

2025

Annual Report
PT Bank Mega Tbk.



**STRENGTHENING CAPABILITIES,
ACCELERATING GROWTH**



Disclaimer

Welcome to the 2025 Annual Report of PT. Bank Mega, Tbk. with the theme of “Strengthening Capabilities, Accelerating Growth”. This Annual Report is issued in accordance with OJK Regulation Number 29/POJK.04/2016 concerning Annual Report of Issuers or Public Companies and Circular Letter of The Financial Services Authority Number 16/SEOJK.04/2021 concerning the Form and Content of Annual Report of Issuers or Public Companies.

This Annual Report may contain several statements that consist of future projections and views describing the Company’s perspective on future financial events and performance, as well as financial conditions, operating and business results, economic conditions, sector conditions and related plans and objectives.

These perspectives are based on various current estimations and assumptions that may change in line with uncertainties, contingencies, and various business risks and economic conditions that may change at any time. These variables could cause actual results, performance and events to differ materially from those predicted or projected; and are beyond the control of the Company and the Company’s Board of Directors. Such statements are not directly or exclusively related to historical facts and do not reflect the Company’s intentions, plans, expectations, assumptions and beliefs regarding future events. There is no guarantee that future events will occur, projections will be achieved, or that the Company’s assumptions are correct. These statements are not and should not be considered as a representation of the Company’s future performance.

This annual report contains the words “Bank” and “Bank Mega” defined as PT Bank Mega Tbk, which carries out business activities in the banking sector. Sometimes, the words “Company” and “Company.” It was also used for convenience to refer to PT. Bank Mega, Tbk. in general. Terms for the currency unit “Rupiah”, “Rp” or “IDR” refers to the official currency of the Republic of Indonesia, whereas “US Dollar”, “US\$” or “USD” refers to the official currency of the United States of America. The entire financial information is presented in Rupiah.



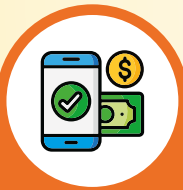
Strengthening Capabilities, Accelerating Growth

Bank Mega strengthens its internal capabilities through improving the quality of business processes, accelerating the adoption of digital technology, and strengthening the organizational structure to become more adaptive and responsive to evolving market needs.

This capability enhancement supports healthy and measured growth, expands value for customers, and improves financial performance and business resilience amid the dynamics of the industry.

DIGITAL ACCELERATION TO STRENGTHEN THE ECOSYSTEM

Bank Mega is strengthening its ecosystem through the acceleration of digital banking, integration with the retail sector, end-to-end process digitalization, and prudent risk management to support sustainable growth.



The development of digital banking as the primary foundation for growth.



Integration of digital services with the CT Corp retail ecosystem.



End-to-end process digitalization to enable faster transactions and provide a secure and convenient customer experience.



Prudent risk management to ensure sustainable growth.



REVITALIZATION OF BRANCH OFFICES AS GROWTH ENGINES

Bank Mega is optimizing the role of its branch offices as growth engines through strengthening retail functions, expanding market reach, and integrating branch and digital services.



The role of branch offices has been revitalized to focus on retail customer development.



Branch offices are functioning more actively in expanding market penetration.



The synergy between branch offices and digital channels creates a hybrid service model.



Optimization of the branch network supports growth in third-party funds (DPK) and the acquisition of new customer bases.



SOLID AND SUSTAINABLE FINANCIAL PERFORMANCE

As outlined in the theme of Bank Mega's 2025 Annual Report, "Strengthening Capabilities, Accelerating Growth," throughout 2025 all members of Bank Mega focused on achieving strategic goals through the strengthening of the bank's operations, the continued digital transformation to ensure customer transaction convenience and security, and guided by prudent governance. At the end of 2025, Bank Mega recorded various positive performance achievements as detailed below:

Total Assets



4.38%

As of December 31, 2025, the Bank recorded assets of IDR 140.83 trillion, up from IDR 134.91 trillion.

Time Deposit



18.55%

The Bank improved the Time Deposits, from Rp64,1 trillion at the end of 2024, to Rp76 trillion at the end of 2025.

DPK



13.59%

Bank Mega recorded third-party funds of IDR 104.13 trillion, a significant increase from IDR 91.67 trillion at the end of 2024.

Loans



IDR67.24 trillion

Loan disbursement in 2025 increased by 4.00% compared to loan disbursement in 2024, which was IDR 64.65 trillion.

Non-Performing Loan (NPL) Ratio (Gross)



1.65%

The NPL ratio in 2025 decreased compared to the previous year, which was 1.69%.



Mobile Banking Performance

Mobile Banking (M-Smile)

In 2025, the number of M-Smile users increased from 1,107,262 to 1,163,197.

5.05%
Total user

Mobile Banking Performance



44.58%

Number of transactions

The total number of transactions conducted by M-Smile users throughout 2025 reached 16.9 million, a significant increase from 11.71 million transactions in 2024.



56.51%

Transaction value

The total transaction value through the M-Smile application in 2025 rose sharply to IDR78.1 trillion, compared to IDR49.9 trillion in 2024.



Theme Continuity



Strengthening Capabilities, Accelerating Growth

Bank Mega strengthens its internal capabilities through improving the quality of business processes, accelerating the adoption of digital technology, and strengthening the organizational structure to become more adaptive and responsive to evolving market needs.

2025

This capability enhancement supports healthy and measured growth, expands value for customers, and improves financial performance and business resilience amid the dynamics of the industry.



2024

Advancing Technology Innovation for Sustainable Future

In 2024, Bank Mega took strategic steps in leveraging digital technology advancements to ensure long-term growth and resilience. By integrating modern banking technology, Bank Mega is able to enhance the customer experience, strengthen risk management through improved security, and expand accessibility to financial services.

Through continuous development in technology, Bank Mega reaffirms its position as a forward-thinking institution focused on long-term sustainability, customer-centered solutions, and leadership in the banking industry.



2023

Refocus in Business Strategy for Sustainable Growth

The year 2023, full of challenges and dynamic economic conditions, encourages Bank Mega to closely monitor its performance. The Bank has also decided to prepare for a refocusing of its business strategy. By aligning its business strategy focus with all its strengths and resources, the bank will be able to grow more sustainably in the future. The bank is committed to continuously developing digital services to become a one-stop financial service provider by utilizing the CT Corp ecosystem.



2022

Optimizing Digital Ecosystem for Excellence Performance

Through the digital ecosystem of CT Corp, Bank Mega offers various benefits and seamless experience to its customers when they do transaction with any product or service of CT Corp units, be it financial services, retail products, entertainment and many others. Bank Mega is committed to further develop its digital capabilities to offer fine services to its customer and achieve optimum business results for all stakeholders of Bank Mega.

Table of Contents

Strengthening Capabilities, Accelerating Growth	1
Theme Continuity	8

2025 Performance

Financial Highlights	14
Operational Highlights	18
Shares Information	19
Corporate Actions	20
Temporary Shares Trading Suspension/Delisting	20
Other Securities Highlights	21
Corporate Ratings	21
Awards and Certification	22
Important Events In 2025	24

Management Report

Board of Commissioners Report	30
Board of Commissioners	38
Board of Directors Report	40
Board of Directors	52
Statements of Accountability of 2025 Annual Report	54

Company Profile

Corporate Identity	58
Company at a Glance	59
Chronology of Changes to the Company Name	60
Milestone	61
The Company Logo	62
Business Activities	63
Products and Services	64
Operational Areas	70
Vision, Mission, and Corporate Culture	72
Organizational Structure	74
Board of Commissioners' Profile	76
Board of Directors' Profile	81
Management Changes After 2025 Financial Year	91
Profile of Non-Commissioner Committee Members	92
Executive Officers Profile	100
Composition of Shareholders	104
Corporate Group Structure	106
Chronology of Share Issuance of Share and/or Listing	107
Business Group Structure	108
Subsidiaries and Associate Entities	110
Chronology of Share Issuance of Share and/or Listing	110
Association Membership	112
Supporting Capital Market Institutions and Professions	113
Information on the Company Website	114
Office Network Address	115

Management Discussion and Analysis

Economic Review	130
Operational Review by Business and Geographical Segment	134
Marketing Aspect	152
Financial Review	154
Key Financial Ratios	163
Base Lending Rate	165
Capital Structure and Management Policy on Capital Structure	166
Material Commitments for Capital Expenditures	167
Realization of Capital Expenditure	168
Material Information and Material Information Subsequent Events	168
Dividend Policy and Its Distribution	169
Information about The Share Ownership of Employees and/or Management Program (ESOP MSOP)	171
Provision of Funds to Related Parties and Bank Management	172
Information about The Realization of The Use of Funds from The Public Offering	173
Material Information Regarding Investment, Expansion, Divestment Business Merger, Acquisition, and/or Debt/Capital Restructuring	173
Material Information on Transactions that Contain Conflict of Interest and/or Transactions with Affiliated Parties/Related Parties	174

Changes in Laws and Regulations That Have a Significant Effect on the Company	184
Changes in Accounting Policies and Their Impact on the Company	186
Target, Realization, and Projection	187
Business Prospect	188
Information on Business Continuity	189
Business Supporting Overview	190
Capital and Risk Management	202



Corporate Governance

Introduction	276
Governance Structure	278
Annual General Meeting of Shareholders	280
Board of Commissioners	288
Board of Directors	295
Transparency of Information Related to the Board of Commissioners and Board of Directors	309
Committees Under The Board of Commissioners	313
Implementation of Remuneration Governance	323
Committee Under The Board of Directors	325
Corporate Secretary	338
Internal Audit	342
Compliance Function	345
Internal Control System	350

Implementation of Other Corporate Governance	353
Insider Trading Prevention Policy	357
Anti-Corruption and/or Fraud Policy	358
Corporate Support for Anti-Corruption	359
Implementation of the Personal Data Protection Law and Consumer & Public Protection Efforts in the Financial Services Sector	361
Whistleblowing System	364
Code of Ethics	367
Legal Cases	368
Administrative Sanction	370
Adequacy of Transparency Financial and Non-Financial	371
Self-Assessment of the Implementation of Commercial Bank Governance	371
Implementation of Guidelines for Public Company Governance	372
Implementation of Integrated Governance	374
Access to Information and Data	375



Sustainability Report

Financial Statements





2025 Performance

- 14 Financial Highlights
- 18 Operational Highlights
- 19 Shares Information
- 20 Corporate Actions
- 20 Temporary Shares Trading
Suspension/Delisting
- 21 Other Securities Highlights
- 21 Corporate Ratings
- 22 Awards and Certification
- 24 Important Events In 2025

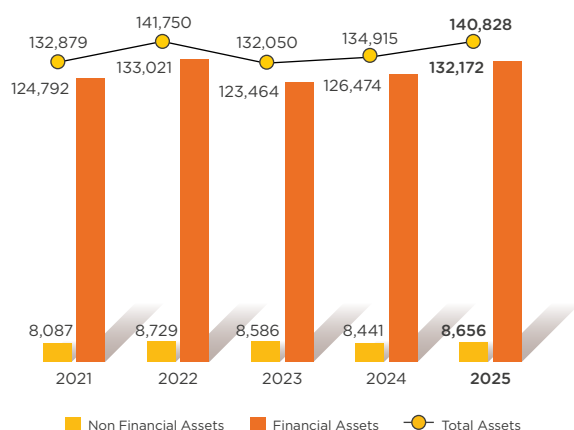


Financial Highlights

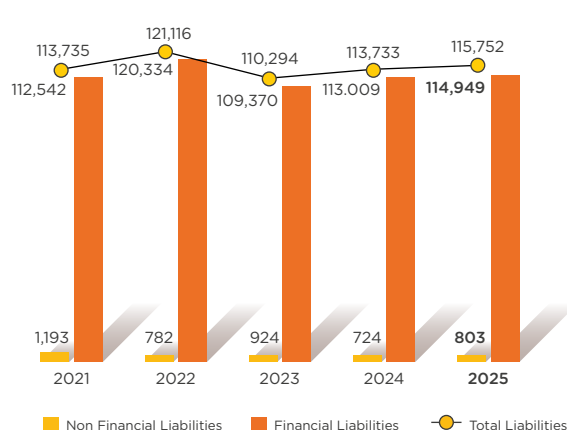
Statement of Financial Position

	2025	2024	2023	2022	2021
Financial Assets	132,172	126,474	123,464	133,021	124,792
Non Financial Assets	8,656	8,441	8,586	8,729	8,087
Total Assets	140,828	134,915	132,050	141,750	132,879
Loans	67,231	64,645	66,293	70,289	60,677
Third Party Funds	104,131	91,669	89,436	102,950	98,907
Financial Liabilities	114,949	113,009	109,370	120,334	112,542
Non Financial Liabilities	803	724	924	782	1,193
Total Liabilities	115,752	113,733	110,294	121,116	113,735
Total Equities	25,076	21,182	21,756	20,634	19,144
Total Liabilities and Equities	140,828	134,915	132,050	141,750	132,879

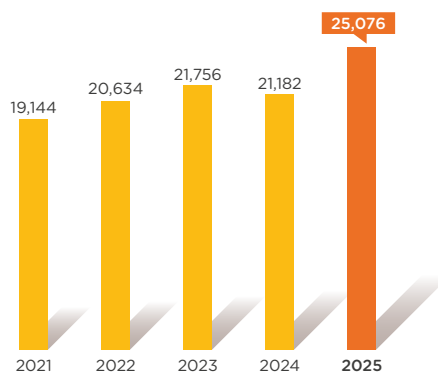
Total Assets (Rp billion)



Total Liabilities (Rp billion)



Total Equities (Rp billions)





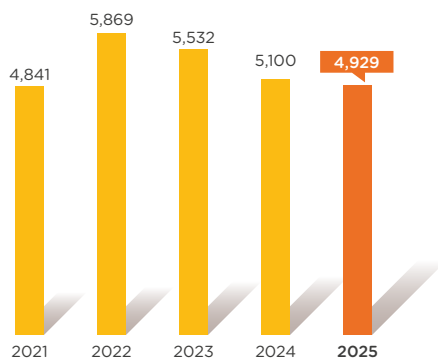
Statements of Profit or Loss and Other Comprehensive Income

(Expressed in billions of Rupiah)

	2025	2024	2023	2022	2021
Interest income	10,197	10,289	10,217	9,069	8,110
Interest expense	(5,268)	(5,189)	(4,685)	(3,200)	(3,269)
Net Interest Income	4,929	5,100	5,532	5,869	4,841
Other Operating Income	2,788	1,815	2,288	2,498	3,140
Other Operating Expenses	(3,677)	(3,684)	(3,487)	(3,365)	(3,038)
Net Operating Income	4,040	3,231	4,333	5,002	4,943
Non-operating income (expenses) - net	121	26	10	26	10
Income Before Income Tax	4,161	3,257	4,343	5,028	4,953
Income Tax Expenses	(796)	(626)	(832)	(975)	(945)
Net Income For The Year	3,365	2,631	3,511	4,053	4,008
Other comprehensive income for the year, net of income tax	1,582	(747)	448	236	(972)
Total Comprehensive Income for The Year, Net of Income Tax	4,947	1,884	3,959	4,289	3,036
Basic Earnings Per Share (Full Amount)	287	224	299	345	341
Profit for the year attributable to owners of the parent	3,365	2,631	3,511	4,053	4,008
Total comprehensive income attributable to owners of the parent	4,947	1,884	3,959	4,289	3,036

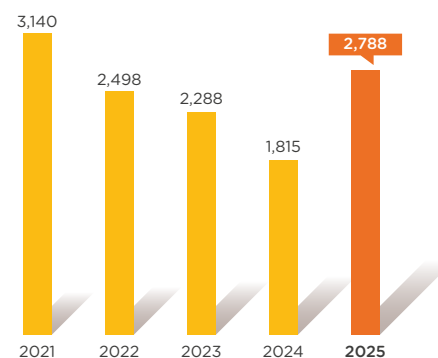
Net Interest Income

(Rp billion)



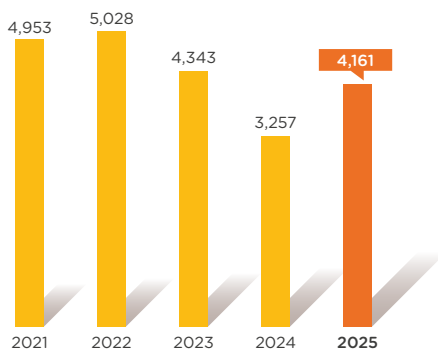
Other Operating Income

(Rp billion)



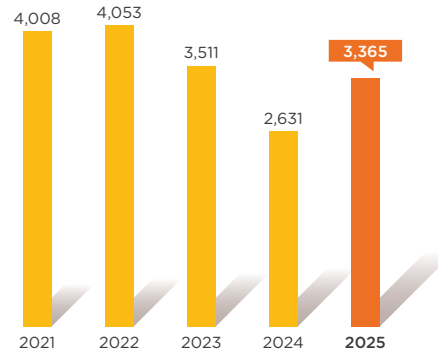
Income Before Income Tax

(Rp billion)



Net Income for The Year

(Rp billion)





Statements of Cash Flows

(Expressed in billions of Rupiah)

	2025	2024	2023	2022	2021
Net cash flows (used in) provided from operating activities	1,002	15,463	(10,339)	16,607	10,933
Net cash flows (used in) provided from investing activities	7,912	(15,577)	4,289	(13,443)	1,064
Net cash flows used in financing activities	(1,513)	(1,380)	(1,787)	(1,239)	(2,096)
Net Increase (decrease) in Cash and Cash Equivalents	7,401	(1,494)	(7,837)	1,925	9,901
Cash and Cash Equivalents at Beginning of The Year	10,186	11,680	19,517	17,592	7,691
Cash and Cash Equivalents at End of The Year	17,587	10,186	11,680	19,517	17,592

Financial Ratios

(Expressed in Percentage)

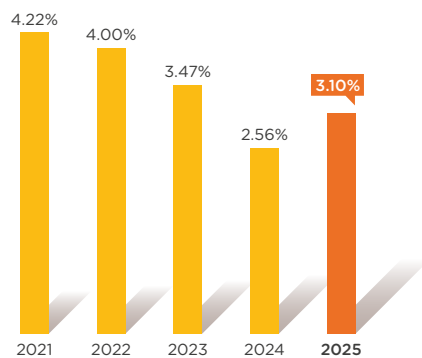
	2025	2024	2023	2022	2021
Capital					
Capital Adequacy Ratio (CAR)	30.49%	25.77%	26.17%	25.41%	27.30%
Tier 1 ratio	29.72%	25.09%	25.40%	24.64%	26.51%
Tier 2 ratio	0.77%	0.68%	0.76%	0.77%	0.79%
CET 1 ratio	29.72%	25.09%	25.40%	24.64%	26.51%
Earning Assets					
Non-Performing Earning Assets and Non-Productive Assets to Total Earnings and Non-Productive Assets	1.55%	2.07%	1.58%	1.13%	1.04%
Non-Performing Earning Assets to Total productive Assets	0.98%	1.01%	0.99%	0.78%	0.66%
Allowance for Impairment Losses for Financial Assets to Productive Assets	0.68%	0.60%	0.56%	0.49%	0.46%
Non-Performing Loans (NPL) to Total Loans - Gross	1.65%	1.69%	1.57%	1.23%	1.12%
Non-Performing Loans (NPL) to Total Loans - Nett	1.07%	1.22%	1.18%	0.91%	0.81%
Rentability					
Return On Asset (ROA)	3.10%	2.56%	3.47%	4.00%	4.22%
Return On Equity (ROE)	15.54%	13.62%	17.62%	23.15%	23.49%
Net Interest Margin (NIM)	4.18%	4.64%	5.21%	5.42%	4.75%
Operating Expense to Operating Income (BOPO)	69.12%	73.61%	65.60%	56.76%	56.06%
Cost to Income Ratio (CIR)	42.09%	51.13%	42.74%	38.46%	36.80%
Liquidity					
Loan to Deposit Ratio (LDR)	64.48%	70.34%	74.03%	68.04%	60.96%



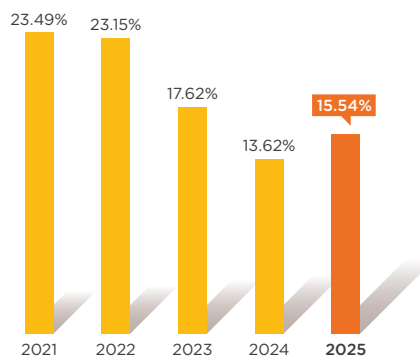
(Expressed in Percentage)

	2025	2024	2023	2022	2021
Compliance					
a. Percentage of Violation of Legal Lending Limit					
a.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
a.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b. Percentage of Excess of Legal Lending Limit					
b.1. Related Parties	0.00%	0.00%	0.00%	0.00%	0.00%
b.2. Third Parties	0.00%	0.00%	0.00%	0.00%	0.00%
GWM Primary Rupiah					
Daily	0.00%	0.00%	0.00%	0.00%	0.50%
Average	4.72%	7.95%	6.88%	7.85%	3.04%
GWM Foreign Currency	4.01%	4.12%	4.05%	4.03%	4.01%
Net Open Position	0.25%	0.34%	0.75%	0.21%	0.46%

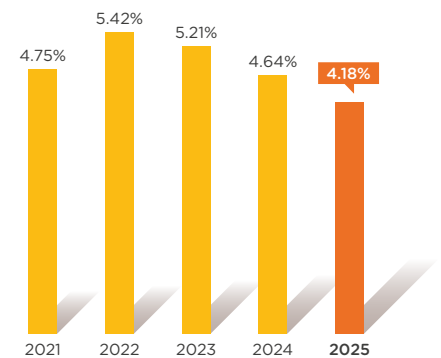
ROA
(%)



