information Technology and Security Risk Management Strategy

The Bank's Information Technology Risk Management Policy has been implemented to ensure that risks associated with information technology are effectively and adequately identified, assessed, mitigated, and monitored.

The Bank regularly updates its security technology system, including cybersecurity measures, to safeguard against both external and internal cyber threats, ensuring the confidentiality, integrity, and availability of information assets. The systems are deployed on networks, servers, applications, databases, and end users with 24/7 monitoring by the cyber security operations center. The Bank has obtained ISO 20000 certification for its service management system and ISO 27001:2013 for its information security management system. To strengthen banking and customer information security, the Bank delivers cyber and information technology risk awareness programs, as well as CSIRT (Computer Security Incident Response Team), social engineering testing, reduce usage of remote access to customer financial information data application, and email content monitoring. The Bank perform Third Party Digital Risk Assessment (TPDRA) for third parties who have data exchange, processing, and storage. Bank also conduct thematic assessment as part of assurance check on existing control and process in the Bank.

Operational Risk-Weighted Asset (RWA)

The RWA for Operational Risk is calculated with Standardised Approach.

Allocation of Capital and Operational RWA can be accessed at www.ocbc.id.

INTERNAL CONTROL SYSTEM

The Bank has implemented an effective and efficient Internal Control System (ICS) as a continuous supervision mechanism for all levels of the head office and branch offices. The Bank's ICS consists of five main components:

1. Pengawasan manajemen dan lingkungan yang mendukung pengendalian.
2. Proses identifikasi dan penilaian risiko.
3. Aktivitas kontrol dan pemisahan tugas serta tanggung jawab.
4. Keandalan sistem akuntansi, informasi dan komunikasi yang efektif.
5. Pemantauan dan perbaikan terhadap kelemahan.

Implementasi SPI dilakukan pada tiga aspek pengendalian utama, yaitu:

1. Pengendalian Operasional
 - b. Bank memiliki kebijakan dan prosedur lengkap dan dievaluasi secara berkala.
 - c. Bank menyusun kajian risiko pada setiap produk dan aktivitas, *menerapkan Key Risk Indicator (KRI) dan Risk and Control Self-Assessment (RCSA)*.
 - d. Bank menerapkan proses penyusunan, kaji ulang dan pengujian *Business Continuity Plan* serta melaporkan kepada Direksi dan Dewan Komisaris.
2. Pengendalian Kepatuhan terhadap Ketentuan Peraturan dan Perundang-undangan
 - c. Bank memiliki Unit Kerja yang mengelola dan mendukung kepatuhan Bank terhadap ketentuan yang berlaku.
 - d. Bank melakukan proses *Regulatory Requirement Self-Assessment (RRSA)*.
3. Pengendalian Keuangan
 - d. Bank memiliki Rencana Bisnis untuk pencapaian jangka pendek dan jangka Panjang dengan memperhitungkan kemampuan modal yang dimiliki.
 - e. Menekankan pelaksanaan kontrol yang efektif, seperti tersedianya:
 - Unit Kontrol atau Quality Assurance untuk mengawasi proses dari masing-masing unit kerja terkait.
 - Satuan Kerja Manajemen Risiko, Divisi Kepatuhan serta Audit Intern yang independen.
 - Sistem informasi dan saluran komunikasi dengan pengamanan sistem enkripsi.

Kesesuaian dengan Ketentuan Regulator dan Sistem Internasional

Rancangan dan implementasi Sistem Pengendalian Intern (SPI) Bank mengacu pada Pedoman Standar SPI bagi Bank Umum dan *Committee of Sponsoring Organizations of the Treadway Commission (COSO)*.

Evaluasi Atas Efektivitas SPI

Seluruh manajemen dan karyawan memiliki tanggung jawab serta berperan dalam meningkatkan kualitas pelaksanaan

1. Management supervision and environmental support controls.
2. Risk identification and measurement.
3. Control activities and segregation of duties and responsibilities.
4. Reliable and effective accounting, information and communication systems.
5. Monitoring and shortfall improvements.