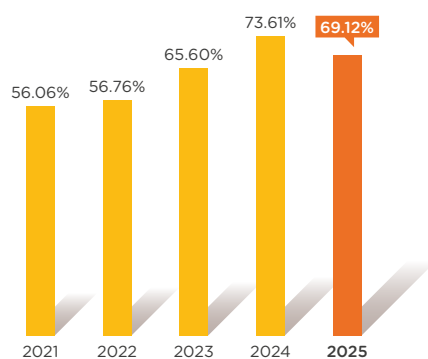
ROE
(%)



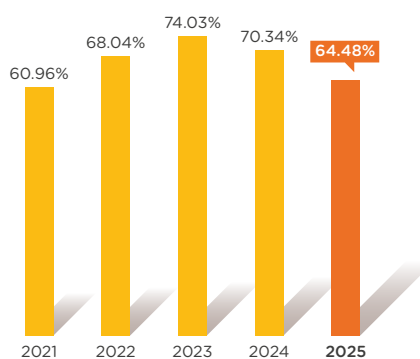
NIM
(%)



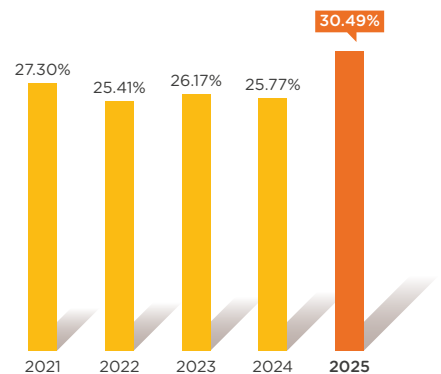
BOPO
(%)



LDR
(%)



CAR
(%)

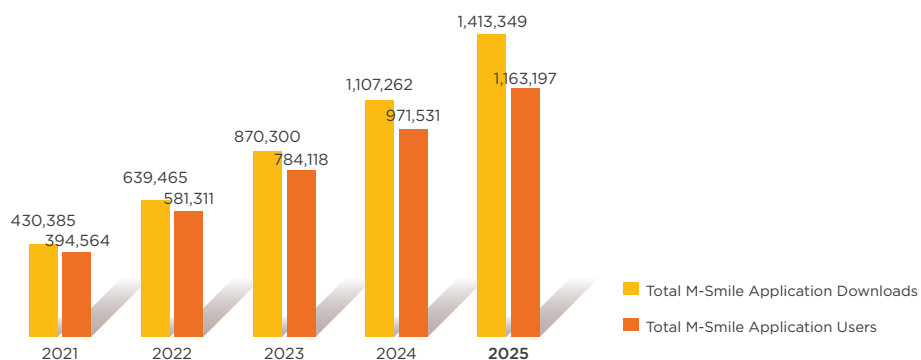




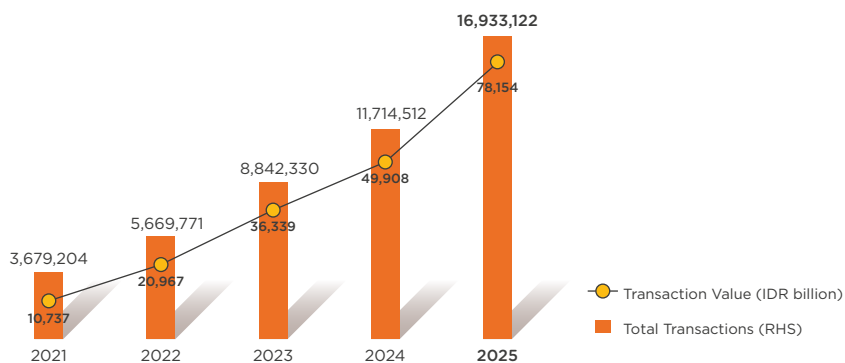
Operational Highlights

	2025	2024	2023	2022	2021
Non-Digital Operations					
Total Employees	5,287	5,701	6,244	6,131	6,320
Total ATM	463	539	582	637	671
Total Sub- Branches	300	306	312	326	322
Total Branches	55	55	55	55	54
Regional Offices	8	8	8	8	8
Functional Offices	-	2	3	2	2
Digital Banking Services					
Total M-Smile Application Downloads	1,413,349	1,107,262	870,300	639,465	430,385
Total M-Smile Application Users	1,163,197	971,531	784,118	581,311	394,564
Transaction Value	78,154	49,908	36,339	20,967	10,737
Total Transactions	16,933,122	11,714,512	8,842,330	5,669,771	3,679,204

Total M-Smile Application Downloads & Total M-Smile Application Users
(full amount)



Jumlah Unduhan Aplikasi & Jumlah Pengguna Aplikasi M-Smile
(Nilai penuh)



Shares Information

INITIAL PUBLIC OFFERING

Bank Mega conducted an initial public offering of its 112,500,000 shares with par value of Rp500 (full amount) per share at offering price of Rp1,200 (full amount) per share. On March 15, 2000, in accordance with the letter from the chairman of BAPEPAM-LK No. S-493/PM/2000, the Bank's Registration

Statement for the initial public offering became effective and on April 17, 2000, the shares were listed and traded in the Indonesia Stock Exchange.

Please refer to the Stock Listing Chronology section of the Company Profile chapter for more information on the Bank's initial public offerings and additions.

SHARES TRADING PERFORMANCE

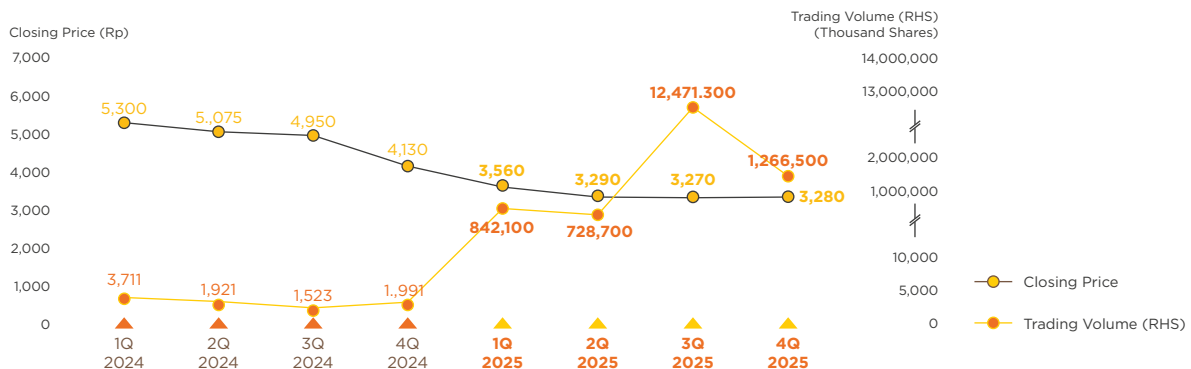
Bank Mega melaporkan kinerja perdagangan saham Bank di sepanjang tahun 2025 secara kuartalan sebagaimana yang disajikan pada tabel dan grafik berikut ini:

2025	Share Prices			Transaction Volume (Thousand Shares)	Shares Outstanding	Market Capitalization (RpMillion)
	Highest	Lowest	Closing			
Quarter I	4,150	3,400	3,560	842,100	11,623,514,905	41,379,713
Quarter II	3,750	3,000	3,290	728,700	11,623,514,905	38,241,364
Quarter III	3,510	3,000	3,270	12,471,300	11,623,514,905	38,008,894
Quarter IV	4,010	3,180	3,280	1,266,500	11,623,514,905	38,125,129

2024	Share Prices			Transaction Volume (Thousand Shares)	Shares Outstanding	Market Capitalization (RpMillion)
	Highest	Lowest	Closing			
Quarter I	5,325	4,300	5,300	3,711	11,623,514,905	61,604,629
Quarter II	5,450	5,025	5,075	1,921	11,623,514,905	58,989,338
Quarter III	5,250	4,940	4,950	1,523	11,623,514,905	57,536,399
Quarter IV	5,000	4,000	4,130	1,991	11,623,514,905	48,005,117

Shares Price Movement 2024-2025

(Expressed at full amount)





Corporate Actions

Throughout 2025, Bank Mega did not conduct corporate actions such as stock split, reverse stock, stock dividend, bonus shares, and changes in the nominal share value.

Temporary Shares Trading Suspension/Delisting

SHARES TRADING SUSPENSION AND/OR DELISTING

Bank Mega was not subject to any stock trading sanction either in the form of stock trading suspension and/or shares delisting throughout 2025.

Other Securities Highlights

In 2020, Bank Mega issued another subordinated bond of IDR 50.00 billion. The issuance of the subordinated bonds is to comply with the provisions of POJK No.14/POJK.03/2017 dated April 4, 2017 concerning the Recovery Plan Report for Systemic Bank.

On August 22, 2025 the Bank issued MTN Subordinated Bonds PT Bank Mega Tbk Year 2025 with a nominal value of Rp50.00 billion. The issuance of the subordinated bonds was intended to comply with the provisions of POJK No. 5/2024 dated March 27, 2024 concerning the Determination of Supervisory Status and the Handling of Problems of Commercial Banks.

Please refer to the section “Chronology of other securities” in the “Company Profile” section for further information on the chronology of the issuance of the two subordinated bonds.

The structure of the subordinated bonds is as follows:

Bond Series	Issuance Date	Tenor (Year)	Currency	Nominal (IDR billion)	Maturity Date	Coupon (per Year)	Rating	
							2023	2022
Subordinated Bonds I PT Bank Mega Tbk	May 28, 2020	5 Year	Rupiah	50	May 28, 2025	9.00%	NA	NA
MTN Subordinasi PT Bank Mega Tbk Tahun 2025	August 22, 2025	5 Year	Rupiah	50	August 22, 2030	8.50%	NA	NA

*) The bonds matures on 28 August 2025

Corporate Rating

Rating Agency	Rating Validity Period	Rating Criteria	Rating		Rating Description
			2025	2024	
Pemeringkat Efek Indonesia (Pefindo)	7 February 2025 - 7 February 2026	Company's Ranking	idAA-	idAA-	An obligor rated idAA differs from the highest rated obligors only to a small degree, and has a very strong capacity to meet its long-term financial commitments relative to that of other Indonesian obligors. The minus (-) sign indicates that the rating is relatively weak within its category.
		Outlook	Stable	Stable	Stable means that a rating is not likely to change

On February 07, 2025, Pefindo has determined Bank Mega's rating as idAA- and valid until February 07, 2026.

Note: currently in the application process



Awards and Certification

Organizer

Infobank dan Isentia

Event

Infobank 14th Digital Brand Awards

Achievement

10 Penghargaan The Best Digital Brand 2025



The Best Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The Best Debit Card Conventional Bank KBMI 3 - Asset < IDR150 Trillion



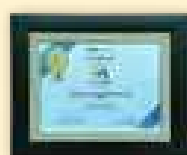
The Best Credit Card Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The Best Mobile Banking Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The Best Savings Account Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The Best Mortgage Loan Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The Best Deposits Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The 2nd Highest Digital Index in Credit Card Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The 2nd Best Wealth Management Conventional Bank KBMI 3 - Asset < IDR150 Trillion



The 2nd Best Internet Banking Conventional Bank KBMI 3 - Asset < IDR150 Trillion

Organizer

Infobank

Event

Infobank Top 500 Most Outstanding Women 2025

Achievement

Infobank The Most 500 Outstanding Women 2025 in Financial Sector & SOE
Indivara Erni - Vice President Director PT Bank Mega Tbk



Organizer

Warta Ekonomi

Event

Warta Ekonomi Indonesia Best Bank Awards

Achievement

Indonesia Best Bank 2025 for Digital Credit Card Innovation and Seamless Customer Transaction Experience
Category Bank Swasta KBMI III



Organizer

Investortrust

Event

Investortrust Best Bank 2025

Achievement

Best Bank 2025 Category Bank Umum KBMI III



Organizer

Fortune Indonesia

Event

Fortune Indonesia 100 Indonesia's Biggest Companies 2025

Achievement

Fortune Indonesia 100 Financials



Organizer

Indonesian Institute for Corporate Directorship

Event

The 16th IICD Corporate Governance Conference and Award

Achievement

Top 50 Big Capitalization Public Listed Company



Organizer

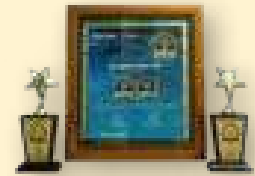
Kontan Business & Investment Media bersama GML Performance Consulting

Event

Stellar Workplace Award 2025

Achievement

- 2025 Stellar Workplace Recognition in Employee Commitment
- 2025 Stellar Workplace Recognition in Employee Satisfaction



Organizer

Katadata

Event

Katadata ESG Index Awards

Achievement

Green Economy Winner (Finance - Bank Sector)



Organizer

Tempo IDN

Event

Malam Apresiasi emiten 2025 - Indeks Tempo-IDNFinancials 52

Achievement

Main Index, High Growth, High Dividend, and High Market Capitalization



Organizer

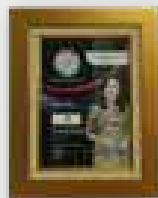
Warta Ekonomi

Event

Indonesia Most Powerful Woman Awards 2025

Achievement

Indonesia Most Powerful Women 2025 in Improving Financial Inclusion through Digitalization and Strategic Collaboration
Indivara Erni - Vice President Director PT Bank Mega Tbk



Organizer

Top Business

Event

Top Human Capital Awards 2025

Achievement

- Top Human Capital Awards 2025 #Star 4
- The Most Committed Top Leader On Human Capital On Human Capital 2025, Kostaman Thayib
- Direktur Utama PT Bank Mega Tbk



Organizer

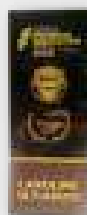
Tradepass Global

Event

WFIS 2025 Indonesia Award

Achievement

Marketing Leader of The Year



Organizer

Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK)

Event

Financial Integrity Rating (FIR) on Money Laundering and Terrorism Financing 2025

Achievement

The Best FIR Award - PJK Bank KBMI 3



Organizer

Jaringan Prima

Event

Partnership Appreciation Award

Achievement

25 Years PT Bank Mega Tbk



Organizer

Shopee

Event

Shopee Super Awards 2025

Achievement

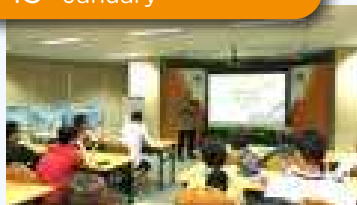
Super bank Partner





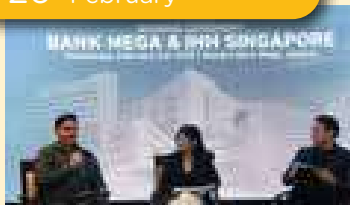
Important Events in 2025

15 January



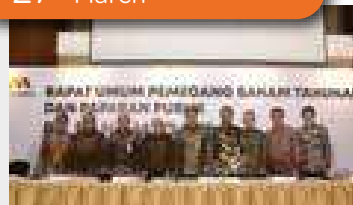
Treasury Sales Kickoff

26 February



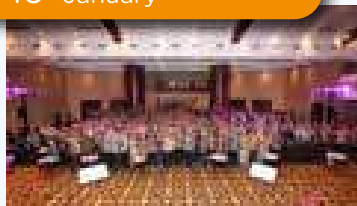
Signing of Cooperation Agreement between Bank Mega and IHH Healthcare Singapore

27 March



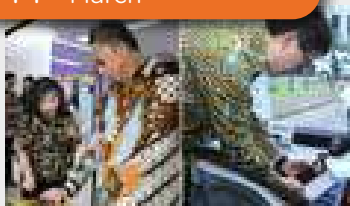
Annual General Meeting of Shareholders and Public Expose

16 January



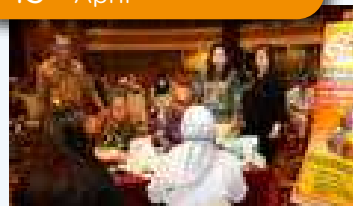
Bank Mega 2025 Annual Work Meeting

14 March



Launch of QRIS Tap Without Scanning (QRIS TAP)

15 April



56th Anniversary Celebration of Bank Mega, Blood Donation and Mini Medical Check-Up

31 Januari



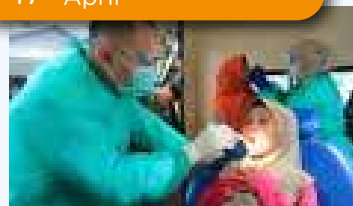
Credit Disbursement to PT Mitra Stania Prima

20 March



Mega Sharing – Distribution of 15,000 Basic Food Packages

17 April



Mobile Health Service – Free Medical Check-Up and Dental Treatment at Kp. Cikiwul, Bekasi

21 April - 2 Mei



56th Anniversary of Bank Mega
- IDR20,000 Mega Pop Up
Promo X Fresh Garden

9 May



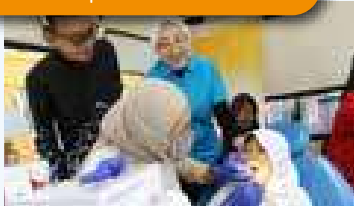
Graduation Ceremony of MMDP
XXI

3 July



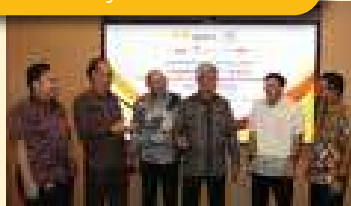
Signing of Cooperation MoU:
IPB & Bank Mega

25 April



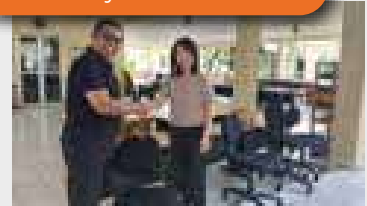
Mobile Health Service - Free
Medical Check-Up and Dental
Treatment at YPPI Junior and
Senior High School Baleendah

23 May



Syndicated Loan Disbursement
to PT Bumi Resources Minerals
Tbk

10 July



Donation of Furniture to SMAU
CT ARSA Medan

1 May



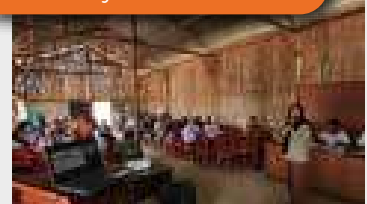
Grand Prize Presentation of
"Meriah Bareng Mega" -
IDR1 Billion Cash Prize

June - July



Overview of Jakarta Regional
Market Outlook by the Director
of Treasury & International
Banking

28 July

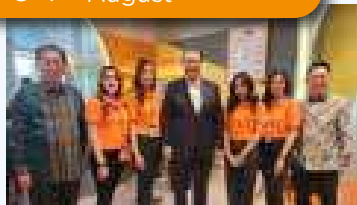


Financial Literacy Program by
Pijar CT ARSA in Lembata, East
Nusa Tenggara



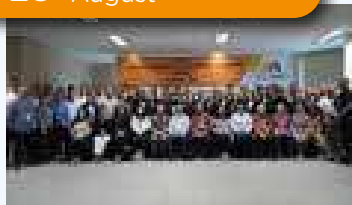
Important Events in 2025

6-7 August



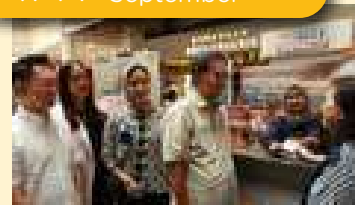
LPS Financial Festival in Surabaya

28 August



Graduation Ceremony of MMDP XXII

11-14 September



Mega Travel Fair in Jakarta

20-21 August



LPS Financial Festival in Medan

2 September



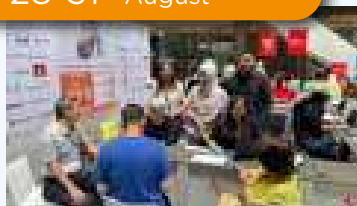
Financial Literacy Program by Pijar CT ARSA in Lembata, East Nusa Tenggara

18-21 September



Mega Travel Fair in Surabaya

28-31 August



Mega Travel Fair in Bandung

4 September



Service Day

26 September



Signing of PIDI and Launch of OIS Matchmaking

21 October



Signing of USD Term Loan with SMBC

7 November



ISO 27001:2022 & 27701:2019 Certification Awarding

1 Desember



Opening of the Mega Internship Program

23-26 Oktober



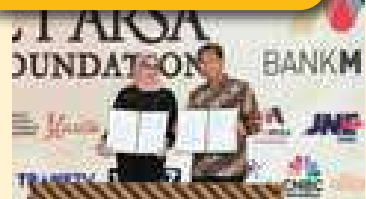
Financial Inclusion Month in Surabaya and Bandung

17 November



Opening of OSDP XXIII

11 December



Signing of MoU Pijar Batch 5

30 Oct - 1 Nov



Launch of QRIS Tap In - Tap Out

24 November



Syndicated Loan Disbursement to PT Bumi Resources Minerals Tbk & PT Citra Palu Minerals

12 Desember



Season of Elegance Fashion Show





Management Report

30 Board of Commissioners
Report

38 Board of Commissioners

40 Board of Directors Report

52 Board of Directors

54 Statements of Accountability
of 2025 Annual Report



Report of the Board of Commissioners

Thanks to the hard work of all members of Bank Mega and supported by the formulation of the right strategies and a comprehensive business plan by the Board of Directors, in 2025 Bank Mega succeeded in achieving impressive performance growth.

Dear Shareholders and Stakeholders,

The year 2025 continued to be marked by challenges, dynamics, and uncertainties. Accordingly, this year we focus on the Board of Directors's efforts to further improve competitiveness and strengthen the Bank's strategy to achieve performance growth amidst economic pressures, digital transformation, and sustainability aspects.

After going through a few tough years, Bank Mega's Board of Directors, with the support of its employees, successfully achieved a positive and commendable performance in 2025, paving the way for even better performances in the future. The Board of Commissioners believes this achievement was driven by the formulation of the sound strategy and a comprehensive business plan, consistently implemented by all levels of the organization in Bank Mega.

In this regard, we present the Board of Commissioners' Report, including the assessment of the Board of Directors' performance and its basis for such evaluation; oversight of the formulation

and implementation of strategies by the Board of Directors; insights into business prospects and their considerations; as well as the supervision of corporate governance practices and effectiveness of the governance structure.

Global and Indonesian Economic Development in 2025

The global economic situation in 2025 is still filled with uncertainty. The inter-country conflicts that began in 2024 have become the main trigger of the global crisis. These geopolitical tensions exacerbate supply chain disruptions, increase commodity price volatility, and add pressure to economic growth. The global geopolitical tensions continue, with the Russia-Ukraine war in Europe still unresolved and escalating in the Middle East, in line with increased Israeli attacks on Palestine. Meanwhile, a trade war was launched by U.S. President Donald Trump on April 2, 2025, by imposing a universal 10% import tariff on all goods entering the U.S., along with very high reciprocal tariffs on 57 trade partner countries, including China, Canada, Mexico, and the European Union.



Chairul Tanjung
President Commissioner



The U.S. high-tariff policy has impacted the slowdown in China's export growth, except for technology-driven goods, reflecting a strong adoption of technology and Artificial Intelligence (AI). AI is poised to become a pivotal GDP growth driver, especially in the U.S., by enhancing efficiency and fostering innovation. Rising investment and trade have allowed AI to sustain demand at varying levels across diverse economies, thus mitigating the pressure from policy uncertainty and escalating trade barriers.

Despite geopolitical uncertainties and trade tariffs, the global economy is considered more resilient in 2025. The International Monetary Fund (IMF) projects global economic growth in 2025 at 3.3%. Meanwhile, Bank Indonesia (BI) forecasts global economic growth in 2025 at 3.2%. The global economy is showing short-term improvements towards the end of this year.

Amid the global economic recovery process, which shows varied performances across different countries, Indonesia's economy has demonstrated remarkable resilience to global challenges. Indonesia's economy is quite resilient, with stable growth. The Central Statistics Agency (BPS) has announced that Indonesia's economic growth rate in 2025 will be 5.1%.

Indonesia's macroeconomic stability remains well-maintained. Inflation is under control, ranging around $2.5 \pm 1\%$. The exchange rate of the rupiah is also relatively stable at approximately Rp16,785 per U.S. dollar in December 2025. Bank Indonesia (BI) has taken a cautious pro-growth approach throughout 2025. The BI Rate was maintained at 4.75% during the December 2025 BI Board of Governors Meeting (RDG), as an effort to maintain the stability of the rupiah exchange rate amidst the still high global uncertainty, while continuing to strengthen the effectiveness of the transmission of monetary and macroprudential policy easing that has been implemented so far to maintain stability, boost the national economy, and provide space for banks to channel credit to productive sectors.

National banking credit growth in 2025 slowed to 9.69% year-on-year, down from 10.39% in 2024. However, this figure still falls within the target range set by Bank Indonesia (BI) of 8-11%. Investment credit showed strong growth of 21.06%, driven by ongoing project spending and capital expansion. However, credit growth in other segments remained

relatively subdued. On the other hand, although credit is still growing, the amount of undisbursed loans remains quite high, at 22.12% of the total credit ceiling. Meanwhile, the quality of credit remains well-maintained with a gross Non-Performing Loan (NPL) ratio of 2.05%. At the beginning of 2026, the Financial Services Authority (OJK) stated that liquidity indicators, risk profiles, and solvency in the financial services industry are solid, indicating a strong capacity to continue financing development from the financial sector.

The resilience of Indonesia's banking sector also remains strong, as reflected in capital adequacy (CAR), which stands at a high level of 25.89%, providing strong risk mitigation to anticipate conditions of global uncertainty.

The performance of digital economic and financial transactions also remains strong, supported by a payment system that is secure, smooth, and reliable. Digital payment transactions continue to increase, reflecting a shift in public behavior toward a more efficient, faster, and safer cashless ecosystem. This indicates a high level of financial technology adoption (such as QRIS, e-wallets, and mobile banking).

Bank Mega Performance 2025

In 2025, Bank Mega's Profit After Tax (PAT) increased by 28% compared to the same period in the previous year, reaching IDR 3.36 trillion. Bank Mega's total assets grew by 4% to IDR 140.83 trillion.

Loans grew by 4% to IDR 67.23 trillion, with the largest contribution coming from the **corporate segment**. This loan growth was also accompanied by a Non-Performing Loan ratio (NPL-gross) that remained well maintained at 1.65%.

Third-Party Funds (DPK) increased by 14% to IDR 104.13 trillion, with the composition still dominated by time deposits.

Financial ratios remained well maintained. Return on Assets (ROA) was recorded at 3.10%, up from 2.56% in the previous period, while Return on Equity (ROE) stood at 15.54%, compared with 13.62% in 2024. Bank Mega was also able to maintain strong capital resilience and adequate liquidity levels to support healthy and sustainable business growth. This is reflected in the Capital Adequacy Ratio (CAR), which



increased to 30.49% from 25.77% in the previous period, as well as the Loan to Deposit Ratio (LDR), which was maintained at 64.48%. Meanwhile, the Operating Expenses to Operating Income ratio (BOPO) improved to 69.12% from 73.61%, reflecting that the Bank has become more efficient.

Assessment of the Board of Directors' Performance

The Board of Commissioners recognizes that the Board of Directors demonstrated strong strategic leadership throughout 2025, navigating a challenging global and national macroeconomic environment. In its ongoing oversight of the Board of Directors' performance against the Bank's Business Plan (RBB) targets, the Board of Commissioners finds that the Board of Directors maintained performance stability through timely and effective adaptation. We further assess that the Board of Directors fulfilled their duties and responsibilities and responded adeptly to economic challenges throughout 2025. This assessment is based on the performance against previously established RBB targets, as submitted to the Financial Services Authority (OJK).

The Board of Commissioners' assessment of the Board of Directors' performance is based on several factors, including the Bank's positive performance in 2025, as reflected in several key financial indicators such as profitability, total assets, and loan disbursement, all of which recorded positive growth. Asset quality remained well maintained, supported by strong liquidity and capital ratios.

In the non-financial aspect, the Board of Commissioners appreciates the consistent performance of the Board of Directors in continuously strengthening information technology infrastructure and carrying out sustainable digital transformation to maintain service excellence across every business line. This enables the Bank to consistently provide service excellence, resulting in customer satisfaction and loyalty, while also supporting the efficiency and effectiveness of the Bank's operations. Throughout 2025, several new features were introduced in the M-Smile application, providing greater convenience for customers in conducting their banking transactions. These initiatives are expected to enhance the Bank's distinctive value proposition and strengthen its branding in a competitive market.

Supervision of the Formulation and Implementation of the Bank's Strategies and Policies

As part of its duties and responsibilities, the Board of Commissioners supervises the implementation of strategic policies carried out by the Board of Directors, while also providing support, suggestions, and advice in order to maintain the Bank's performance as outlined in the Bank's Business Plan (RBB). The supervision of the implementation of the RBB is reported periodically to the Financial Services Authority (OJK) through the RBB supervision report.

Supervision of the formulation and implementation of the Bank's strategies and policies is carried out in accordance with the provisions set out in the Bank's Articles of Association, namely through weekly meetings with the Board of Commissioners and the Board of Directors. Oversight also extends to strategy reviews based on reports from committees under the Board of Commissioners and other written communications. Supervision is also conducted over internal and external audit reports, while ensuring that the Board of Directors addresses audit findings and recommendations from the Internal Audit (IADT), external auditors, and oversight results issued by the Financial Services Authority (OJK), Bank Indonesia, and other regulators.

In terms of the implementation of digital banking technology, the Board of Commissioners also evaluates the development of digital business and cybersecurity. In addition, supervision is carried out for the implementation of human resource development strategies to ensure the readiness of Bank Mega personnel to carry out their duties and responsibilities related to achieving the established targets.

Furthermore, throughout 2025, the Board of Commissioners has provided recommendations regarding the formulation and implementation of the Bank's strategies and policies to the Board of Directors, both directly and through committees at the Board of Commissioners level. Good cooperation with the Board of Directors supports the active role of the Board of Commissioners in carrying out its supervisory function, enabling Bank Mega to achieve sustainable performance growth.



Referring to the results of the Board of Commissioners' supervisory activities throughout 2025, we assess that the Board of Directors has managed the Bank optimally, in full compliance with prevailing laws and regulations, supported by effective risk management and a sound internal control system.

View on the Bank's Business Prospects

Looking ahead, global economic growth in 2026 is expected to remain marked by high uncertainty. Bank Indonesia predicts that global economic growth will slow to 3.2% in 2026, driven by U.S. reciprocal tariffs and geopolitical tensions. The global economic outlook continues to show a slowing trend, accompanied by sustained uncertainty in financial markets. In addition to being pressured by U.S. reciprocal tariffs and global geopolitical tensions, the slowdown is also influenced by differences in growth performance across countries. Meanwhile, the IMF has raised its projection for global economic growth in 2026 to 3.3%, supported by increased AI investment and easing U.S. tariff pressures. This combination signals a more resilient global economy, although risks of valuation corrections and trade tensions remain.

Bank Indonesia (BI) projects Indonesia's economic growth in 2026 to range between 4.9–5.7% year-on-year, in line with policies by the Government and Bank Indonesia designed to stimulate economic growth. BI continues to strengthen its policy mix through monetary, macroprudential, and payment system policies that closely synergize with the Government's fiscal stimulus and real sector policies to drive higher and more resilient growth. Momentum for higher growth in 2026 began to materialize at the end of 2025, primarily underpinned by domestic demand from household consumption and investment, while inflation is anticipated to remain within the central bank's target range.

Overall, the macroeconomic and banking developments in 2026 indicate a combination of significant opportunities in digitalization and challenges related to liquidity and operating costs. We view adaptation to change as a key factor for the Bank's future success.

The Board of Commissioners also believes that Bank Mega needs to continue proactively anticipating risks arising from political, economic, and global financial market dynamics by adopting more robust risk management strategies, strengthening its business portfolio, and expanding the diversification of products and services to ensure stability and sustainable growth.

The Board of Commissioners assesses that the Bank's Business Plan (RBB) and the Sustainable Finance Action Plan (RAKB) for 2026, prepared by the Board of Directors, have been designed with due consideration of underlying assumptions and future economic projections. Overall, the Board of Commissioners concurs with the Board of Directors that these strategies reflect a commitment to achieving positive growth in the coming year.

View on the Implementation of Bank Governance

The Board of Commissioners assesses that Bank Mega consistently upholds its commitment to implementing best practices in corporate governance across all operational stages and organizational levels. This commitment to consistently applying Bank Governance will build a strong foundation for a healthy and resilient corporate system, enhance competitiveness, and ultimately increase investor confidence while delivering long-term value.

As part of the routine evaluation, the Self-Assessment is conducted based on the provisions of POJK No.17/2023 and SEOJK No.13/POJK.03/2017 concerning the Implementation of Governance for Commercial Banks. This assessment is carried out twice a year, in June and December. The results of the Self-Assessment for Semester I and II of 2025 show a score of 2 (two), which is considered good. This indicates that, in general, Bank Mega has implemented governance principles effectively and meets the adequate requirements. The OJK has also assessed the bank's governance implementation for Semester I - 2025 with the same result, which is 2 (two), while for Semester II, as of the publication of this report, the assessment process is still ongoing by the OJK.



The Board of Commissioners believes that in 2025, the Board of Directors has effectively carried out its duties in formulating and implementing Bank Mega's strategy and policies related to GCG. By consistently upholding the principle of prudence and supported by a risk management framework, the Board of Commissioners is confident that the continuity of the bank's operations is well maintained.

View on the Whistleblowing System

As part of strengthening GCG, Bank Mega has implemented a Whistleblowing System (WBS) as a transparent and accountable mechanism for receiving and following up on reports of alleged violations. This system is accessible to all stakeholders, both internal and external, through various easily accessible reporting channels such as WhatsApp, email, and the official Bank website.

The WBS is independently managed by the Crime and Fraud Investigation Division, which periodically submits Investigation Reports to the Board of Directors and the Board of Commissioners. These reports include the case chronology, investigation results, recommendations for sanctions against employees found guilty of violations, and follow-up actions taken by the bank. This mechanism reflects the existence of an effective internal control system and active oversight by governance organs.

Throughout 2025, the Board of Commissioners ensured that the management of the Whistleblowing System (WBS) was carried out objectively, professionally, and in accordance with the applicable internal policies and procedures. All reports received were followed up in a timely and proportional manner, while upholding the principles of confidentiality and protection for the whistleblower.

The Board of Commissioners assesses that the implementation of the WBS has been effective in strengthening the culture of compliance, increasing anti-fraud awareness, and building a high-integrity work environment across the entire organization. Moving forward, the bank will continue to improve this system to ensure the ongoing application of the principles of transparency, accountability, responsibility, independence, and fairness in all aspects of operations.

Frequency and Method of Providing Advice to the Board of Directors

As part of its duties and responsibilities, the Board of Commissioners may provide various inputs, suggestions, and advice to the Board of Directors regarding efforts to achieve the bank's targets. This is conveyed through the Board of Commissioners' meeting mechanism, which includes inviting the Board of Directors (joint meetings with the Directors). Throughout 2025, the frequency of meetings held by the Board of Commissioners was 9 (nine) times, while joint meetings with the Board of Directors were held 31 (thirty-one) times. In these meetings, the Board of Commissioners discussed various matters, including providing guidance on the bank's strategy and business plans, financial performance, and reports from the committees under the Board of Commissioners.

In addition to formal meetings, the Board of Commissioners may provide advice and recommendations to the Board of Directors informally or through its committees. In providing advice and recommendations, the Board of Commissioners consistently incorporates insights and input from these committees, which actively oversee their respective areas of responsibility.

Assessment of the Performance of Committees Under the Board of Commissioners

Bank Mega operates 3 (three) committees under its Board of Commissioners—namely, the Audit Committee, the Risk Monitoring Committee, and the Remuneration and Nomination Committee—each established to support the Board in executing its supervisory responsibilities. Their formation is governed by the Board Manual and aligns with corporate governance requirements for commercial banks as set forth in POJK No. 17 of 2023.

Throughout 2025, these three committees have carried out their duties and responsibilities appropriately, with each committee member actively participating in meetings to provide recommendations and advice to the Board of Commissioners based on their respective areas of responsibility and expertise.



In evaluating the performance of the committees, the Board of Commissioners refers to Governance Structure, Governance Processes, and Governance Outcomes. The criteria used by the Board of Commissioners in the performance evaluation of these three committees are professionalism and independence, the execution of supervisory and guidance functions, and the identification of matters requiring the Board of Commissioners' attention. The performance assessment of the committees is conducted based on the evaluation of the committee's performance collectively (collegially), the performance of each committee member, and the performance of each Committee Chair.

The Audit Committee has assisted the Board of Commissioners in matters related to internal control, the quality of financial information, the adequacy of policies and implementation of Internal Control over Financial Reporting (ICoFR), the quality of Internal Audit (IADT) execution, the sufficiency of audit results and follow-up actions taken by Management based on external auditor reports, as well as the bank's compliance with all applicable regulatory requirements.

The Risk Monitoring Committee has assisted the Board of Commissioners in matters related to Bank Mega's risk management system and has provided advice, evaluations, and monitoring of the implementation of the bank's risk management policies.

The Remuneration and Nomination Committee has assisted the Board of Commissioners in the candidate nomination process, providing advice and recommendations regarding appropriate remuneration for members of the Board of Commissioners and the Board of Directors, as well as overseeing the implementation of employee remuneration strategies.

In addition, in the context of the Mega Corpora Financial Conglomerate, with Bank Mega as the Parent Entity, the Board of Commissioners has established the Integrated Governance Committee to carry out its duties and responsibilities. In 2025,

this committee effectively performed its duties and responsibilities related to supervisory functions over the implementation of governance in each Financial Services Institution (LJK) within the Mega Corpora Financial Conglomerate, referring to the Integrated Governance Guidelines.

The Board of Commissioners assesses that these committees have carried out their duties and responsibilities appropriately throughout 2025. All recommendations from each committee have also been received by the Board of Commissioners and considered in the decision-making process regarding proposals submitted by the Board of Directors.

Composition of the Board of Commissioners

Throughout 2025, there were no changes in the composition of the Board of Commissioners. Therefore, the composition of the Board of Commissioners in 2025 was as follows:

Position	Nama
President Commissioner	Chairul Tanjung
Independent Commissioner	Achjadi Ranuwisastra
Independent Commissioner	Lambock V. Nahattands
Independent Commissioner	Hizbullah

Of the 4 (four) members of the Board of Commissioners, 3 (three) or 75% (seventy-five percent) are Independent Commissioners. This composition complies with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks, which requires that the number of Independent Commissioners be at least 50% (fifty percent) of the total members of the Board of Commissioners.



Appreciation and Closing

After navigating several challenging years, Bank Mega delivered strong performance in 2025, marking a milestone in its strategic progress. Bank Mega's Board of Directors, supported by all members of its workforce, achieved solid and encouraging results, laying a strong foundation for continued growth and future excellence.

We express our gratitude to the Board of Directors and all members of Bank Mega's workforce for their hard work and dedication, which enabled the Bank to navigate the challenges of 2025 effectively. The Board of Commissioners views the past year as valuable lessons and encourages the Board of Directors and all members of Bank Mega to continue implementing adaptive strategies with prudence to drive stronger, sustainable performance in the years ahead.

We also extend our sincere gratitude to shareholders, customers, partners, and all stakeholders for their trust and support, which empower Bank Mega to create added value for its stakeholders while advancing sustainable development in Indonesia. Finally, the Board of Commissioners acknowledges the Government of the Republic of Indonesia, particularly the Financial Services Authority (OJK), for their ongoing guidance and support of the banking sector, including Bank Mega.

Jakarta, March 2026

On behalf of the Board of Commissioners,

Chairul Tanjung

President Commissioner



Board of Commissioners



Achjadi Ranuwisastra
Independent Commissioner



Hizbullah
Independent Commissioner



Chairul Tanjung
President Commissioner



Lambock V. Nahattands
Independent Commissioner



Report of the Board of Directors



Kostaman Thayib
President Director



The outstanding performance achieved in 2025 is proof of the smart and hard work of all Bank Mega employees in the Bank's transformation journey from a mid-sized bank into a large-scale bank, supported by the strength of the CT Corp ecosystem, and in becoming a one stop solution banking provider for its customers.

Esteemed Shareholders,

Amid challenging macroeconomic and industry conditions, the Bank successfully closed the 2025 financial year by recording an encouraging improvement in performance, reflected in the achievement of pre-tax profit, which increased by 27.7% to Rp4.16 trillion. This achievement was made possible through the commitment of all members of Bank Mega and consistency in implementing strategic policies, while continuing to observe economic and business conditions that could potentially affect the Bank's performance.

The performance achievements in 2025 will lay the foundation for us to leap higher in the years ahead, so that Bank Mega can become a bank that grows sustainably and ultimately realizes its vision: "To Become the Pride of the Nation."

Global and Indonesian Economic Conditions in 2025

Throughout 2025, the global economy faced a range of dynamics. Geopolitical pressures remained high, as talks on armed conflicts in some parts of the world seemed to have reached a deadlock, including the wars between Israel and Palestine, Russia and Ukraine, recently heated tensions involving the United States (US) with Iran and Greenland, and the sudden US attacks on Venezuela early in 2026.

In the economy, a trade war was initiated by United States President Donald Trump in April 2025 when he imposed a universal import tariff of 10% on all goods entering the US and very high reciprocal tariffs on its 57 trading partners, including China, Canada, Mexico, and the European Union. The US's unfair, one-sided tariff policy and persistent geopolitical tensions partly caused a slowdown in global economic growth and widened fragmentation among countries. Those unfavourable occurrences worsened the impacts of disruptions in global supply chains caused by persistent geopolitical tensions since 2024.

However, the year saw a more resilient global economy. The International Monetary Fund (IMF) projected global growth of 3.3%, but Bank Indonesia (BI) suggested a more pessimistic figure of 3.2%. Among the riving factors were economic growth in Japan and India, as household consumption and fiscal stimulus policies there strenghtned while hindering factors were slower growth in the United States, China, Brazil, and other developed nations.

Amid these global economic conditions, Indonesia's economic growth stood out for its resilience, even tending to improve, on stronger domestic consumption, investment, and exports. Statistics Indonesia announced that Indonesia's economy grew 5.1% in 2025.



The Asta Cita program launched by President Prabowo is viewed as one of the strategic policy frameworks that could contribute to Indonesia's economic growth in 2025 and beyond. Asta Cita initiatives—such as the Free Nutritious Meals Program (MBG), the Red and White Village Cooperative Program, the People's School Program, the construction of 3 million People's Houses, and the Danantara Program—are expected to mobilize MSMEs and local supply chains (farmers, livestock breeders, and catering businesses), increase government spending (fiscal stimulus), expand the growth base in the regions, and promote financial inclusion.

Meanwhile, Indonesia has maintained its macroeconomic stability. Inflation was tamed within the target range of $2.5 \pm 1\%$. In the financial market, the Composite Stock Price Index (IHSG) continued to strengthen, reaching 8,644.26 on December 29, 2025. The rupiah exchange rate also remained relatively stable at around Rp16,785 per US dollar in December 2025, supported by Bank Indonesia's stabilization policies.

Indonesia's banking sector remained strong, with adequate capital and liquidity positions, supported by government fund placements in the banking sector during the second half of 2025 as well as several other factors.

National banking credit growth in 2025 slowed to 9.69% year-on-year, from 10.39% in 2024, although this figure still remained within Bank Indonesia's (BI) target range of 8–11%. Investment loans were the main contributor to banking credit growth, increasing by 21.06%, in line with the continuation of project spending and capital expansion. However, credit growth in other segments was relatively restrained. This growth was accompanied by the banking sector's Non-Performing Loan (NPL-gross) ratio, which remained low at an aggregate level of 2.05%.