The Bank's ICS implementation covers three main control aspects, which are:

1. Operational Control
 - b. Comprehensive policies and procedures that are periodically evaluated.
 - c. Conduct risk assessments on products and activities, adopt Key Risk Indicators (KRI) and Risk and Control Self-Assessments (RCSA).
 - d. Develop, review and test Business Continuity Plan (BCP) and reports to the Board of Directors and the Board of Commissioners.
2. Laws and Regulations Compliance Control
 - a. Establish a Working Unit that manages and supports the Bank's regulatory compliance.
 - b. Implement Regulatory Requirement Self-Assessments (RRSA).
3. Financial Control
 - d. The Bank's Business Plan articulates short and long-term targets that align with its capital capacity.
 - e. Emphasis on effective control implementation, such as availability of:
 - A Control Unit or Quality Assurance to supervise each related unit's processes.
 - An Independent Risk Management Unit, Compliance Division, and Internal Audit.
 - Information system and communication channels equipped with encryption system security.

Compliance with Regulatory and International System Requirements

The Bank's ICS framework and implementation refer to the Standard ICS Guidelines for Commercial Banks and the Committee of Sponsoring Organisations of the Treadway Commission (COSO).

SPI Effectiveness Assessments

All management and employees are responsible for improving the quality of internal control and risk management

sistem pengendalian intern dan pengelolaan risiko. Manajemen melakukan evaluasi secara berkala melalui berbagai elemen tata kelola dibawah Dewan Komisaris dan Direksi untuk memastikan pengendalian intern dan pengelolaan risiko di tahun 2025 telah berjalan secara memadai dan efektif, dalam rangka mendukung pencapaian serta pertumbuhan bisnis Bank secara berkesinambungan.

Terkait pengendalian internal dalam proses pelaporan keuangan Bank, manajemen risiko dan sistem pengendalian internal atas proses pelaporan keuangan Bank dilakukan dengan memadai dan efektif serta memberikan keyakinan yang memadai untuk mengelola risiko dan kesehatan operasional Bank serta memastikan keandalan pelaporan keuangan dan non-keuangan untuk internal dan eksternal

PENGELOLAAN RISIKO HUKUM

Pengendalian Risiko Hukum dilakukan oleh Unit Kerja Fungsi Hukum, yaitu *Corporate Legal Department, Divisi Asset Recovery Management, Human Resources Services Division, dan Integrated Lending Services Division.*

Strategi pengelolaan risiko hukum menasar tiga aspek berikut:

1. Litigasi: dikelola dengan merespons dengan tepat sengketa yang melibatkan Bank.
2. Kelemahan perjanjian dan hubungan hukum: dikelola dengan cara mengkaji setiap dokumen hukum, kebijakan, dan prosedur internal untuk meminimalkan risiko hukum.
3. Ketiadaan atau perubahan peraturan perundang-undangan: dikelola melalui kajian secara berkala terhadap ketentuan peraturan perundang-undangan dan terhadap praktik terbaik di industri perbankan dalam standar dokumentasi hukum.

Corporate Legal Department juga melakukan sosialisasi dan pelatihan untuk terus membangun budaya kehati-hatian dan memastikan seluruh Unit Kerja memahami dan dapat mengendalikan risiko hukum.

Untuk memantau risiko hukum, *Corporate Legal Department* mengkonsolidasi pengumpulan data dan analisis untuk mengukur indikator risiko hukum berdasarkan parameter yang ditentukan oleh OJK. Hasil pengukuran dilaporkan kepada Direksi melalui Satuan Kerja Manajemen Risiko.

PENGELOLAAN RISIKO STRATEGIK

Direksi dan Dewan Komisaris menetapkan dan secara berkala melakukan penyesuaian strategi jangka pendek, menengah, dan panjang guna memastikan keputusan dan kebijakan Bank senantiasa sejalan dengan kondisi terkini.

implementation. Management conducts regular evaluations through various governance elements under the Board of Commissioners and the Board of Directors to ensure adequate and effective implementation of internal control and risk management in 2025, supporting the Bank's sustainable business growth and achievement.