The Liquid Assets to Third-Party Funds Ratio (AL/DPK) was maintained at 28.57%, while third-party funds (DPK) surged by 13.83% in 2025.

From the capital perspective, the banking sector's Capital Adequacy Ratio (CAR) stood at 25.89%, further strengthening its ability to absorb risks. Stress test results conducted by Bank Indonesia showed that the banking sector's resilience remained strong, supported by maintained corporate repayment capacity and profitability.

Bank Mega Performance Analysis 2025

Bank Mega's Strategies and Strategic Policies

Bank Mega closely monitors every development in the dynamic economic environment and undertakes measured mitigation steps to address its impact on the banking business. These measures aim to ensure the implementation of strategic policies, the achievement of current-year business performance targets, and the sustainability of the Bank's business growth plans. We respond to changes with effective and efficient adjustments.

In 2025, Bank Mega's policy direction was to continue its transformation from a mid-sized bank into a large-scale bank by leveraging the strength of the PT CT Corpora (CT Corp) ecosystem, which integrates financial services and retail transactions, enabling the Bank to become a one-stop banking solution for its customers.

Information technology transformation continues to be carried out to support the development of the retail business, digital banking, and operational risk mitigation. This is important to encourage increased consumption and transaction activities, in line with changing public behavior that increasingly prioritizes digital, contactless, and cashless transactions in the post-pandemic period.

To achieve these objectives, the Bank implements various policies to ensure that its performance can be optimized. In extending credit, Bank Mega does so selectively and prudently to debtors with proven and reliable track records, while focusing on the corporate segment in response to economic conditions that remain uncertain, including financing for national strategic projects, both bilaterally and through syndication. Credit is extended to debtors with strong financial capacity, particularly companies with solid ratings and financial conditions. Lending to the commercial segment and through joint financing is also carried out by considering the financial strength of debtors or prospective debtors, as well as those with an excellent track record.

To ensure that credit quality remains well maintained, Bank Mega undertakes preventive measures, including the implementation of early warning signals and periodic check-on-the-spot activities in accordance with applicable regulations. This enables the Bank to monitor the development of the debtor's business.



Credit distribution in the consumer sector is driven by credit cards. With positive economic growth in 2025 and supported by household consumption, credit cards recorded solid growth. The strategy implemented in the credit card business is to increase acquisition by focusing on customers with lower risk profiles. Meanwhile, to increase sales volume, the Bank selects appropriate merchants and focuses on e-commerce programs as a source of transaction growth, while leveraging the PT CT Corpora ("CT Corp") ecosystem—both offline and online channels—as a key strategic partner.

The main advantage of the CT Corp ecosystem lies in MPC Points, an integrated loyalty system that can be earned from every credit card transaction as well as from savings balance accumulation. With a conversion rate of 1 MPC Point equivalent to Rp1, customers can redeem their points for various benefits across CT Corp merchants, including purchasing travel tickets through Antavaya, shopping discounts at Metro Department Store, Trans Fashion Indonesia, and Trans FnB outlets such as Coffee Bean & Tea Leaf, Baskin Robbins, Wendy's, Warung Wardani, Gyukatsu, and Tasty Kitchen, as well as stays at The Trans Luxury Hotel Bandung and family entertainment at Trans Studio and KidCity.

2025 marked a continued phase of national economic consolidation, characterized by increased public mobility, which also boosted growth in the tourism sector, both domestic and international. Therefore, Bank Mega continued to hold the Mega Travel Fair, organized twice a year, to provide attractive offers for customers planning school holiday trips and year-end vacations.

The strategy for third-party funds (DPK) focuses on the retail segment by increasing the number of Priority Banking customers in order to boost low-cost funds. The Bank will continue to enhance customer growth through acquisition and anti-attribution efforts. With the growth of retail DPK, it is expected that the Bank's liquidity will become more stable and sustainable. Corporate customers are also expected to contribute to the growth of total DPK, adjusted to the Bank's needs in attracting third-party funds, particularly in foreign currency. The strategy for raising DPK from corporate customers will focus on medium-sized companies, thereby reducing dependence on core depositors.

The Bank also continues to improve its product variants and provide faster, better, and more accurate services to customers.

From the Treasury perspective, Bank Mega actively and conservatively conducts its activities with prudence in managing its asset and liability portfolios to ensure profitability while maintaining liquidity. Amid the challenging and uncertain economic conditions in 2025, Treasury was still able to take advantage of market volatility by continuing to invest the Bank's excess liquidity, managing the funding gap between assets and liabilities, and ensuring the Bank's liquidity stability by monitoring the levels of High Quality Liquid Assets (HQLA), the Liquidity Coverage Ratio (LCR), and the Net Stable Funding Ratio (NSFR).

Throughout 2025, Bank Mega implemented disciplined cost control as a primary focus in improving operational efficiency. The Bank carried out various initiatives to enhance operational efficiency, including process digitalization, operational automation, and more effective cost management. These measures also ensure that the Bank remains competitive and able to adapt to changing market needs.

Utilization of Information Technology and Digital Banking

As part of its digital strategy, Bank Mega continues to develop the M-Smile application, which offers customers the convenience of accessing banking information and services in one platform. Launched on April 15, 2020, M-Smile has recorded continuous growth in both user numbers and transaction activities. To date, M-Smile provides a wide range of features, including digital savings account opening with Mega Zaver, account statement information, bill payments, cardless cash withdrawals, transfers, payments, purchases, prepaid top-ups, investments (bonds and mutual funds), and QRIS usage.

In addition, customers have the flexibility to choose their funding sources for transactions, whether from savings accounts, credit cards, or e-money. Customers can also manage their accounts—both savings and credit cards—independently and access the latest promotions.

In 2025, Bank Mega updated M-Smile, including enhancements to several technology-based product and service features. Notably, the QRIS Cross-Border



service was expanded to support non-cash cross-border payments. Through collaboration with ASPI and Bank Indonesia, Japan was added as a new country, complementing the previously supported destinations of Thailand, Malaysia, and Singapore, thereby providing greater flexibility and convenience for customers conducting transactions abroad.

Bank Mega introduced the development of the QRIS TAP feature based on NFC in the Mega Smart Mobile (M-Smile) application and on Bank Mega's EDC devices. Through QRIS TAP, customers can make payments simply by tapping their NFC-enabled smartphone on the merchant's EDC device, without the need to manually scan a QR code. This development reflects Bank Mega's support for the national QRIS-based payment system and its efforts to enhance transaction convenience for both customers and merchants.

To strengthen digital services by improving customer access to information and self-service, which also supports resource and operational efficiency, enhancements have been made to the MILA Chatbot (Mega Intelligent Assistant).

In line with these innovations, Bank Mega recorded a 27.64% year-on-year increase in M-Smile app downloads, reaching 1,413,349 downloads in 2025. This increase also drove growth in the number of M-Smile users, which reached 1,163,197 as of December 31, 2025, a 20% year-on-year increase. Correspondingly, Bank Mega recorded a 57% year-on-year increase in transaction value through the M-Smile app, reaching Rp78,154 billion. This transaction value growth was supported by an increase in the number of transactions to 16,933,122, up 45% year-on-year from 2024.

To support the growth of digital banking products and services, Bank Mega continuously strengthens its cybersecurity capabilities and capacity as a proactive measure to enhance IT security, anticipate threats from viruses and malware, and mitigate digital risks.

The Role of the Board of Directors in Formulating Strategy and Strategic Policies

Bank Mega's strategies and strategic policies are developed by the Board of Directors in the short- and medium-term through the Bank's Business Plan (RBB), aligned with the Bank's vision and mission. In a fast-moving and dynamic economic and business environment, the Bank's strategies and policies are periodically evaluated by the Board of Directors

together with the senior management team. The implementation of strategies and policies across all organizational levels is also reviewed regularly to ensure that the strategies and policies remain relevant to ongoing business developments.

With the support of committees under the Board of Directors and other supporting organs, the Board exercises strict supervision over the implementation of the Bank's strategies and policies. There are nine committees under the Board of Directors, namely: the Risk Management Committee, the Asset and Liability Committee (ALCO), the Credit Policy Committee, the Information Technology Steering Committee, the Human Resources Committee, the Product Committee, the Credit Committee, and the Crisis Management Committee. As part of the Mega Corpora Financial Conglomerate, the Bank, as the Parent Entity, carries out its duties and responsibilities through the Integrated Risk Management Committee under the coordination of the Board of Directors. In addition to the committees under the Board, other supporting organs include the Risk Management Unit, Compliance, and Internal Audit functions, which monitor daily operations and provide input on credit and operational risks. The results of this monitoring serve as guidance for corrective actions to ensure compliance with established risk thresholds.

2025 Performance Achievements

Amid an industry environment still facing interest rate pressures and liquidity competition, Bank Mega is grateful to have successfully closed the 2025 financial year on a strong note. The Bank recorded a Profit Before Tax (PBT) of Rp4.16 trillion, growing 27.7% compared to the same period in the previous year, which was Rp3.26 trillion. This profit was supported by a 53.6% increase in Fee-Based Income, reaching Rp2.79 trillion from Rp1.95 trillion in the same period last year, along with disciplined efficiency measures.

Bank Mega's total assets increased by 4%, reaching Rp140.83 trillion, compared to Rp134.91 trillion in the previous year, with corporate credit representing the largest portion at 68.9% of total loans.

This credit growth was accompanied by the maintenance of Bank Mega's credit quality, reflected in a gross NPL of 1.65% and a net NPL of 1.07%.

In 2025, the total credit in the Credit Card segment reached IDR 6.8 trillion, an increase of 2% from IDR 6.7 trillion in 2024. This growth was supported by a sales volume achievement of IDR 20.1 trillion. The growth



was also driven by a 2% increase in international transactions and a 4% rise in online transactions. Digitalization in the customer acquisition process remained a key focus, with the implementation of a paperless system and digital verification that enhanced efficiency while maintaining portfolio quality. The principle of prudence in the Bank's business operations successfully kept the NPL ratio consistent, from 2.2% in 2024 to 1.99% at the end of 2025.

Third-Party Funds (DPK) collected by the Bank increased by 13.6%, reaching Rp104.13 trillion from Rp91.67 trillion in 2025. This total DPK was dominated by deposits, which grew by 18.55% to Rp76.0 trillion. Meanwhile, CASA increased by 2%, reaching Rp28.14 trillion from Rp27.57 trillion in the previous period.

Financial Ratios in 2025 also showed improvement. The minimum capital adequacy ratio (CAR), after accounting for credit, market, and operational risks, stood at 30.4%, up from 25.8%, reflecting a strong capital structure. The Operating Expenses to Operating Income ratio (BOPO) improved to 69.1%, compared to 73.6% in 2024. Return on Assets (ROA) was maintained at 3.1%, up from 2.6%, reflecting the Bank's operational efficiency. Meanwhile, Return on Equity (ROE) rose to 15.5% from 13.6% in 2024. The Net Interest Margin (NIM) increased to 4.2% from 4.6%, and Bank Mega's Loan-to-Deposit Ratio (LDR) stood at 64.5%, down from 70.3% in 2024, in line with the Bank's policy of maintaining the LDR within the 60%-70% range.

Comparison of Targets and Actual Results

Bank Mega's achievement of targets is reflected in the realization of the Bank's Business Plan (RBB). In preparing the RBB for the 2025 period and its revisions submitted to OJK as the regulator, Bank Mega used various assumptions at both the macro and micro levels, including global and national economic growth, inflation rates, the Rupiah exchange rate, as well as banking credit and DPK growth.

Profit before tax reached 119.5% of the target, while total assets achievement was 101.2% of the set target. Third-Party Funds (DPK) growth reached 108.19% of the target set in the 2024 Bank Business Plan, whereas credit growth achieved 96.1% of the target.

The achievements in 2025 are a source of gratitude, as most of the Bank's financial indicators reached their performance targets amid challenging conditions across various sectors of the economy. The 2025 accomplishments will further drive the Bank in navigating challenges and opportunities in 2026.

Main Activities and Types of Products and Services Offered

The Bank's main business activities are conducting banking services by collecting and providing funds to the public, as well as offering competitive interest rates to customers. In carrying out these core activities, Bank Mega provides a wide range of banking products and services, including credit distribution to small, medium, commercial, joint financing, and corporate debtors, as detailed in the Company Profile chapter under the discussion of Bank Mega's Products and Services.

Interest Rates on Fund Collection and Provision

In setting the interest rates for fund collection and provision, the Bank refers to both global and domestic economic conditions, which influence Bank Indonesia's benchmark rates, the cost of funds for credit, overhead costs, profit margins, and the overall economic environment. The Standard Bank Lending Rate (SBDK) does not yet include an estimated risk premium component, the amount of which depends on the Bank's assessment of the risk for each debtor or group of debtors.

The SBDK for non-mortgage consumer credit refers to Motor Vehicle Loans, and does not include fund disbursements through credit cards and personal loans.

As a form of compliance with OJK Circular Letter No. 9/SEOJK.03/2020 regarding Transparency and Publication of Conventional Commercial Bank Reports, Bank Mega discloses information on the Standard Bank Lending Rate (SBDK), which can be accessed at www.bankmega.com and on the Instagram account [bankmega.id](https://www.instagram.com/bankmega.id). The presentation of this credit base rate information fulfills Bank Mega's obligation, as a Conventional Commercial Bank, to report and publish the SBDK in Rupiah currency.

**Base Lending Rate (SBDK) 2025 per month**

Month	Prime Lending Rate Rupiah						
	Based on Business Segment						
	Non MSME Credit		MSME Credit			Mortgage	Non Mortgage
	Corporate	Retail	Medium	Small	Micro		
2025							
January	10.02%	11.03%	11.16%	12.43%	10.57%	10.53%	10.50%
February	10.43%	11.48%	11.55%	12.89%	10.97%	10.98%	10.91%
March	9.95%	11.20%	11.22%	12.62%	10.51%	10.70%	10.45%
April	9.82%	10.97%	11.03%	12.40%	10.36%	10.47%	10.30%
May	9.75%	10.92%	10.98%	12.35%	10.28%	10.42%	10.22%
June	9.69%	10.80%	10.88%	12.25%	10.19%	10.30%	10.14%
July	9.77%	10.86%	10.96%	12.31%	10.26%	10.36%	10.21%
August	9.71%	10.77%	10.87%	12.22%	10.19%	10.27%	10.14%
September	9.86%	10.89%	11.01%	12.38%	10.33%	10.39%	10.28%
October	9.97%	11.00%	11.13%	12.46%	10.43%	10.50%	10.38%
November	9.93%	10.98%	11.11%	12.45%	10.39%	10.48%	10.34%
December	9.72%	10.79%	10.92%	12.26%	10.18%	10.29%	10.13%
2024							
December	10.43%	11.48%	11.55%	12.89%	10.97%	10.98%	10.91%

Number, Types, and Locations of Offices

Bank Mega has a network of offices that play an important role in the Bank's operational and intermediation functions, serving as the frontline for banking product sales and as a contact point for customers requiring in-person services. In 2025, Bank Mega offered a variety of banking products and services through 355 offices, consisting of 55 main branches and 300 sub-branches, supported by 8 Regional Offices and 1 Head Office. These services are further strengthened by the presence of 467 ATMs across Indonesia.

Business Network and Partners

To provide the best service to its customers, Bank Mega continues to establish partnerships with various business partners, both with other retail business units under CT Corp and with non-group partners. These collaborations support the Bank's efforts to enhance resilience, competitiveness, and efficiency. Throughout 2025, Bank Mega partnered with various business partners to provide financial products and services, including bancassurance and wealth management, as well as a variety of optimal transaction access for customers, including joint financing, e-commerce, and other initiatives.

Human Resource Development

To ensure the Bank remains competitive and adaptable amid the continuously evolving banking industry landscape, Bank Mega continues to strengthen its organizational structure and enhance human resource management as a core foundation to support sustainable business operations. Acknowledging this, Bank Mega implements strategies and policies in human resource management to develop talent capable of adapting to change, while upholding corporate culture as a fundamental principle in interactions among employees and with customers. By the end of 2025, the Bank had 5,287 employees.

Throughout 2025, the Bank expanded the use of technology across various HR management processes. The integration of digital HR systems, the use of artificial intelligence (AI) in learning processes, and the implementation of people analytics support faster, more accurate, and data-driven decision-making. These efforts aim to create a better, more efficient, and personalized employee experience.

The principles of agility, continuous learning, digital excellence, and a performance-driven culture were the main focus in organizational development in 2025. Initiatives to enhance digital capabilities, foster



adaptive leadership, and strengthen corporate values were continuously accelerated to remain relevant with evolving business environments and the expectations of future talent.

In the recruitment process, the Bank takes a digital approach through various job portals and the Bank's career website, including the implementation of online personality assessments (as needed) to accelerate and increase the efficiency of candidate selection.

Through the Employee Referral Program, the Bank empowers employees as organizational ambassadors to recommend competent potential talent. This strategy is supported by strengthening a consistent employer branding narrative on social media to build a positive public perception. By highlighting aspects of innovation and work dynamism, the Bank is committed to continuously attracting top talent ready to contribute to the company's progress.

Career development is an important part of the Bank's talent management strategy in building a sustainable and competitive organization. The career development approach is aimed at ensuring the availability of talent ready to support business strategy achievement and strengthen long-term leadership.

Internal promotion policies and succession management serve as the foundation for maintaining leadership continuity and strengthening the talent pipeline. Targeted learning initiatives continue to be developed to ensure employees possess the competencies and readiness necessary to support organizational transformation and the Bank's sustainable growth.

To support business sustainability and the achievement of business strategies, the Bank implements capability development and employee competency enhancement through the strengthening of a learning organization foundation, ensuring alignment between employee competencies, the dynamics of the banking industry, and the Bank's transformation direction throughout 2025.

During 2025, Bank Mega conducted training programs involving more than 120,000 participants. These programs included competency certification, development of technical skills (hardskills) and non-technical skills (softskills), as well as leadership training to ensure employees are prepared to face the

evolving banking industry. Trainings were designed according to organizational needs and delivered through various methods, both in-person and digitally. The utilization of digital learning, including virtual learning, hybrid learning, and e-learning, provides employees with the flexibility to continuously develop their competencies.

The competency certification program is conducted on an ongoing basis as part of the Bank's efforts to ensure employees possess adequate expertise aligned with industry standards, governance requirements, and the Bank's transformation direction. The program includes Risk Management Certification (SMR), certifications in Payment Systems and Treasury, and other professional certifications relevant to business and operational functions, such as AAJI, WPPE-P, and WAPERD. In addition, in line with the increase in operational risks and the need to strengthen internal controls, the Bank also facilitates certifications in compliance and fraud prevention, including Certified Anti-Fraud Manager (CAFM) and certifications in APU, PPT & PPPSPM. The Bank also supports competency development in information technology and cybersecurity, including Cisco Certified Network Associate (CCNA), Certified SOC Analyst (CSA), and Enterprise IT Architecture with TOGAF. These initiatives aim to strengthen employees' technical capabilities to support system reliability, information security, and the Bank's technology architecture readiness.

Ownership of the Board of Directors, Board of Commissioners, and Shareholders within the Bank's Business Group

Share ownership (direct and indirect) in Bank Mega by members of the Board of Commissioners and the Board of Directors serving in 2025 is as reported in the Company Profile and Governance Report sections of this Annual Report.

Significant Changes in The Bank and The Bank's Business Group

Throughout 2025, there were no significant changes in the Bank or its Business Group.

Business Outlook 2026, Economic Developments, and Market Targets

The dynamics, challenges, and uncertainties in 2026 are expected to persist. Globally, key issues include the ongoing attacks by the United States and its allies on Iran, the potential re-emergence of inflationary pressures, and risks of supply chain disruptions, which



could impact developing countries. Bank Indonesia (as of February 2026) predicts that global economic growth will slow to 3.2%, slightly down from 3.3% in 2025, reflecting high financial market uncertainty due to geopolitical tensions and the effects of U.S. tariffs. Meanwhile, the International Monetary Fund (IMF) in January 2026 raised its global economic growth forecast for 2026, noting the ability of businesses and economies to adapt to the easing of U.S. tariffs in recent months, along with continued surges in artificial intelligence (AI) investments, which are driving asset wealth and expectations of productivity gains. In the updated World Economic Outlook released on Monday, the IMF projects global gross domestic product (GDP) growth of 3.3% in 2026.

Amid the dynamics of the global economy, Bank Indonesia projects 2026 economic growth to increase in the range of 4.9–5.7% (yoy) in line with various policies from the Government and Bank Indonesia to stimulate economic growth. Bank Indonesia continues to strengthen the policy mix through monetary, macroprudential, and payment system policies, which are closely coordinated with fiscal stimulus and the government's real sector policies to promote higher and more resilient growth.

At the Bank Indonesia Board of Governors Meeting (RDG) on 18–19 February 2026, it was decided to maintain the BI Rate at 4.75%, the Deposit Facility Rate at 3.75%, and the Lending Facility Rate at 5.50%. This decision aligns with the current policy focus on strengthening the Rupiah exchange rate stabilization amid continued high global financial market uncertainty, to support the achievement of the 2026–2027 inflation target and to encourage economic growth. Inflation in 2026–2027 is projected to remain within the target of $2.5 \pm 1\%$.

Bank Indonesia's macroprudential policies remain aimed at promoting pro-growth economic development through increased credit/financing to the real sector, especially government priority sectors, and accelerating reductions in bank lending rates through the implementation of the Macroprudential Liquidity Incentive Policy (KLM) while maintaining prudential principles. Payment system policies are also directed to support economic growth through strengthening synergies in the expansion of digital payment acceptance, enhancing the payment system industry structure, and improving the reliability and resilience of payment system infrastructure.

Observing these economic developments, Bank Mega believes it can continue to achieve strong results in line with its long-term strategy and business plan, as outlined in the Bank Business Plan submitted to OJK. The Bank's business development strategy for 2026 will be based on the development of reliable human resources, the transformation of information technology systems to support digital banking processes, and the optimization of synergies within the CT Corp ecosystem, with a focus on each business segment.

We have established strategies to achieve the targets set in the Bank Mega 2026 Business Plan, including:

1. Driving growth in transaction banking to facilitate transactions and create added value for both funding and credit customers, expand the low-cost funding base (CASA), and improve the efficiency of funding costs (cost of funds).
2. Positioning the network business model as a "One Stop Solution" that provides comprehensive financial services for customers.
3. Increasing credit distribution while maintaining a prudential banking approach and focusing on corporate segments that are still capable of positive growth amid economic uncertainty.
4. Growing the credit card business through partnerships within the CT Corp ecosystem and applying selective acquisition strategies to maintain portfolio quality.
5. Driving growth in third-party funds (DPK) from the retail segment.
6. Increasing fee-based income from Treasury and other business lines.
7. Targeting an LDR ratio in line with Bank policy, around 65%.
8. Enhancing efficiency in other expenses with a target BOPO ratio of around 70%.
9. Transforming information technology to support the development of retail and digital banking, mitigate operational risks, and improve operational cost efficiency through automation of operational processes.

Sustainable Finance and Environmental Social Responsibility (TJSL) Initiatives and Implementation

Sustainable Finance initiatives, the application of Environmental, Social, and Governance (ESG) principles, and the commitment to Environmental and Social Responsibility (TJSL) are part of Bank Mega's long-term business strategy. These efforts aim to ensure business sustainability while adhering



to sustainability principles. Bank Mega focuses not only on improving financial performance but also on making a positive contribution to society and the environment.

As part of this commitment, Bank Mega continues to strengthen the integrated implementation of Sustainable Finance in alignment with national agendas and regulatory policies, including the implementation of POJK 51/2017, enhancing governance practices, and developing a financing portfolio increasingly aligned with Environmental, Social, and Governance (ESG) principles. This strategic direction has been consistently incorporated into the 2025 Sustainable Finance Action Plan (RAKB), ensuring that all of the Bank's sustainability targets are aligned and integrated with measurable business strategy controls.

In 2025, Bank Mega implemented various programs to manage the environmental impact of its operational activities. Initiatives for energy efficiency and reducing paper usage continued across the entire office network. Emissions calculations were expanded compared to the previous year. Total operational emissions from Scope 1—including fuel (BBM) consumption, HVS paper, and newspaper paper—and Scope 2—including electricity, piped water (PAM), and online taxi usage—were recorded at 6,391.59 tons CO₂e.

The development of digital services is one of Bank Mega's strategies to support operational efficiency while reducing environmental impact, particularly through paper reduction. Digital savings account openings have been actively conducted since 2021. By the end of 2025, account openings through the M-Smile application reached 119,193 accounts, while the implementation of e-statements for credit cards covered 947,707 accounts, or 94% of total accounts. These digital initiatives contribute to more efficient operations and support environmentally friendly banking practices.

The implementation of various digital programs at Bank Mega has contributed to paper use efficiency while supporting efforts to reduce carbon emissions. As a result of digitalization, Bank Mega successfully reduced paper usage by 12.11 million sheets, an 8.42% increase compared to 11.17 million sheets in 2024. This reduction is estimated to have saved approximately 1,055 trees, up 8.87% from 969 trees in the previous

year. The avoided tree cutting contributes to carbon absorption of 14.84 tons CO₂ and a potential oxygen production of around 463.66 tons O₂. Additionally, the reduction in paper usage contributed to a decrease in emissions of 52.48 tons CO₂, resulting in a total potential emission reduction of 67.29 tons CO₂.

To support the energy transition toward a low-carbon economy, Bank Mega operates five (5) Public Electric Vehicle Charging Stations (SPKLU) with ultra-fast charging facilities at Menara Bank Mega. The provision of this infrastructure is part of the Bank's contribution to developing a low-emission mobility ecosystem and promoting the use of more environmentally friendly transportation.

As environmental and social risks, including climate change risk, become increasingly complex, Bank Mega recognizes the importance of strengthening debtors' understanding of sustainability by integrating sustainable finance principles into the credit distribution process, including through the development of a portfolio aligned with green financing principles. This comprehensive approach ensures that credit distribution not only adheres to prudential principles but also supports sustainable financial practices.

In line with regulatory developments, Bank Mega implements Climate Risk Management & Scenario Analysis (CRMS) and Climate Risk Stress Testing (CRST) by mapping climate risks in priority sectors. This mapping is supported by policies, procedures, and methodologies to measure, monitor, and control risks in an integrated manner within business processes.

In the implementation of Environmental and Social Responsibility (TJSL), the Bank runs the Mega Berbagi and Mega Peduli programs, while also supporting financial literacy and inclusion. In 2025, the actual expenditure for the Mega Peduli program reached Rp 134 million, while donations from the Tabungan Mega Berbagi savings were distributed, amounting to Rp 6.30 billion, to enhance the capacity of educators, strengthen student literacy in remote areas, and build or renovate educational facilities in various regions. These initiatives reflect Bank Mega's commitment to creating sustainable social impact, in line with efforts to support inclusive growth and the welfare of Indonesian communities.



Going forward, Bank Mega will continue to strengthen the implementation of Sustainable Finance in a consistent and impactful manner, maintaining a balance between business expansion, disciplined risk management, and the creation of tangible benefits for society and the environment. This approach reflects Bank Mega's commitment to building a more inclusive, responsible, and sustainable future.

Implementation of Governance and Risk Management

The Board of Directors, Board of Commissioners, and all members of Bank Mega are committed to implementing best governance practices to ensure that every program and plan is realized as intended. A consistent commitment to Bank Governance builds a strong foundation for a healthy and resilient corporate system, enhancing competitiveness, ultimately increasing investor confidence, and providing long-term value. Implementing governance is essential to maintain transparency and accountability in managing the Bank for the public and to deliver added value to shareholders and other stakeholders.

In applying governance, Bank Mega ensures that the principles of good governance—transparency, accountability, responsibility, independence, and fairness—are implemented at all levels of the organization in Bank activities. All business activities must align with the Bank's vision, mission, corporate values, and strategy, following the principles of prudence and the regulations of the Financial Services Authority (OJK), Bank Indonesia, as well as applicable laws and regulations.

To enhance the quality of governance implementation, the Bank continuously conducts self-assessments to measure the effectiveness of its governance practices. The assessments are carried out based on POJK No. 17/2023 and SEOJK No. 13/POJK.03/2017 regarding the Implementation of Governance for Commercial Banks. These evaluations are conducted twice a year, in June and December. The results of the Self-Assessment for Semester I and II of 2025 indicated a score of 2 (Good), signifying that, in general, Bank Mega has implemented governance principles well and meets adequate requirements. During the exit meeting and prudential meeting on October 29, 2025, OJK awarded Bank Mega Tbk a Bank Health Rating (PTKB) of 2 (Healthy), with governance implementation also rated 2 (Good). The assessment for Semester II, as of the publication of this report, is still under review by OJK.

As part of implementing Good Corporate Governance (GCG), Bank Mega routinely conducts monitoring and evaluation of risk management practices during Board of Directors meetings and Joint Board of Directors and Commissioners meetings. Risk management implementation remains a priority for the Board of Directors and Board of Commissioners and is ensured to comply with regulations.

The Bank has established a Risk Management Policy and detailed policies for managing each type of risk, including Credit Risk, Market Risk, Liquidity Risk, Operational Risk, Strategic Risk, Legal Risk, Compliance Risk, and Reputational Risk, as well as an Integrated Risk Management Policy. Regarding Technology and Cyber Risk, the Bank is currently developing a Technology & Cyber Risk Management Policy.

Within the group-wide scope, Bank Mega serves as the Parent Entity in the implementation of Integrated Governance and Integrated Risk Management within the Mega Corpora Financial Conglomerate.

In efforts to improve the quality of risk management implementation, particularly in aligning risk management strategies with the Bank's overall business strategy, the Bank continuously monitors and reviews risk limit parameters and thresholds periodically to ensure they remain aligned with the business plan and risk tolerance set by the Bank. For parameters that exceed the risk tolerance, the Bank has established follow-up actions decided by management through Board of Directors meetings and/or Risk Management Committee and Crisis Management Committee meetings, with the implementation of these actions monitored by the Risk Management Unit (SKMR).

Assessment of the Committees Under the Board of Directors

In carrying out the tasks and responsibilities of managing the Bank, the Board of Directors is assisted by nine committees: the Risk Management Committee, the Asset and Liability Committee (ALCO), the Credit Policy Committee, the Information Technology Steering Committee, the Human Resources Committee, the Product Committee, the Credit Committee, and the Crisis Management Committee. As the Main Entity in the Mega Corpora Financial Conglomerate, Bank Mega has established the Integrated Risk Management Committee under the coordination of the Board of Directors.

Throughout 2025, the Board of Directors assessed that these committees had performed their duties and responsibilities well. The performance assessment of these committees was based on various aspects, including the number of meetings held, the participation of Directors and committee members in committee meetings, and the decisions and recommendations made during those meetings. The participation of the Directors in committee meetings, including the decisions taken during the discussions, was also used as a reference in the performance evaluation of the Committees under the Board of Directors.

Changes in the Composition of the Board of Directors

The Annual General Meeting of Shareholders (AGMS) held on March 27, 2025, approved changes in the composition of the Board of Directors. The AGMS approved the resignation of Mrs. Lay Diza Larentie as Vice President Director of Bank Mega and Mr. C. Guntur Triyudianto as Director of Bank Mega. The AGMS also approved the appointment of Mr. Heriwan Gazali as Director of Bank Mega.

Therefore, after the AGMS held on March 27, 2025, the composition of the Board of Directors consists of 7 (seven) members, including 1 (one) President Director, 1 (one) Vice President Director, and 5 (five) Directors, as follows:

1. Kostaman Thayib	- President Director
2. Indivara Erni	- Vice President Director
3. Yuni Lastianto	- Compliance Director
4. Madi Darmadi Lazuardi	- Director
5. Martin Mulwanto	- Director
6. YB Hariantono	- Director
7. Heriwan Gazali	- Director

On this occasion, we would like to express our gratitude to Mrs. Lay Diza Larentie and Mr. Guntur Triyudianto for their contributions to Bank Mega over the years; and we extend a warm welcome to Mr. Heriwan Gazali for joining Bank Mega. We hope that with the current composition of the Board, Bank Mega can continue to grow and achieve better performance sustainably.

Appreciation and Closing

We believe that the positive performance achieved by Bank Mega in 2025 is the result of the collaboration of many parties. Therefore, on behalf of the Board of Directors, we would like to express our sincere gratitude and appreciation to the Board of Commissioners for their guidance and insights throughout 2025. We also extend our thanks and appreciation to our customers, shareholders, regulators, the public, and all other stakeholders for the support and cooperation that have been well-established over time.

Most importantly, we express our gratitude to all the employees of Bank Mega for their hard work and dedication in achieving the results for Bank Mega in 2025. Let us together continue to achieve success in realizing the vision of Bank Mega "To Become the Nation's Proud Bank."

Jakarta, March 2026

On behalf of the Board of Directors,

Kostaman Thayib

President Director



Board of Directors



Y.B. Hariantono
Operations &
Information Technology Director



Martin Mulwanto
Treasury &
International Banking Director



Indivara Erni
Vice President Director



Kostaman Thayib
President Director

Heriwan Gazali
Retail Banking
Director

Madi Darmadi Lazuardi
Wholesale Banking
Director

Yuni Lastianto
Compliance &
Human Capital Director



Statements of Accountability of 2025 Annual Report

We, the signatories, hereby stated that all information contained in the 2025 Annual Report of PT Bank Mega Tbk has been comprehensively presented and that we are fully accountable for the accuracy of the contents of the Company's Annual Report.

This statement is made truthfully.

Jakarta, February 2026

BOARD OF COMMISSIONERS

Chairul Tanjung
President Commissioner

Achjadi Ranuwisastra
Independent Commissioner

Lambock V. Nahattands
Independent Commissioner

Hizbullah
Independent Commissioner

BOARD OF DIRECTORS

Kostaman Thayib
President Director

Indiyono Erni
Vice President Director

Yuni Lastianto
Compliance &
Human Capital Director

Madi Darmadi Lazuardi
Wholesale Banking
Director

Martin Mulwanto
Treasury &
International Banking
Director

Y.B. Hariantono
Operations &
Information Technology
Director

Heriwan Gazali
Retail Banking
Director





Company Profile

58	Corporate Identity
59	Company at a Glance
60	Chronology of Changes to the Company Name
61	Milestone
62	The Company Logo
63	Business Activities
64	Products and Services
70	Operational Areas
72	Vision, Mission, and Corporate Culture
74	Organizational Structure
76	Board of Commissioners' Profile
81	Board of Directors' Profile
91	Management Changes After 2025 Financial Year
92	Profile of Non-Commissioner Committee Members
100	Executive Officers Profile
104	Composition of Shareholders
106	Corporate Group Structure
107	Chronology of Share Issuance of Share and/or Listing
108	Business Group Structure
110	Subsidiaries and Associate Entities
110	Chronology of Share Issuance of Share and/or Listing
112	Association Membership
113	Supporting Capital Market Institutions and Professions
114	Information on the Company Website
115	Office Network Address



Corporate Identity



Company Name

PT BANK MEGA Tbk



Ticker

MEGA



Shareholders

PT Mega Corpora (58.02%)
Public <5% (41,98%)



Date of Establishment

April 15, 1969



Line of Business

Banking Services



Total Employee

5,287 employees
(as of December 31, 2025)



Legal Basis of Establishment

Deed of Establishment of PT Bank Karman No. 32 dated April 15, 1969, amended by Deed No. 47 dated November 26, 1969.



Commercial Bank License

Decree of the Minister of Finance of the Republic of Indonesia No. D.15.6.5.48, dated August 14, 1969.



Foreign Exchange Bank License

Senior Deputy Governor of Bank Indonesia Decree No.3/1/KEP/DGS/2001, dated January 31, 2001.



Custodianship Licence

Bapepam LK Decree No. 20/STTDWA/PM/2000, dated August 2, 2000.



Authorized Capital

Rp13,500,000 million, consisting of 27,000 million shares with a nominal value of Rp500 per share.



Issued and Fully Paid Capital

Rp5,870,462 million, consisting of 11,740,923,365 shares with a nominal value of Rp500 per share.



Branch Network

Head Office : 1
Regional Offices : 8
Main Branch Offices : 55
Sub-Branch Offices : 300



Mobile Banking Application

Mega Smart Mobile (M-Smile)



Website and Social Media

Website : bankmega.com
Facebook : BankMegaID
Instagram : @bankmegaid
X : @BankMegaID
Youtube : Bank Mega Indonesia
Tiktok : @bankmega



Address

Menara Bank Mega
Jl. Kapten Tendean No. 12-14A
Jakarta Selatan 12790
DKI Jakarta, Indonesia
Mega Call : 08041500010/(+62-21) 2960 1600
Telepon : (+62-21) 7917 5000
E-mail : corsec@bankmega.com
Fax. : (+62-21) 7918 7100

Company at a Glance



The business journey of PT Bank Mega Tbk can be traced back to a family-owned bank known as PT Bank Karman, which was established in 1969 in Surabaya pursuant to Deed of Establishment No. 32 dated April 15, 1969, as amended by Deed No. 47 dated November 26, 1969. In line with its business expansion, Bank Karman relocated its head office to Jakarta in 1992 and subsequently changed its name to PT Mega Bank.

A significant milestone followed in 1996, when CT Corp (formerly PARA Group), a holding company owned by prominent Indonesian entrepreneur Chairul Tanjung, acquired ownership of PT Mega Bank. To further strengthen its image as a trusted and reputable financial institution, the Bank officially adopted the name PT Bank Mega in 2000.

In the same year, as part of its efforts to reinforce its capital structure and broaden its shareholder base, Bank Mega conducted an Initial Public Offering (IPO) and listed its shares on the Indonesia Stock Exchange under the ticker symbol MEGA, thereby becoming a publicly listed company under the name PT Bank Mega Tbk. Since then, a portion of the Bank's shares has been held by public investors, while the controlling shareholder remains PT Mega Corpora, the holding company for all financial services businesses within the CT Corp Group.

Following its public listing, Bank Mega obtained approval from Bapepam-LK to operate as a trustee effective August 2, 2000. Several months later, the Bank was granted a foreign exchange bank license pursuant to Decree of the Senior Deputy Governor of Bank Indonesia No. 3/1/KEP/DGS/2001 dated January 31, 2001, further expanding the scope of its banking activities.

Today, Bank Mega continues to uphold its commitment to delivering reliable, innovative, and technology-driven banking services. Throughout 2025, the Bank has actively introduced and supported leading digital solutions, including the deployment of QRIS Cross Border, enabling customers to perform seamless cross-border QR payments with a single code, as well as the Tap In-Tap Out initiative across public transportation and infrastructure as part of Indonesia's advancing digital payment ecosystem. These initiatives and accolades underscore Bank Mega's enduring dedication to enhancing customer experiences, advancing its digital capabilities, and reinforcing its strategic role in the Indonesian financial services landscape, aligned with the Bank's vision of "Becoming the Pride of the Nation."



Chronology of Changes to the Company Name

The history of PT Bank Mega Tbk began with the establishment of a bank known as PT Bank Karman, which was incorporated in the Republic of Indonesia and domiciled in Surabaya pursuant to Deed of Establishment No. 32 dated April 15, 1969. In line with business expansion and organizational development, the Company relocated its head office to Jakarta in 1992 and subsequently adopted the name PT Mega Bank.

Following the acquisition of PT Mega Bank by CT Corp (formerly PARA Group), the Company undertook a broader corporate transformation. This phase was marked by the introduction of a new corporate logo in 1997,

Milestone

Starting as a family owned business called PT Bank Karman, and domiciled in Surabaya.

1969

Company changed its name in 1992 to PT Mega Bank and relocated its Head Office to Jakarta.

1992

PT Mega Bank was taken over by CT Corp (formerly PARA Group), a holding company owned by Chairul Tanjung, an Indonesian entrepreneur.

1996

PT Mega Bank underwent a logo transformation.

1997

2000

Change of name from PT Mega Bank to PT Bank Mega was followed by an initial public offering (IPO) and the listing of its shares on the BEJ and BES, as well as a change of name to PT Bank Mega Tbk.

2013

Bank Mega launched a new design of its logo and a new motto "For A Better Indonesia." The new logo is a profound reflection on the expectations of Bank Mega to start building Indonesia into an unyielding nation with excellence, always able to realize prosperity and a better life.

2014

Bank Mega participated in the launching of the National Non-Cash/ GNNT Movement to support the Less Cash Society program of the Government of Indonesia.

2017

The launch of the Mega Travel Card, a credit card that offers the best benefits to cardholders who travel, such as Competitive Exchange Rate Guarantee. Additionally, card users will earn more mileage and have greater flexibility in redeeming mileage points.

2007

Bank Mega issued subordinated bonds.



followed by a change of the Company's name to PT Bank Mega in 2000, reflecting the strengthening of its corporate identity and market positioning within Indonesia's banking sector.

As part of its efforts to strengthen its capital structure, and in conjunction with the Initial Public Offering (IPO) and the listing of the Company's shares on the Indonesia Stock Exchange, the Company officially adopted the name PT Bank Mega Tbk on January 17, 2000. This change marked the Company's status as a publicly listed entity and broadened public participation in Bank Mega's share ownership.

Launch of the Mega Cash Line.

2018

Mega Intelligent Assistant (MILA) chatbot was launched.

2019

The Bank launched M-Smile (Mega Smart Mobile) and participated in the implementation of QRIS.

2020

The Bank launched the Mega Payment Gateway and participated in the implementation of BI FAST.

2021

2022

Participated in the development of the QRIS Tuntas (Cash Withdrawal, Transfer & Deposit) feature together with Bank Indonesia and ASPI.

2023

- Introduced QRIS TUNTAS (Transfer, Withdrawal, and Deposit).
- Launched QRIS Cross Border services.

2024

- The new Bank Mega Tap to Pay service: A New Way of Payment, a virtual credit card payment method using contactless technology on the M-Smile app for Android smartphones with NFC technology.
- The launch of Mega Zaver, a digital saving account from Bank Mega, offers various conveniences and benefits, including no minimum balance requirement and no administrative fees.

2025

M-Smile has introduced QRIS Tap (Contactless) feature to enhance the efficiency and convenience of cashless transactions. In addition, M-Smile has expanded its QRIS Cross Border capability by extending country coverage to Japan, thereby supporting customers' payment transactions abroad.



The Company Logo



The Bank Mega logo, launched in 2013, consists of two components: the logomark and the logotype, which form an inseparable unit. This logo represents Bank Mega's aspiration to contribute to Indonesia's development, fostering a nation of excellence and resilience, always striving for prosperity and continuous improvement in life.

The logomark, or the recognizable **"M"** symbol, is well-known among Bank Mega's stakeholders. It consists of warm colors symbolizing Bank Mega's energy and spirit, fresh thinking, and comprehensive financial solutions for both customers and employees.

To further reinforce its identity, the yellow color represents intelligence and hope, combined with gray, which signifies sophisticated processes and systems. Meanwhile, orange reflects enthusiasm and optimism, showing that every Bank Mega individual approaches situations with a positive perspective and always strives for the best outcomes.

The **"Bank Mega"** logotype and the **"M"** logomark together define Bank Mega's brand identity, consistently representing the Bank's presence and commitment to building prosperity and a better life within Indonesia's banking and financial industry.