In terms of internal control over Bank's financial reporting processes, risk management and internal control systems for bank's financial reporting process are carried out adequate and effective and provide reasonable assurance for managing of Bank's risks and soundness of Bank's operations and ensure reliability of internal and external financial and non-financial reporting

LEGAL RISK MANAGEMENT

Legal Risk Control is carried out by Legal Function Units, namely *Corporate Legal Department, Asset Recovery Management Division, Human Resources Services Division, and Integrated Lending Services Division.*

Legal risk management strategy focuses on three aspects:

1. Litigation: managed through proper responses to disputes involving the Bank.
2. Weaknesses in agreement and legal arrangements: managed through reviews of legal documents, internal policies, and procedures to minimise legal risks.
3. Absence or changes in laws and regulations: managed through periodic review of laws and regulations, and best practices in banking industry on legal documentation standards.

Corporate Legal Department also carried out legal awareness and training to continuously promote prudence culture and ensure all Working Units understand and are capable in managing legal risk.

The *Corporate Legal Department* oversees the monitoring of legal risks by consolidating data collection and analysis to measure legal risk indicators based on parameters set by OJK. The results are reported to the Board of Directors through the Risk Management Unit.

STRATEGIC RISK MANAGEMENT

The Bank's short-, medium-, and long-term strategies are set by the Board of Directors and Board of Commissioners, which also periodically make adjustments to these strategies to ensure all decisions and policies remain relevant.

Upaya pengelolaan risiko stratejik antara lain:

1. Mengidentifikasi rencana strategis dalam Rencana Bisnis Bank dan Rencana Korporasi.
2. Melakukan pemantauan secara berkala untuk mengetahui kelayakan target dan melakukan penyesuaian jika dibutuhkan.
3. Mengomunikasikan pencapaian target keuangan, realisasi strategi, dan tindak lanjut Rencana Bisnis Bank, dan Rencana Korporasi melalui berbagai forum dan rapat koordinasi.

PENGELOLAAN RISIKO KEPATUHAN

Bank telah memiliki kebijakan, prosedur, dan sistem untuk memastikan keberhasilan manajemen risiko kepatuhan di seluruh jajaran Bank, termasuk melalui pendekatan secara terintegrasi dalam kerangka Konglomerasi Keuangan.

Dengan menerapkan langkah-langkah tersebut, Bank senantiasa melakukan langkah preventif sebagai strategi utama pengendalian risiko kepatuhan. Bank berkomitmen mengikuti standar praktik perbankan yang sehat untuk meningkatkan kinerja operasional, dan bisnis, serta menjaga kepercayaan para pemangku kepentingan.

Mekanisme Pemantauan dan Pengendalian Risiko Kepatuhan

Bank mengelola risiko kepatuhan dengan mengkaji tingkat kepatuhan untuk produk/aktivitas baru dan sistem, kebijakan, dan prosedur Bank terhadap peraturan yang berlaku. Direktur Kepatuhan menyampaikan laporan hasil pemantauan dan pengendalian risiko kepatuhan kepada Presiden Direktur serta Dewan Komisaris secara periodik.

PENGELOLAAN RISIKO REPUTASI

Pengelolaan risiko reputasi dilakukan melalui tiga hal utama:

1. Konsisten menjalin komunikasi yang baik dan efektif dengan para pemangku kepentingan, antara lain dengan mempublikasikan informasi terkini tentang Bank secara proaktif, membina hubungan baik dengan media, dan secara konsisten melaksanakan Tanggung Jawab Sosial Perusahaan.
2. Proaktif menanggapi dan menangani setiap hal negatif seperti keluhan, gangguan layanan, dan lainnya sehubungan dengan Bank.
3. Melakukan pemantauan terhadap perkembangan industri dan usaha secara berkala.

Pengelolaan Risiko Reputasi Pada Saat Krisis

Bank juga memiliki mekanisme komunikasi krisis untuk meminimalkan dampak peristiwa negatif terhadap reputasi. Untuk memastikan kesinambungan kegiatan usaha, Bank memiliki *Business Continuity Plan (BCP)* dan membentuk *Crisis Management Team* sebagai koordinator respons dalam situasi krisis.