Business Activities

Business Activities Based on the Articles of Association (2025)	Business Activities Conducted in 2025	
	Have been Implemented	Not yet Implemented
Collecting funds from the public in the form of deposits, including savings accounts, demand deposits, time deposits, certificates of deposit, and/or other equivalent forms;	√	
Extending funds in the form of loans;	√	
Conducting activities in the payment systems sector;	√	
Transferring funds for the Bank's own interests and/or for customers' interests;	√	
Placing funds with other banks and borrowing funds from other banks, whether using written instruments, telecommunications facilities, or bill of exchange, checks, or other instruments;	√	
Issuing and/or conducting transactions in debt acknowledgment instruments, bills of exchange, shares, bonds, credit securities, or any derivatives thereof, treasury bills, government-guaranteed securities, Bank Indonesia Certificates (SBI), in forms commonly traded in the Capital Market and Money Market (securities), for the interest of the Bank and/or customers;	√	
Providing safe deposit boxes for the storage of goods and securities;	√	
Conducting business activities in foreign currencies;	√	
Conducting receivables transfers, factoring, credit card business, and trustee services;	√	
Conducting other business activities with the approval of the Financial Services Authority (OJK);		√
Conducting capital participation in institutions carrying out activities in the banking, capital market, insurance, pension fund, financing institution sectors, and other financial services institutions based on laws and regulations in the financial services sector, referred to as Financial Services Institutions, and/or other companies supporting the banking industry by fulfilling provisions stipulated by OJK;		√
Conducting temporary capital participation outside of Financial Services Institutions to overcome the consequences of credit failure, with the condition that the participation must be withdrawn;		√
Acting as the founder and administrator of pension funds in accordance with prevailing laws and regulations on pension funds;		√
Cooperating with other Financial Services Institutions and with non-Financial Services Institutions in providing financial services to customers, and/or	√	
Conducting other banking activities as permitted under prevailing laws and regulations.		√



Products and Services

Bank Mega offers a wide range of banking products, including both savings and loan services, for individual and institutional customers. These banking products are complemented by various services tailored to meet customers' needs.

Deposit Products

Savings	Current Accounts	Deposits
• Mega Dana • Mega Zaver • Mega Maxi • Mega Berbagi • Mega Rencana	• Mega Perdana • Mega Ultima • Mega Valas • TabunganKu • Rekening Dana Nasabah	• Mega Pro • Mega Bisnis • Mega Pro Valas • Mega Bisnis Valas • Giro Rekening Dana Nasabah

Loan Products

Working Capital Loans	Investment Loans	Consumer Loans
• Checking Account (PRK) • Demand Loan (DL) • Fixed Loan (FL) • Account Receivable (A/R) Financing • Fixed Loan (FL)	• Term Loan • Mal Outlet Financing	• House Loan (KPR) • Housing Loan for Renovation (KPPR) • Car Loan (KPM) • Multipurpose Loan (KMG) • Implant Banking Program • Developer Line

Indirect Channels

- Mega Oto Join Financing
- Mega Multi Purpose Join Financing
- Mega Oto Pengalihan Portofolio
- Mega Multi Purpose Pengalihan Portofolio

Trade Finance

Export Products	Import Products	Guarantee Products
• Domestic Letter of Credit (SKBDN) Export • Domestic Letter of Credit (SKBDN) Collection Basis • Outward Documentary Collection • Bank Guarantee • Negotiation of Export Bills/Bills Discounting (LC/SKBDN) • Forfeiting (LC/SKBDN)	• Letter of Credit (LC) and Domestic Letter of Credit (SKBDN) Import • Inward Documentary Collection • Shipping Guarantee • LC/SKBDN UPAS (Usance Payable At Sight) / UPAU (Usance Payable At Usance) • Trust Receipt (LC/SKBDN)	• Bank Garansi/Standby LC/Demand Guarantee

Services

• Mega ATM • Mega Pass • Mega Call • Mega Cash • Mega Auto Pay • Mega Internet • Mega Internet Bisnis • Mega Tax • Mega SDB (Safe Deposit Box)	• Mega Trustee (Wali Amanat) • Mega Concentration Account • Mega Automatic PIB • Mega Custody Service • Mega Security Agent • Mega Transfer • Mega Clearing • Mega Inkaso	• Mega Intercity Clearing • Mega E-Billing Settlement Bank • Mega Payroll • Mega First Priority Banking • MoneyGram • Mega Virtual Account • M-Smile • M-Money

International Transaction

- Remittance

Treasury

- Foreign Exchange Transactions (Spot, Forward & Derivatives)
- Money Market
- Marketable Securities/Bonds
- Structured Product

Wealth Management

- Obligasi
- Reksa Dana
- Bancassurance



Payment by Credit Card

• Mega Infinite Card	• Metro Mega Card
• Mega Travel Card	• Transmart Mega Card (Platinum & Classic)
• Mega Platinum Card	• Mega Affinity IKAL Card
• Mega Gold Card	• Mega Corporate Card
• Mega Classic Card	

For detailed information on each banking product and service, please visit the Bank Mega website through the link <https://bankmega.com/en/>.

New Product and Services In 2025

Throughout 2025, Bank Mega continued to drive innovation by developing various banking products and services to meet customers' evolving needs. Key developments included the implementation of QRIS Tap (Contactless), enhancement of the QRIS Cross Border feature through the addition of a new country, Japan & improvements in MILA (Mega Intelligent Assistant) Chatbot.

QRIS Tap is a digital contactless payment method that utilizes Near Field Communication (NFC) technology on mobile devices and contactless-enabled terminals/EDC. This feature enables customers to conduct transactions using NFC-enabled smartphones across various use cases, including public transportation (KRL, LRT, Transjakarta, and MRT) as well as parking machines.

QRIS Cross Border is a cross-border payment feature enabled through the interconnection of national QR code payment systems. The addition of Japan aims to expand the convenience of customers' payment transactions abroad.

MILA (Mega Intelligent Assistant) is Bank Mega's chatbot service, accessible through WhatsApp and the M-Smile application, designed to assist customers and the general public in obtaining information related to Bank Mega's products, services, and promotions. Powered by Artificial Intelligence, enhancements to MILA are intended to improve customer access to information and self-service capabilities, while also supporting resource efficiency and operational optimization.

Digital Banking Services

Bank Mega has launched a mobile banking application called M-Smile on April 15, 2020. This application makes it easy for the customers to access the information and services of the bank in one hand. M-Smile offers various features including digital account onboarding, mutation information, billing, cardless cash withdrawals, transfers, payments, purchases, top up electronic money, use of QRIS with MPM, CPM and TTM methods, Tap (Contactless) and Cross Border (Thailand, Malaysia, Singapore & Japan).

In addition, customers have the freedom to choose the source of funds for transactions. They can use savings, credit cards or electronic money. Customers can also manage their accounts independently, both savings and credit cards. They can update the latest promotions with benefits that customers can enjoy at any time.



In summary, the development of the innovation of digital services in the past five years can be described as follows:

2021

- **Registration for New Customers via M-Smile with Video Banking Verification**

To enhance customer acquisition, Bank Mega introduces a registration service for prospective customers through the M-Smile mobile banking app, with verification via Customer Service Video Banking (CSVB) for prospective customers interested in Bank Mega's products, so they no longer need to register at the branch.

- **Enhanced Savings & Credit Card Services**

To provide convenience for customers using Savings Accounts & Credit Cards, Bank Mega has developed a service feature that includes card blocking, scheduled transactions, setting credit card limits, requesting credit card limit increases, and more.

- **Addition of Billers for Purchases, Payments & Top-Ups**

To increase purchase, payment, and top-up transactions, Bank Mega added new billers to the M-Smile application, including payment billers (SBN/MPN, loans, and cable television) as well as electronic money top-up services.

- **Investment Features for Mutual Funds**

To facilitate customers' mutual fund investment activities, Bank Mega developed mutual fund investment features, including online SID registration, mutual fund purchases, and investment transactions such as top-ups, redemptions, and switching.

- **BI FAST Transfer Method**

To provide greater convenience in fund transfer transactions, Bank Mega introduced the BI-FAST transfer method with zero transfer fees, aimed at increasing customer acquisition as well as the number of new users of the M-Smile mobile banking application.

- **Updated M-Smile Interface in 2021**

The updated interface offers a better user experience for mobile banking customers.



2022

- **Development of the online account opening feature**

To enhance new customer acquisition, Bank Mega has developed an online account opening feature on its Mobile Banking platform, incorporating liveness detection and biometric verification for customer validation.

- **Cross-Border QRIS Development**

Bank Mega introduced cross-border QR payments, enabling customers to make cashless transactions in countries like Thailand through partnerships with ASPI and Bank Indonesia.

- **Bond Investment Channels**

To provide customers with greater convenience in bond investments, Bank Mega has added a bond investment service through M-Smile. Customers can place orders, conduct transactions such as buying and selling, and view their bond portfolio via the M-Smile Mobile Banking app.

- **New Billers for Purchases, Payments & Top-Ups**

New billers include DIGITAL SAMSAT (SIGNAL), Property Tax (PBB), PDAM, Donations, and Game purchases.

2023

- **Digital Credit Card Development**

To enhance customer convenience in credit card transactions, Bank Mega has developed a Digital Credit Card feature, allowing customers to conduct e-commerce transactions without using a physical card.

- **Development of QRIS TUNTAS (Transfer, Cash Withdrawal & Deposit)**

Bank Mega also developed the QRIS TUNTAS service to facilitate customer fund transactions, encompassing Cash Withdrawal, Transfer, and Cash Deposit features.

- **Expansion of QRIS Cross-Border to Malaysia & Singapore**

To facilitate customers in making cashless payment transactions abroad, Bank Mega has developed the QR Cross-Border feature in collaboration with ASPI and Bank Indonesia.

Previously, Bank Mega customers were already able to conduct Cross-Border transactions in Thailand. This year, the service has been expanded to Malaysia and Singapore.

- **M-Smile Registration with Face Check**

Registration for M-Smile now includes face verification for enhanced security and convenience.

- **Loan On Card Service via M-Smile**

Credit Card customers can utilize their available credit limit for personal loans directly through M-Smile.

- **Additional Billers for Payment, Purchases & Top-Ups New**

To facilitate customer bill payments, Bank Mega added new billers, including airline tickets, insurance, and multifinance services.



2024

- **Tap to Pay Credit Card**

To enhance Credit Card transaction services, Bank Mega has developed the Tap to Pay CC feature, enabling customers to make credit card transactions seamlessly using the NFC feature on their mobile devices and facilitating Tap to Pay transactions via M-Smile.

- **Tabungan Mega Zaver**

Tabungan Mega Zaver is Bank Mega's digital savings product that can be opened via M-Smile. It offers various benefits, such as no minimum balance, zero administrative fees, and free interbank transfers via BI-Fast.

- **SPT Report**

To assist customers in accessing, downloading, and storing proof of tax deductions or payments related to their savings portfolios at Bank Mega, this feature provides supporting data for filing Annual Tax Returns.

- **Member Get Member**

To drive customer acquisition and offer additional benefits in the form of MPC Points, Bank Mega has introduced the Member Get Member feature, allowing existing customers to refer prospective new customers through a Referral System.

2025

- **QRIS Tap in Tap Out**

The QRIS Tap In-Tap Out feature provides customers with a convenient contactless payment experience for transportation modes and public facilities. Transactions are completed by simply tapping an NFC-enabled device on the payment terminal, eliminating the need to manually scan a QR code and enabling faster, more practical, and efficient payments.

- **QRIS Cross Border**

The QRIS Cross-Border service enables customers to make payments overseas using QRIS. Through this feature, customers can conduct transactions

conveniently without carrying cash or exchanging foreign currency, offering greater ease, security, and comfort in cross-border transactions.

- **Contactless Debit Card**

The contactless feature provides greater convenience for customers in conducting transactions. Payments can be made seamlessly without the need to enter a PIN for transactions of up to IDR1 million per day, while transactions exceeding this amount still require PIN authentication. This feature is expected to contribute to an increase in Bank Mega's payment transaction volume.

In line with the innovations developed above, Bank Mega was able to record an increase in the number of downloads of the M-Smile application by 27,64% yoy to reach 1.413.349 in 2025. This increase also promoted an increase in the number of users of the M-Smile application, which will reach 1.163.197 as of December 31, 2025, with a growth of 20% yoy. Correspondingly, Bank Mega's transaction value via M-Smile application increased by 57% yoy to Rp 78.154 billion. This growth in transaction value is supported by increasing the number of transactions to reach 16.933.122 or growing by 45% yoy in 2025.

Year	M-Smile application download position	Position of M-Smile application user	Total Transactions	Transaction Value
2025	1,413,349	1,163,197	16,933,122	78,154
2024	1,107,262	971,531	11,714,512	49,908
2023	870,300	784,118	8,842,330	36,339
2022	639,465	581,311	5,669,771	20,967
2021	430,385	394,564	3,679,204	10,737
2020	217,190	286,977	2,064,677	4,893

* The beginning of the launch of M-Smile, user data combines M-Smile and Mega Mobile users

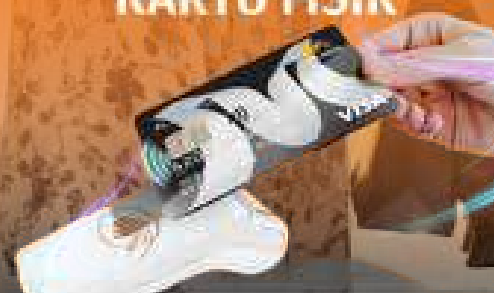
NIKMATI TRANSAKSI KARTU KREDIT YANG LEBIH PRAKTIS DENGAN BANK MEGA TAP TO PAY



**TAP PAKAI
APLIKASI M-SMILE**



**TINGGAL TAP
KARTU FISIK**



Khusus Pengguna Smartphone Android dengan NFC

#oneTAPahead



DOWNLOAD
M-SMILE &
APPLY SEKARANG

S&K Berlaku: bit.ly/BM-TAPTOPAY



Bank Mega berizin dan diawasi oleh Otoritas Jasa Keuangan & Bank Indonesia | Bank Mega merupakan peserta penjamin Lembaga Penjamin Simpanan

BANK MEGA



Operational Areas





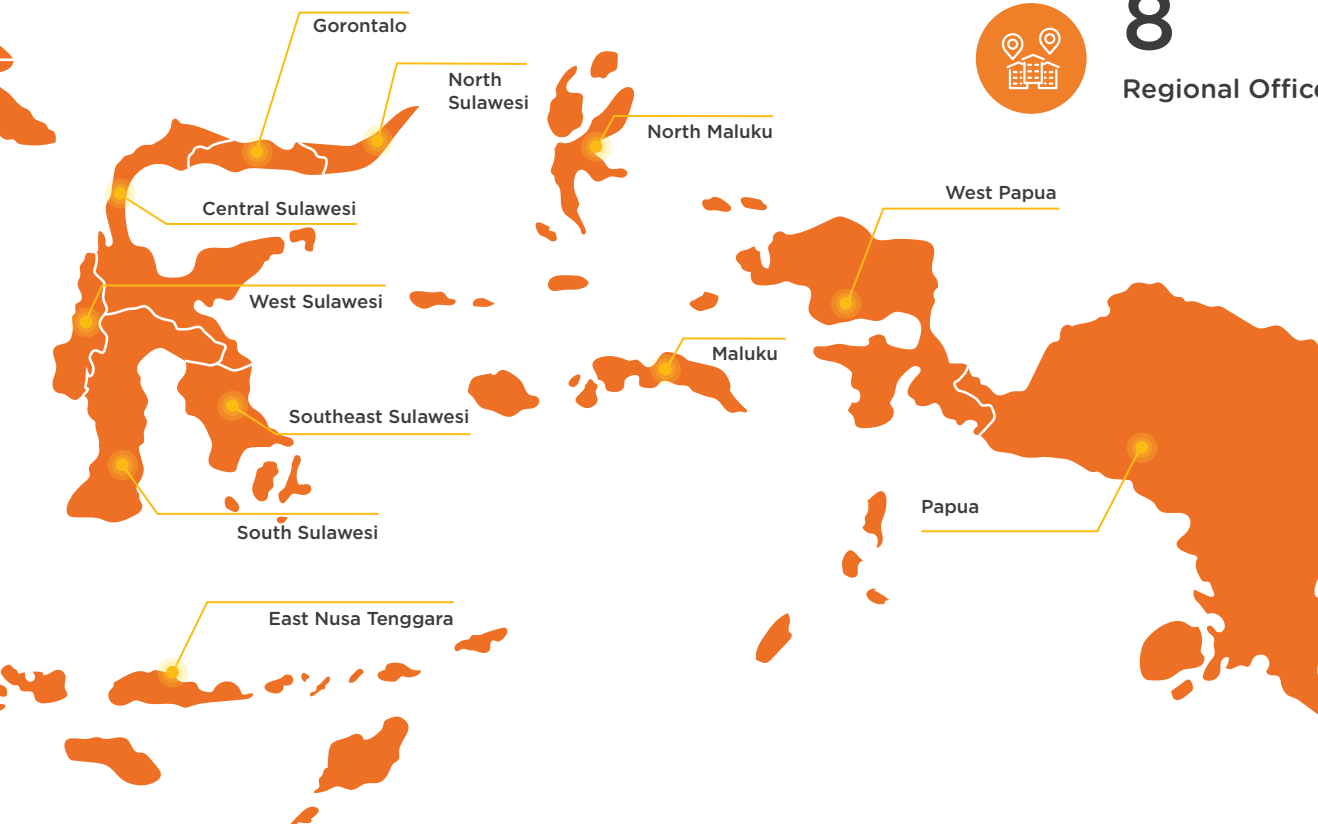
355

Total Main Branch Offices



8

Regional Offices



NUSA TENGGARA

West Nusa Tenggara	3
East Nusa Tenggara	2

MALUKU

Maluku	1
North Maluku	2

PAPUA

Papua	1
West Papua	2
Southwest Papua	1
South Papua	1
Central Papua	2



Vision, Mission, and Corporate Culture



VISION

**The Pride
of the Nation**



MISSION

To establish sustainable relationships with customers through innovative and synergistic banking services, supported by an integrated ecosystem, professional human resources, and top organizational performance to deliver high added value to all stakeholder

CORPORATE VALUES



Dynamic

Open to change, adaptive, and agile



Entrepreneurship

Creating business opportunities and continuous improvement to achieve optimal Company performance



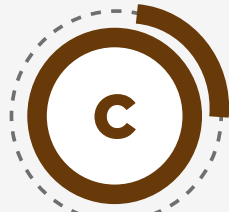
Trust

Upholding trust and maintaining professionalism



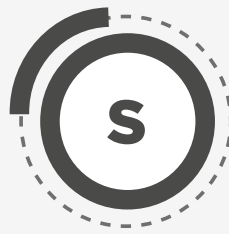
Ethics

Attitudes and behavior Enforce applicable Norms & Values



Commitment

A strong will and determination to consistently fulfill promises to deliver the best contributions



Synergy

Collaborating to produce much higher Combined Added Value

”

All Bank Mega employees uphold the values contained in **DETECS**, because we believe that the most important component in a large organization is the values and culture of the Company.

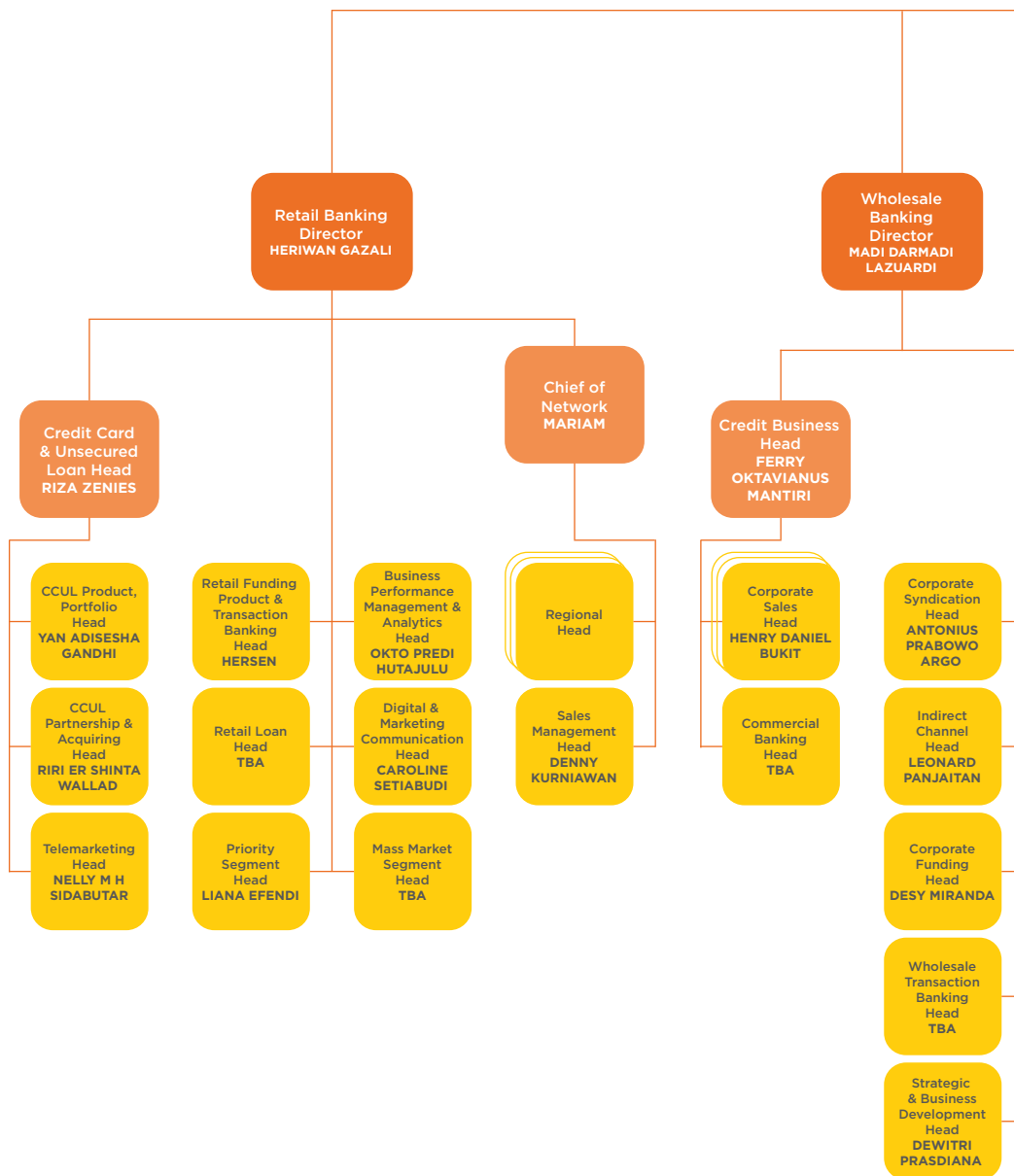
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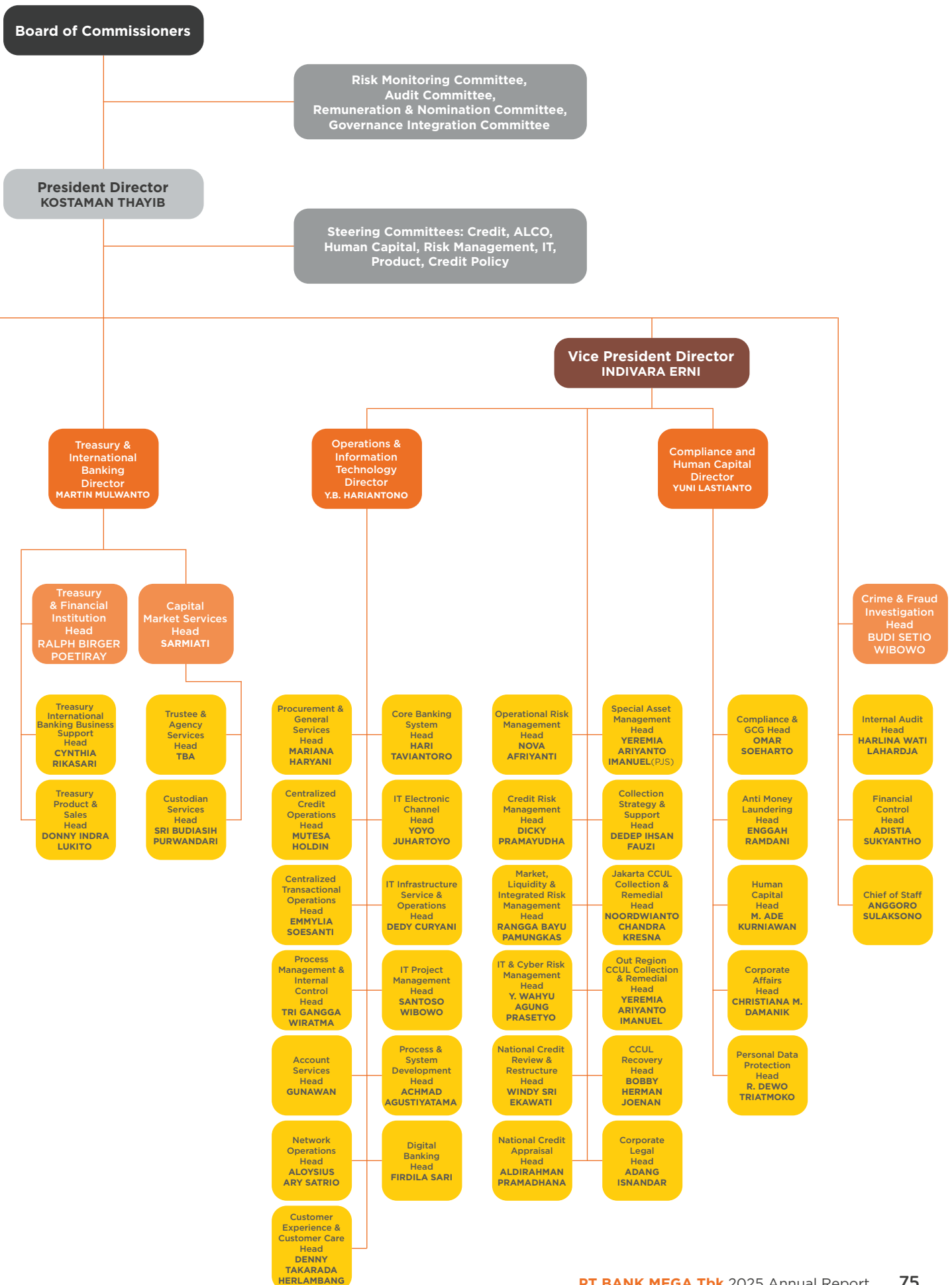


Organizational Structure

Taking into account the future business development of the Bank, which requires an ideal Organizational Structure and the expectation that each organizational line can perform its functions in accordance with the Company's objectives, the Bank's Board of Directors has adjusted the Organizational Structure as stipulated in Bank Mega's Board of Directors Decree No. 037/DIRBM/25 dated July 31, 2025, concerning the Organizational Structure of PT Bank Mega Tbk.

Based on this decision, the latest organizational structure of Bank Mega is as follows:





Board of Commissioners' Profile

In 2025, there was no changes in the composition of Bank Mega's Board of Commissioners. As such, the composition of the Board of Commissioners in 2025 is as follows.

	As of December 31, 2025	As of December 31, 2024
President Commissioner	Chairul Tanjung	Chairul Tanjung
Independent Commissioner	Achjadi Ranuwisastra	Achjadi Ranuwisastra
Independent Commissioner	Lambock V. Nahattands	Lambock V. Nahattands
Independent Commissioner	Hizbullah	Hizbullah

Chairul Tanjung

President Commissioner

Born	1962
Gender	Male

Citizenship	Indonesia
Domicile	Jakarta



Legal Basis of Appointment	The Extraordinary General Meeting of Shareholders decision on November 15, 2017, and effective on June 4, 2018. The most recent appointment is effective from the decision of the Annual General Meeting of Shareholders on February 25, 2022, for a 5-year term.
Educational Background	- Dentistry from the University of Indonesia (1987). - Executive MBA Program at the Educational & Management Development Institute, Jakarta (1993). - Doctorate Honoris Causa from Airlangga University, Surabaya (2015). - Doctorate Honoris Causa from Padjadjaran University, Bandung (2013). - Doctorate Honoris Causa from MARA Technology University, Malaysia (2014).
Work Experience	- Chairman of the National Economic Committee (2010-2014). - Coordinating Minister of Economic Affairs, Kabinet Indonesia Bersatu II (May-October 2014). - President Commissioner of PT Bank Mega, Tbk (2018-present).
Concurrent Positions	- President Commissioner of PT CT Corpora. - President Commissioner of PT Para Rekan Investama. - President Commissioner of PT Mega Corpora. - President Commissioner of PT Trans Corpora. - President Commissioner of PT Trans Airways. - President Commissioner of PT Private Investment Indonesia. - President Commissioner of PT Rekan Investama Indonesia.
Affiliate Relationship	Ultimate shareholders of PT Bank Mega, Tbk
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - CNBC Indonesia ESG Sustainability Forum 2025 – ESG and Sustainable Financing, CNBC Indonesia, January 31, 2025, Auditorium Menara Bank Mega, Jakarta. - Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid). - Risk Management Level 6 Re-Certification, LSPP, December 11, 2025, Menara Bank Mega, Jakarta.

**Achjadi Ranuwisastra**

Independent Commissioner

Born	1944	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	- The Annual General Meeting of Shareholders decision on March 24, 2006. The most recent appointment is effective from the AGMS on February 25, 2022 for a 5-year term. The letter of independence was signed on January 21, 2022. - As Commissioner since 2004 based on the Resolution of the Annual GMS on February 27, 2004.
Educational Background	Bachelor of Economics, Department of Companies, Padjadjaran University, Bandung 1968.
Work Experience	- Served as Executive Officer in Bank Ekspor Impor Indonesia/Bank Exim in 1969, then held several positions such as Branch Head across Indonesia to Head of Bureau. - Director Bank Ekspor Impor Indonesia/Bank Exim (1992-1997). - Vice President Commissioner PT Bank Danamon Indonesia Tbk (1997-1998). - Commissioner PT Bank Mega Tbk (1997-1998). - President Director PT Bank Mega Tbk (1998-2004). - Commissioner PT Bank Mega Tbk (2004-2006). - Independent Commissioner PT Bank Mega Tbk (2006-Present). - PT Bank Mega Tbk Audit Committee (2006-2013 and 2015-2022) - PT Bank Mega Tbk Remuneration Committee (2008-2015) - PT Bank Mega Tbk Risk Monitoring Committee (2013-2018)
Concurrent Positions	- Chairman of the Remuneration and Nomination Committee of PT Bank Mega Tbk effective March 1, 2022. - Chairman of the Risk Monitoring Committee PT Bank Mega Tbk effective March 1, 2022. - Chairman of the Integrated Governance Committee of PT Bank Mega Tbk effective August 18, 2021
Affiliate Relationship	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the controlling shareholder and ultimate control.
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - Risk Management Level 6 Training and Certification, Bank Mega, February 17-21, 2025, Menara Bank Mega, Jakarta. - House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges, detikcom, May 20, 2025, Auditorium Menara Bank Mega, Jakarta. - Risk Management Level 6 Certification Refreshment, BARa, August 28, 2025, Online. - Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid).

Lambock V. Nahattands

Independent Commissioner

Born	1952	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta



Legal Basis of Appointment	The Annual General Meeting of Shareholders decision on May 7, 2015 and effective on December 18, 2015. The most recent appointment is effective from the AGMS decision on February 25, 2022 for a 5-year term. The letter of independence was signed on January 21, 2022.
Educational Background	• Bachelor of Law from Universitas Indonesia (1978). • Master of Law from Tarumanegara University (2004).
Work Experience	• Ministry of State Secretariat of the Republic of Indonesia (1979). • Acting Head of the Legal and Legislative Bureau of the Cabinet Secretariat, then became Head of the Legal and Legislative Bureau. Subsequently, he held several positions as Head of the Legal and Legislation Bureau. • Deputy Cabinet Secretary for Law and Legislation, Deputy Cabinet Secretary, Secretary to the Ministry of State Secretariat, Special Staff to the Minister of State Secretary, Special Staff to the President's Chief of Staff, Special Staff to the Coordinating Minister for Political, Legal and Security Affairs, Special Staff to the Coordinating Minister for Maritime Affairs and Investment. • Received awards from the state of Wira Karya, the Main Service Honor Star, and the Mahaputra Honor Star. • Independent Commissioner of PT Bank Mega, Tbk (2015-present). • Head of Remuneration & Nomination Committee PT Bank Mega Tbk (2015-2018) • Audit Committee Chairman PT Bank Mega Tbk (2022) • Special Staff to the Coordinating Minister for Legal and Legislative Affairs at the Coordinating Ministry for Maritime and Investment Affairs of the Republic of Indonesia (2014-2024).
Concurrent Positions	• Member of the Remuneration and Nomination Committee of PT Bank Mega Tbk. effective on March 1, 2024. • Special Staff of the Chairman of the National Economic Body responsible for Law and Legislation.
Affiliate Relationship	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the ultimate shareholders.
Training	• Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega. • House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges, detikcom, May 20, 2025, Auditorium Menara Bank Mega, Jakarta. • Risk Management Level 6 Certification Refreshment, BARa, August 28, 2025, Online. • Webinar on the Importance of Integrity in the Governance of Financial Institutions, FKDKP, October 16, 2025, Online. • Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid).

**Hizbullah**

Independent Commissioner

Born	1962	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	The Resolution of the Annual GMS on February 24, 2023, and effective on July 31, 2023.
Educational Background	- Bachelor of Economics from Andalas University, West Sumatra (1986). - Masters in Economics from the University of Indonesia (2004).
Work Experience	- Joined Bank Indonesia in 1992 as a staff member of the UPBD Audit Office. Subsequently held several key positions at Bank Indonesia, lastly as Middle Bank Supervisor until 2012. - Deputy Director of Bank Supervision 1, Central Java and DIY Regional Offices, Financial Services Authority (2012-2014). - Deputy Director of Bank Supervision 2-1, Bank Supervision Department 2, Financial Services Authority (2014). - Director of Financial Services Institution (LJK) Supervision, Regional Office 3 Central Java and DIY, Financial Services Authority (2014-2016). - Head of Regional OJK, Regional Office 3 Central Java and DIY, Financial Services Authority (2016-2017). - Head of Regional OJK, Regional Office 8 Bali and Nusa Tenggara, Financial Services Authority (2017-2018). - Head of Banking Supervision Department 1, Financial Services Authority (2018-2022) - Independent Commissioner of PT. Bank Mega Tbk (2023-present).
Concurrent Positions	Chairman of the Audit Committee of PT Bank Mega Tbk, effective September 1, 2023.
Affiliate Relationship	Has no affiliation with members of the Board of Directors, other members of the Board of Commissioners, or with the ultimate shareholders.
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - Annual Meeting of the Financial Services Industry 2025, OJK, February 11, 2025, Jakarta International Convention Center (JICC). - House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges, detikcom, May 20, 2025, Auditorium Menara Bank Mega, Jakarta. - Risk Management Level 6 Certification Refreshment, BARa, August 28, 2025, Online. - Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid).



Board of Directors' Profile

The composition of Bank Mega's Board of Directors as of December 2025, as resolved at the Annual General Meeting of Shareholders (AGMS) held on March 27, 2025, approved the resignation of Ms. Lay Diza Larentie as Vice President Director and Mr. C. Guntur Triyudianto as Director of Operations, and appointed Mr. Heriwan Gazali as Director of Retail Banking:

	As of December 31, 2025	As of December 31, 2024
President Director	Kostaman Thayib	Kostaman Thayib
Vice President Director	-	Lay Diza Larentie*
Vice President Director	Indivara Erni	Indivara Erni
Credit Director	-	Madi D. Lazuardi
Wholesale Banking Director	Madi D. Lazuardi	-
Treasury and International Banking Director	Martin Mulwanto	Martin Mulwanto
Compliance & Human Capital Director	Yuni Lastianto	Yuni Lastianto
Operations Director	-	C. Guntur Triyudianto**
Operations & Information Technology Director	YB Hariantono	YB Hariantono
Operations & Information Technology Director	Heriwan Gazali	-

* The Vice President Director, Lay Diza Larentie, submitted his resignation on January 14, 2025, which has been reported to the OJK Capital Market in accordance with PT Bank Mega Tbk letter No. 007/COAF/25 and OJK Supervision of Private Banks letter No. 008/COAF/25 dated January 16, 2025. This resignation will be effective after receiving approval at the Annual General Meeting of Shareholders to be held on March 27, 2025.

** The Operations Director, C. Guntur Triyudianto, submitted his resignation on March 25, 2025, which has been reported to the OJK Capital Market in accordance with PT Bank Mega Tbk letter No. 045/COAF/25 and OJK Supervision of Private Banks letter No. 046/COAF/25 dated March 25, 2025. This resignation will be effective after receiving approval at the Annual General Meeting of Shareholders to be held on March 27, 2025.

**Kostaman Thayib**

President Director

Born 1962

Gender Male

Citizenship Indonesia

Domicile Jakarta

Legal Basis of Appointment

The Annual General Meeting of Shareholders decision on April 17, 2013 and effective on July 16, 2013. The most recent appointment is effective from the AGMS decision on March 1, 2024, for a 5-year term.

Educational Background

- Bachelor's degree in electrical engineering from Trisakti University (1987).
- Master of Business Administration (MBA) in finance & marketing and Master of Science (MS) in technology management from Portland State University, Oregon USA (1991).

Work Experience

- Operations Manager at PT Program Pendidikan Teknologi Komputer and then worked as an engineer in various software companies in Indonesia (1987–1989).
- Deputy Head of Consumer Banking Division at Bank BCA (1992–2002).
- SVP and Group Head Consumer Liabilities and Electronic Banking at Bank Mandiri (2002–2004). President Commissioner of PT AXA Mandiri Financial Services-Indonesia (2003).
- Director of Retail Banking PT Bank Mega Tbk (2004–2012).
- Director of Business Development PT Bank Mega Tbk (2012–2013).
- President Director of PT Bank Mega Tbk (2013–present).

Concurrent Positions

Have no concurrent positions.

Affiliate Relationship

Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the controlling and ultimate shareholders.

Training

- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta.
- CEO Forum 2025 - Banking Beyond Growth: Powering a Sustainable and Inclusive Economy for 2025 Onward, PERBANAS and IBI, January 22, 2025, The Ritz-Carlton Hotel, Jakarta.
- Annual Meeting of the Financial Services Industry 2025: Strengthening a Stable and Inclusive Financial Services Sector to Support National Priority Programs & Seminar on Financial Services Sector Development in Implementing the Mandate of the P2SK Law, OJK, February 11, 2025, Jakarta International Convention Center (JICC).
- Risk Management Level 7 Certification Refreshment, BARa, February 13, 2025, Online.
- Visa Asia Pacific Senior Client Council Meeting, Visa, February 25–27, 2025, Tokyo, Japan.
- Intensive Mandarin Class Program, Newton Education Center (NEC), July 17–December 11, 2025, Menara Bank Mega, Jakarta.





Training

- Focus Group Discussion (FGD): Opportunities and Challenges in Financial Intermediation and Strategies for Banking Liquidity Management, Bank Indonesia, August 12, 2025, Bank Indonesia Office Complex, Jakarta.
- Visa Asia Pacific Senior Client Council Virtual Meeting - The Future of Agentic Commerce, Visa Asia Pacific, September 24, 2025, Online.
- Forum of 100 Indonesian Economists 2025 - Domestic Economic Resilience as the Foundation for Navigating Global Volatility, CNBC Indonesia, October 28, 2025, Auditorium Menara Bank Mega, Jakarta.
- Festival of Indonesian Digital Economy and Finance (FEKDI) x Indonesia Fintech Summit and Expo (IFSE) 2025 - Synergy and Innovation to Accelerate Indonesia's Digital Economic and Financial Transformation, Bank Indonesia & OJK, October 30, 2025, Jakarta International Convention Center (JICC).
- Indonesia Islamic Finance Summit 2025 and the 2025 Annual Sharia Banking Meeting, OJK, November 3, 2025, The Westin, Surabaya.
- Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid).
- CEO Networking 2025: Managing Global Trade and Empowering Business Strategy, KPEI (PT Kliring Penjaminan Efek Indonesia), November 18, 2025, The St. Regis Hotel Jakarta.
- Kompas100 CEO Forum - Navigating Direction and Examining Indonesia's Resilience Strategies amid Global Volatility, Kompas, November 26, 2025, Indonesia Convention Exhibition (ICE), BSD, Tangerang, Banten.
- Bank Indonesia Annual Meeting 2025 - Resilient and Self-Reliant: Synergy in Driving Higher and More Sustainable Economic Growth, Bank Indonesia, November 28, 2025, Grha Bhasvara Icchana, Bank Indonesia Office Complex, Jakarta.
- PERBANAS CFO Forum 2025: Unlocking the Next Growth Potential, PERBANAS, December 3, 2025, Financial Hall, Jakarta.
- Financial Forum - Strengthening Indonesia's Financial System, CNBC Indonesia, December 3, 2025, Main Hall, Indonesia Stock Exchange.
- Year-End Dialogue between Members of the Board of Commissioners and the Financial Services Industry 2025, OJK, December 4, 2025, The Ritz-Carlton Hotel, Jakarta.
- Executive Coretax Socialization within CT Corpora, CT Corp, December 18, 2025, Menara Bank Mega, Jakarta.
- CEO Forum - Economic Outlook 2026: Navigating Slower Credit Demand in a Changing Economy, PERBANAS, December 10, 2025, Ballroom Menara BRILiaN, Jakarta.

**Indivara Erni**

Vice President Director

Born	1967	Citizenship	Indonesia
Gender	Female	Domicile	Bekasi

Legal Basis of Appointment	- Serves as Vice President Director of Bank Mega (coordinating Risk Management, Compliance & Human Capital, and Operations & IT) based on The Annual General Meeting of Shareholders decision on February 24, 2023, and effective on June 12, 2023. The most recent appointment is effective from the AGMS decision on March 1, 2024, for a 5-year term. - Serves as Risk Director of Bank Mega, based on the resolution of Annual GMS on March 27, 2014, and effective on September 22, 2014.
Educational Background	Bachelor of Economics with Cum Laude honors from the University of Padjadjaran (1991).
Work Experience	- Best graduate of Management Development Program at Bank Universal and served at various positions (1991-2000). - Her last position after the merger of Bank Universal into Bank Permata was as Head of Product Manager Division (until 2003). - Head of Supply Chain Banking Division PT Bank Mega Tbk (2003-2006). - Head of Indirect Retail Financing Division PT Bank Mega Tbk (2006-2012). - Regional Manager Jakarta PT Bank Mega Tbk (2012-2013). - Head of Retail & Commercial Business Group PT Bank Mega Tbk (2013-2014). - Risk Director PT Bank Mega Tbk (2014-2023). - Vice President Director of PT Bank Mega Tbk, coordinating the areas of Risk Management, Compliance & Human Capital, Operations & IT (2023-present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the controlling and ultimate shareholders.
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - Risk Management Level 7 Certification Refreshment, BARa, February 13, 2025, Online. - PPATK Coordination Meeting 2025 - Optimizing PPATK Collaboration in Realizing the Asta Cita Agenda for Sustainable Development, PPATK, February 26, 2025, PPATK Building, 4th Floor. - CNN Indonesia Leading Women 2025: Leading with Purpose, Inspiring the Future, CNN Indonesia, May 15, 2025, Auditorium Menara Bank Mega, Jakarta. - House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges, detikcom, May 20, 2025, Auditorium Menara Bank Mega, Jakarta. - Chief Risk Officer (CRO) Roundtable 2025: Managing Bank Risks amidst Geopolitical and Information Technology Changes, PERBANAS, September 24, 2025, Griya Perbanas, Jakarta. - Risk Appetite and Risk Culture: A Key Pillar in Strengthening Risk Management in the Financial Sector, OJK Institute, October 9, 2025, Online. - Focus Group Discussion (FGD) on Strengthening the Integrated Supervisory System for Financial Conglomerates, Financial Services Authority Supervisory Board, October 10, 2025, Jakarta. - Meaningful Participation: Strengthening the Integrated Supervisory System for Financial Conglomerates, Financial Services Authority Supervisory Board, October 13, 2025, Four Seasons Hotel, Jakarta. - Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega, Jakarta (Hybrid). - Discussion on Capital Adequacy in Reference to Article 20 of OJK Regulation No. 30 of 2024, OJK, December 18, 2025, Online. - Executive Coretax Socialization within CT Corpora, CT Corp, December 18, 2025, Menara Bank Mega, Jakarta.