Strategic risk management includes:

1. Identifying strategic plans in the Bank's Business and Corporate Plans.
2. Monitoring targets regularly to verify feasibility and adapt as needed.
3. Communicating the achievement of financial targets, strategies, and follow-up of the Bank's Business Plan and Corporate Plan through various forums and meetings.

COMPLIANCE RISK MANAGEMENT

The Bank has established policies, procedures, and systems to ensure effective management of compliance risks at all levels, including through an integrated approach within the Financial Conglomeration framework.

By implementing these measures, the Bank consistently takes preventive measures as a key strategy for managing compliance risks. It is committed to adhering to sound banking practices to enhance operational and business performance while maintaining stakeholders' trust.

Mechanisms on the Compliance Risk Monitoring and Control

The Bank manages compliance risk by reviewing the level of compliance of new products, activities, systems, policies, and procedures with applicable regulations. The Compliance Director periodically submits the results of compliance risk monitoring and control to the President Director and the Board of Commissioners.

REPUTATION RISK MANAGEMENT

Reputation risk is managed through three main approaches:

1. Consistently maintaining effective communication with stakeholders by proactively sharing Bank updates, building positive media relationships, and continuously engaging in Corporate Social Responsibility activities.
2. Proactively respond and managing negative incidents such as complaints, service disruptions, or other issues that may affect the Bank's reputation.
3. Frequently monitoring industry and business developments.

Managing Reputation Risk in a Crisis

The Bank also has a crisis communication mechanism to mitigate the reputational impact of adverse events. To ensure business continuity, a Business Continuity Plan (BCP) and a Crisis Management Team are established as a crisis response coordinator.

EVALUASI MANAJEMEN RISIKO

Pelaksanaan evaluasi manajemen risiko tidak hanya dilakukan oleh unit kerja pada RMG dan Divisi Internal Audit sebagai pengawas independen, melainkan juga dilakukan secara aktif oleh Dewan Komisaris dan Direksi melalui berbagai komite atau *council* yang dibentuk khusus terkait ruang lingkup dari masing-masing jenis risiko yang dikelola.

Pengawasan aktif selama tahun 2025 dapat dilihat dalam pemaparan Komite-komite Dewan Komisaris pada bagian Tata Kelola halaman 123-138.

Proses evaluasi yang lebih mendalam dilakukan oleh unit kerja manajemen risiko maupun unit kerja pendukung terkait lainnya dengan pendekatan berbasis risiko, sesuai dengan arahan regulator mengenai tingkat kesehatan bank melalui penilaian profil risiko. Penilaian profil risiko dilaksanakan setiap triwulanan.

Hasil penilaian serta evaluasi risiko inheren dan kualitas penerapan manajemen risiko disimpulkan dalam bentuk peringkat profil risiko Bank. Hasil ini dievaluasi oleh Direksi melalui KMR dan disampaikan kepada Dewan Komisaris melalui RMC.

Tinjauan atas Efektivitas Sistem Manajemen Risiko

Fungsi pengawasan dan evaluasi manajemen risiko Bank dilakukan oleh berbagai komite atau *council* yang berkaitan dengan risiko dan Divisi Internal Audit. Divisi Internal Audit mengevaluasi dan memberikan rekomendasi terhadap kualitas tata kelola, manajemen risiko, dan pengendalian intern secara independen.

Berdasarkan hasil penilaian yang dilakukan selama tahun 2025, Divisi Internal Audit berpendapat bahwa secara umum sistem pengendalian risiko yang diterapkan Bank telah memadai.

PENGELOLAAN RISIKO KE DEPAN

Secara keseluruhan, profil risiko Bank berdasarkan penilaian sendiri untuk Triwulan IV 2025 berada pada peringkat risiko komposit “Low”. Seiring dengan perkembangan aktivitas perbankan yang semakin beragam dan kompleks serta diiringi oleh potensi risiko yang meningkat, Bank akan terus menyempurnakan sistem pengelolaan risikonya, baik dari segi struktur organisasi, sumber daya manusia, kebijakan, prosedur, sistem pendukung dan metodologi lainnya untuk mengoptimalkan kinerja Bank yang berkesinambungan.

RISK MANAGEMENT EVALUATION

Apart from an independent risk management assessment by the RMG and the Internal Audit Division, the Board of Commissioners and Board of Directors also evaluate risk management outcomes through committees or councils with their corresponding risk scope.

The Board of Commissioners’ Committees’ supervisory results in 2025 are presented in the Governance chapter, page 123-138.

Risk management units and other supporting units carried out technical, in-depth evaluations using a risk-based approach, in line with regulatory guidance on bank soundness through quarterly risk profile assessment.

The assessment of inherent risks and risk management quality is summarised in the Bank’s risk profile rating. The Board of Directors reviews the results through the BRC and submits its findings to the Board of Commissioners through the RMC.

Risk Management System Effectiveness Review

The Bank’s risk management oversight and evaluation functions are carried out by various risk related committee or council, as well as Internal Audit. The Internal Audit Division independently assesses and provides recommendations on the quality of governance, risk management, and internal control.

Based on 2025 assessments, the Internal Audit Division considered the Bank’s overall risk management system implementation as adequate.

RISK MANAGEMENT MOVING FORWARD

Overall, the Bank’s composite risk rating based on its self-assessment in the fourth quarter of 2025 was “Low.” As banking activities become more diverse and complex with increasing potential risk, the Bank continues to strengthen its risk management system including organisational structure, human resources, policies, procedures, supporting systems, and methodologies, to optimize continuous performance.

Laporan Pengendalian Internal dalam Proses Pelaporan Keuangan

Report of Internal Control Over Financial Reporting

Sesuai dengan POJK No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank, Bank telah mengambil beberapa langkah untuk memperkuat dan mengimplementasikan pengendalian internal atas pelaporan keuangan, antara lain:

- Menyusun kebijakan dan prosedur untuk penerapan pengendalian internal atas transaksi keuangan, aktivitas perbankan, dan pelaporan keuangan.
- Menetapkan tahapan pengendalian internal dalam pelaporan keuangan Bank melalui penerapan Model *Three Lines of Defence* dengan menentukan *risk ownership* serta memperjelas tugas dan tanggung jawab setiap lini.

Direksi telah terlibat secara aktif dalam implementasi pengendalian internal dalam pelaporan keuangan Bank seperti fokus pada cakupan kontrol yang komprehensif, standar yang tinggi untuk kelengkapan dan keandalan pengendalian internal dalam proses pelaporan keuangan, dokumentasi yang lengkap, remediasi yang tepat waktu, dan perbaikan yang berkelanjutan.

Lebih lanjut, Direksi telah menilai dan menyatakan bahwa pengendalian internal atas proses pelaporan keuangan telah diterapkan secara efektif dan sesuai dengan Standar Akuntansi Keuangan Indonesia dan peraturan Otoritas Jasa Keuangan mengenai pencatatan transaksi keuangan, tanpa adanya *key/material control deficiencies* serta tanpa temuan yang berpotensi berdampak material terhadap pelaporan keuangan Bank

In line with OJK Regulation No. 15 Year 2024 on the Integrity of the Bank's Financial Reporting, the Bank has taken several steps to strengthen and implement internal controls over financial reporting, such as:

- Establishing policies and procedures for implementing internal control over financial transactions, banking activities, and financial reporting.
- Establishing internal control over financial reporting lifecycle by applying the Three Lines of Defence Model to define risk ownership and clarify the duties and responsibilities of each line.

Board of Directors have been actively involved in the implementation of internal control over Bank financial reporting, including a focus on comprehensive control coverage, high standard for the completeness and reliability of financial reporting controls, complete documentation, timely remediation, and sustainable control improvements.

Furthermore, Board of Directors has assessed and attested that internal control over financial reporting processes has been implemented effectively and in accordance with Indonesian Financial Accounting Standards and Financial Services Authority's regulations regarding the recording of financial transactions, with no key or material deficiencies or issues that could materially affect the Bank's financial reporting.