Yuni Lastianto

Compliance and Human Capital Director

Born	1959	Citizenship	Indonesia
Gender	Male	Domicile	Bekasi

Legal Basis of Appointment	The Annual General Meeting of Shareholders decision on March 29, 2012, and effective on August 29, 2012. The most recent appointment is effective from the AGMS decision on March 1, 2024, for a 5-year term, with previous positions as: • Compliance & Human Capital Director (2012-2013) • Compliance & Good Corporate Governance Director (2013-2016) • Compliance & Human Capital Director (2016 - present)
Educational Background	Bachelor of Economics from Gadjah Mada University (1983).
Work Experience	• Bank Auditor Office staff at Bank Indonesia (1983-1989). • Head of Credit Audit Division at Bank Universal (1990-1998). • Head of Internal Audit Unit Bank Mega, Corporate Governance & Compliance Division Head, and Credit Administration Division Head (1999-2012). • Compliance & Human Capital Director of PT Bank Mega Tbk (2012-2013). • Compliance Director & Good Corporate Governance of PT Bank Mega Tbk (2013-2016). • Compliance & Human Capital Director of PT Bank Mega Tbk (2016-present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, and controlling and ultimate shareholders.
Training	• Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. • Socialization of OJK Regulation No. 45 of 2024 on the Development and Strengthening of Issuers and Public Companies, OJK, February 6, 2025, Online. • Risk Management Level 7 Certification Refreshment, BARa, February 13, 2025, Online. • Webinar on the 2025 Economic and Financial Outlook, OJK Institute, February 20, 2025, Online. • CNBC Indonesia Economic Outlook 2025: Riding the Wave of 8% Economic Expansion, CNBC Indonesia, February 26, 2025, The Westin Jakarta. • Socialization of Bank Indonesia's Role and Support in the Implementation of Government Regulation No. 8 of 2025 on Export Proceeds (DHE), Bank Indonesia, February 28, 2025, Online. • Socialization of Government Regulation No. 8 of 2025 amending Government Regulation No. 36 of 2023 on Export Proceeds from the Exploitation, Management, and/or Processing of Natural Resources, Coordinating Ministry for Economic Affairs of the Republic of Indonesia, February 28, 2025, Online. • Forum on Strengthening the GRC Function - Implementation of Internal Control Over Financial Reporting (ICOFR) to Reinforce the Financial Services Sector, OJK, March 3, 2025, Online. • Joint Consumer Protection Education Movement (GEBER PK) Ramadan 2025, Department of Payment System Surveillance and Consumer Protection - Bank Indonesia, March 5, 2025, Online. • Public Discussion: Prevention of Maladministration and Law Enforcement against Crimes in the Banking Sector, Ombudsman of the Republic of Indonesia, May 8, 2025, Ombudsman RI Building, Jakarta. • House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges, detikcom, May 20, 2025, Auditorium Menara Bank Mega, Jakarta. • Katadata Policy Dialogue: National Strategies to Combat Financial Crime, Katadata & PERBANAS, August 5, 2025, Hotel JS Luwansa, Jakarta. • Discussion on Enhancing the Performance of Handling Consumer and Public Complaints by Banks and Payment Service Providers at the IASC (Indonesia Anti-Scam Centre), OJK, September 10, 2025, Menara Radius Prawiro, Jakarta. • Focus Group Discussion (FGD) on Strengthening the Macprudential Liquidity Incentive (KLM) Policy, Bank Indonesia, October 15, 2025, Bank Indonesia, Thamrin. • Webinar on the Importance of Integrity in the Governance of Financial Institutions, FKDKP, October 16, 2025, Online. • FIN EXPO 2025 - Financial Inclusion for All: Prosperous People, an Advanced Indonesia, OJK, October 24, 2025, Surabaya. • Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid). • OJK Mengajar - Fostering a Financially Literate Generation: Understanding Economic Dynamics and Financial Stability as Pillars of the National Economy, OJK Institute, November 11, 2025, Online. • Seminar on the Launch of the 2025 Report on Economic and Financial Developments and International Cooperation, Bank Indonesia, December 8, 2025, Pullman Hotel, Jakarta. • Executive Coretax Socialization within CT Corpora, CT Corp, December 18, 2025, Menara Bank Mega, Jakarta. • Consignment Meeting on Accelerating Poverty Alleviation through Banking Corporate Social Responsibility (CSR) Programs, OJK, December 19, 2025, Menara BRILiaN, Jakarta.

**Martin Mulwanto**

Treasury and International Banking Director

Born	1968	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	The Annual General Meeting of Shareholders decision on March 27, 2014, and effective on September 22, 2014. The most recent appointment is effective from the AGMS decision on March 1, 2024, for a 5-year term.
Educational Background	Bachelor of Science from De La Salle University (1991).
Work Experience	- Started his career as a Management Trainee at Deutsche Bank and then served as a Treasury Dealer (1992- 1996). - Director Head of Corporate Sales and Structuring FICC at Citibank Jakarta (1996-2007). - Director Foreign Exchange Distribution - APAC Investment Bank at UBS AG Singapore (2007-2008). - Executive Director, Fixed Income Currency and Commodity Asia at Morgan Stanley Singapore (2008-2009). - Executive Board Director, Head of Global Markets at PT Bank ANZ Indonesia (2009-2014). - Treasury & International Banking Director at PT Bank Mega Tbk (2014-present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the controlling and ultimate shareholders.
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - Treasury Certification Level 7 Refreshment, ACI FMA Indonesia, January 22, 2025, Menara Bank Mega, Jakarta. - CNBC Indonesia ESG Sustainability Forum 2025 - ESG and Green Financing for an Inclusive and Sustainable Indonesian Economy, CNBC Indonesia, January 31, 2025, Auditorium Menara Bank Mega, Jakarta. - Mandiri Investment Forum 2025 - Nourishing Future Growth, Bank Mandiri & Mandiri Sekuritas, February 11, 2025, Fairmont Hotel, Jakarta. - Risk Management Level 7 Certification Refreshment, BARa, February 13, 2025, Online. - CNBC Indonesia Economic Outlook 2025: Riding the Wave of 8% Economic Expansion, CNBC Indonesia, February 26, 2025, The Westin, Jakarta. - Strengthening National Economic Resilience amid the Wave of Global Trade Tariff Wars, Coordinating Ministry for Economic Affairs of the Republic of Indonesia, April 8, 2025, Menara Mandiri Sudirman, Jakarta. - CNBC Indonesia Economic Update 2025 - Striving for 8% Growth Despite Global Uncertainty, CNBC Indonesia, June 18, 2025, Hotel Borobudur, Jakarta. 2025 J.P. Morgan Investment Forum - The Road Ahead: A Journey of Growth and Resilience, J.P. Morgan, September 3, 2025, The St. Regis, Jakarta. - Panel Discussion on the Development of OIS and DNDF Transactions, Bank Indonesia, September 26, 2025, Kempinski Hotel, Jakarta. - Forum of 100 Indonesian Economists 2025 - Domestic Economic Resilience as the Foundation for Navigating Global Volatility, CNBC Indonesia, October 28, 2025, Auditorium Menara Bank Mega, Jakarta. - Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC MBM Floor 12 (Hybrid). - Financial Forum - Strengthening Indonesia's Financial System, CNBC Indonesia, December 3, 2025, Main Hall, Indonesia Stock Exchange. - Executive Coretax Socialization within CT Corpora, CT Corp, December 18, 2025, Menara Bank Mega, Jakarta.

Madi Darmadi Lazuardi

Wholesale Banking Director

Born 1966
Gender Male

Citizenship Indonesia
Domicile Jakarta



Legal Basis of Appointment	The Annual General Meeting of Shareholders decision on April 17, 2013, and effective on July 16, 2013. The most recent appointment is effective from the AGMS decision on March 1, 2024, for a 5-year term and the Board of Commissioners' Decree No. 004/Dekom/VII/2025 regarding the assignment of duties of each member of the Board of Directors.
Educational Background	- Bachelor's degree in Business Administration from Atma Jaya Catholic University (1989). - Master of Management majoring in International Finance from Gadjah Mada University (1998).
Work Experience	- Started his banking career at Bank Danamon and served at several positions, such as Corporate Banking, Commercial Banking, Corporate Affairs, and lastly as Senior Vice President of Special Asset Management & Human Resource (1989-2007). - Country Head of Business Banking in ABN Amro Bank NV (2007). - Managing Director Bank UOB Indonesia (2007-2011). - President Director/CEO Bank QNB Indonesia (2011-2012). - Credit Director of PT Bank Mega Tbk (2013-2025). - Wholesale Banking Director (2025-Present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the controlling and ultimate shareholders.
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - Risk Management Level 7 Certification Refreshment, BARa, February 13, 2025, Online. - Socialization of Government Regulation No. 8 of 2025 amending Government Regulation No. 36 of 2023 on Export Proceeds from the Exploitation, Management, and/or Processing of Natural Resources, Coordinating Ministry for Economic Affairs of the Republic of Indonesia, February 24, 2025, Office of the Coordinating Ministry for Economic Affairs, Jakarta. - CNBC Indonesia Economic Outlook 2025: Riding the Wave of 8% Economic Expansion, CNBC Indonesia, February 26, 2025, The Westin, Jakarta. - Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega, Jakarta(Hybrid).

**YB Hariantono**

Operations & Information Technology Director

Born	1966	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	The Annual General Meeting of Shareholders decision on February 24, 2023, and effective on March 27, 2023. The most recent appointment is effective from the AGMS decision on March 1, 2024, for a 5-year term and the Board of Commissioners' Decree No. 004/Dekom/VII/2025 regarding the assignment of duties of each member of the Board of Directors.
Educational Background	Bachelor of Electrical Engineering, Institute of Technology Sepuluh Nopember (1990).
Work Experience	- Started his banking career at Bank Bali in 1991 as Junior System Programmer and served in various positions until 2002 as Vice President Group Head IT. - Joined Bank Permata in 2003 as IT Integration Coordinator - 5 Banks Merger Integration Team and served in various management positions with his last position as Executive Vice President Network Head in 2010. - Executive Vice President Information Technology Head at BII - Maybank (2010- 2014). - Operations & Information Technology Director of PT Bank Mega Tbk (2014-2018). - Information Technology Director of PT Bank Mega Tbk (2018-2019). - Head of Information of Technology at PT Bank BTPN (2019-2020). - Director of Information Technology & Operations PT Bank Negara Indonesia (Persero) Tbk (2020-2022) - Chairman ICIO Community (2022-2024). - Vice Chairman of the Indonesian Payment System Association (ASPI) (2022-2024). - Operations & Information Technology Director PT Bank Mega Tbk (2025- Present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the controlling and ultimate shareholders.
Training	- Mega Leader Conference, Bank Mega, January 9, 2025, Menara Bank Mega, Jakarta. - CNBC Indonesia Economic Outlook 2025: Riding the Wave of 8% Economic Expansion, CNBC Indonesia, February 26, 2025, The Westin, Jakarta. - Risk Management Level 7 Certification Refreshment, PT Arfaidhams Secret, February 27, 2025, Online. - Women Leadership Forum - AI: A Dual-Edged Sword - Unmanageable Technical Debt or the Future of Inclusive Leadership?, iCIO Community, April 16, 2025, Habitate Jakarta Setiabudi. - ForceX Indonesia 2025 - Charting Indonesia's Digital Frontier, BytePlus, April 24, 2025, Shangri-La, Jakarta. - Executive Roundtable - Empowering Indonesia's MSMEs: The Future of SME Banking in a Digital-First Economy, Synpulse Indonesia, May 15, 2025, Raffles Hotel, Jakarta. - House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges, detikcom, May 20, 2025, Auditorium Menara Bank Mega, Jakarta. - Inauguration of Certified Risk Management (CEM) BSMR and National Seminar on the Banking Industry's Readiness to Respond to the Escalation of Climate Risk and Cyber Risk 2025, IRPA & BSMR, June 18, 2025, Swiss-Belhotel, Batam.



Training

- Shaping the Future of Digital Transformation, Intikom & IBM, June 19, 2025, Hotel Raffles, Jakarta.
- ASEAN Fintech Forum – Executive Table, ASEAN Economic Forum, July 17, 2025, Alila SCBD, Jakarta.
- PERBANAS Review of Indonesia's Mid-Year Economy (PRIME) 2025 – Navigating Economic Headwinds: Responding to Weakening Consumption, PERBANAS, July 31, 2025, Hotel Le Méridien, Jakarta.
- Socialization of the Indonesian Banking Artificial Intelligence (AI) Governance Guidelines and OJK Regulation No. 11/POJK.03/2022 on Information Technology Operations (POJK PTI), AFTECH, August 1, 2025, Thamrin Nine Ballroom, Jakarta.
- High-Level Campaign on Local Currency Transactions (LCT) and Cross-Border QRIS between Indonesia and Japan, Bank Indonesia, August 25, 2025, Thamrin Building, Bank Indonesia, Jakarta.
- Meaningful Participation on Strengthening the Role of Banking in Financial Market Deepening and Fraud Prevention, OJK, August 25, 2025, Fairmont Hotel, Jakarta.
- Focus Group Discussion (FGD) on the Tax Collection System for Overseas Digital Transactions (SPP TDLN), Ministry of Finance, September 16, 2025, Cakti Building, Directorate General of Taxes Headquarters, Jakarta.
- Focus Group Discussion (FGD) on Safeguarding Flexible Work Security in the Public Sector: Integrating Endpoint Security into Digital Governance, Center for Digital Society (CfDS), September 24, 2025, UGM Campus, Jakarta.
- Chief Risk Officer (CRO) Roundtable 2025: Managing Bank Risks amidst Geopolitical and Information Technology Changes, PERBANAS, September 24, 2025, Griya Perbanas, Jakarta.
- Indonesia Banking Innovation Conclave (IBIC) – Data Strategy and AI Journey, FKDOP, September 30, 2025, Online.
- Focus Group Discussion (FGD) on Collaborative Policing in Combating Cybercrime in the Indonesian Banking Industry, Research Team of the Center for Legal Informatics and Policy Studies (CLIPS), October 10, 2025, Jakarta.
- Festival of Indonesian Digital Economy and Finance (FEKDI) x Indonesia Fintech Summit and Expo (IFSE) 2025 – Synergy and Innovation to Accelerate Indonesia's Digital Economic and Financial Transformation, Bank Indonesia & OJK, October 31, 2025, Jakarta International Convention Center (JICC).
- Appreciation and Kick-Off of the Joint Consumer Protection Education Movement (GEBER PK) 2025/2026, Bank Indonesia, November 3, 2025, Hotel Bidakara, Jakarta.
- Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid).
- Launch of National Fintech Month (BFN) 2025 & Annual Members Survey 2024–2025 – Panel Discussion: From Digital Scale to Real Inclusion, Indonesian Fintech Association (AFTECH), November 11, 2025, Auditorium Plaza Mandiri, 3rd Floor.
- Sharing Session: Synergizing the Banking and Fintech Ecosystem to Expand Credit Access, AFTECH & PERBANAS, November 12, 2025, Four Seasons Hotel, Jakarta.
- CEO Forum – Economic Outlook 2026: Navigating Slower Demand for Credit in a Changing Economy, PERBANAS, December 10, 2025, Ballroom Menara BRILiaN, Jakarta.
- Executive Coretax Socialization within CT Corpora, CT Corp, December 18, 2025, Menara Bank Mega, Jakarta.
- Socialization and Sharing Session on the Digital Banking Roadmap, OJK, December 19, 2025, Kempinski Grand Ballroom, Jakarta.

**Heriwan Gazali**

Retail Banking Director

Born 1974

Gender Male

Citizenship Indonesia

Domicile Jakarta

Legal Basis of Appointment

The resolution of Annual GMS on March 27, 2025, and effective Agustus 11, 2025.

Educational Background

- Bachelor of Electrical Engineering, Universitas Kristen Petra, Surabaya.
- MBA, Singapore Management University

Work Experience

- Officer Development Program PT Bank Bali Tbk with last position as Relationship Manager (1996 - 2000)
- Personal Banker - Distribution and Sales Department, CITIBANK, NA, Surabaya (2000 — 2001).
- Citigold Executive (Priority Banking), CITIBANK, NA, Surabaya (Feb — May 2001).
- As FX Sales Dealer for Consumer and Commercial Clients (2001 - 2003).
- FX and Commercial Banking Manager, ABN AMRO Bank, NV, Surabaya (2003 — 2005).
- Team Leader Commercial Banking Surabaya, Branch Manager, Balikpapan, Head of Medium Enterprise Banking Surabaya (2005 — 2007).
- Vice President, Head, SME Banking Regional V-A, Permata Bank, Surabaya (Jan - Nov 2008).
- Senior Vice President, Head, Region 8 East Indonesia (Network), Permata Bank, Makassar (2008 — 2011).
- Senior Vice President, Head Region 2 (Network), Permata Bank, Jakarta (2011 — 2013).
- Senior Vice President, Deputy Head SME Banking, Permata Bank, Jakarta (2013 - 2014)
- Executive Vice President, National Commercial Business Funding Head, OCBC NISP Indonesia, Jakarta (August - December 2014)
- Executive Vice President, National Network Head, OCBC NISP Indonesia, Jakarta (2015 - 2020)
- Senior Executive Director, Head of Retail Loan Business, OCBC Indonesia, Jakarta (2020 - 2024)
- Senior Executive Director, Head of Emerging Business, OCBC Indonesia, Jakarta (2025)

Concurrent Positions

Have no concurrent positions.

Affiliate Relationship

Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the controlling and ultimate shareholders.

Training

- Fit and Proper Test Preparation (Business Strategy & Bank Mega Update), Bank Mega, June 26-July 3, 2025, Menara Bank Mega, Jakarta.
- Strategic Information Security Workshop for Top Level Management, Bank Mega, November 7, 2025, MTC Menara Bank Mega (Hybrid).
- Executive Sharing: State of the Global Workspace, ACCARA Consulting, November 21, 2025, Mercure Hotel, Jakarta.
- World Financial Innovation Series (WFIS) 2025 - Accelerating Industry Revolution, TradePass, November 25, 2025, Raffles Hotel, Jakarta.
- Risk Management Level 7 Certification Refreshment, Efektif Pro, November 28, 2025, Virtual.
- Executive Coretax Socialization within CT Corpora, CT Corp, December 18, 2025, Menara Bank Mega, Jakarta.

Management Changes After 2025 Financial Year

There were/no changes in the composition of the Board of Commissioners and the Board of Directors after the financial year ended on December 31, 2025, until the deadline for the submission of this Annual Report.





Profile of Non-Commissioner Committee Members

Purwo Junianto

Audit Committee Members

Born	1955	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	Decree of the Board of Directors No. SK. 109/DIRBM/23 on March 1, 2022 and effective on September 1, 2023.
Educational Background	- Graduated from Gadjah Mada University, Yogyakarta, with a Bachelor of Economics degree in 1978. - Obtained an MBA in 1993 from the University of Illinois, Urbana Champaign USA.
Work Experience	- Started his banking career in 1979 as a Management Trainee at Import Export Bank/Bank Exim. His last position at Bank Exim was the Head of the Credit Bureau in 1999 - Joined Bank Mandiri for 2 years before resigning in 2001. - Finance Director of PT Tirta Bumi Prakarsatama (2004 - 2016). - Served as lecturer at MM UGM - Jakarta, (2002-2006). - Member of PT Bank Mega Tbk Risk Monitoring Committee (2019-2021). - Member of the Audit Committee of PT Bank Mega Tbk (2022-present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.
Training	-



Ivan Purnama Sanoesi

Audit Committee Members

Born	1961	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	Decree of the Board of Directors No. SK. 110/DIRBM/23 on August 31, 2023 and effective on September 1, 2023.
Educational Background	• Bachelor of Accounting from the Faculty of Economics, Tarumanagara University, 1988 • Master of Financial Management from PPM School of Management, 2004.
Work Experience	• Audit Staff, Audit Unit Head, Audit Bureau Head, Deputy of Audit Division Head in PT Bank Central Asia (1986 - 2016). • Advisor Internal Audit and Risk Management, PT Central Sentosa Finance (2016 - 2018). • Member of PT Bank Mega Tbk Risk Monitoring Committee (2017-2022). • Member of PT Bank Mega Tbk Risk Monitoring Committee PT Bank Mega Tbk (2017 - 2022). • Member of the Audit Committee of PT Bank Mega Tbk (2023-present). • Serves as an Independent Member of the Risk Monitoring Committee and Audit Committee in various Financial Service Institutions.
Concurrent Positions	• Member of the Risk Monitoring Committee of PT Bank Hibank Indonesia (Member of BNI). • Member of the Audit Committee of PT Bank BTPN Tbk. • Member of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk. • Member of the Risk Monitoring Committee of PT BCA Digital.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.
Training	-



**Iramady Irdja**

Risk Monitoring Committee Member

Born	1955	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta
Legal Basis of Appointment	Decree of the Board of Directors No. SK.027/DIRM/22, effective on March 1, 2022.		
Educational Background	• Master of Science (S2), National University in 2018. • Doctorate (S3) Political Science (Concentrated on Political Economy), National University, 2021.		
Work Experience	• Deputy Director of Bank Indonesia - Head of Bank Supervision in the working area of North Sumatra and Nangroe Aceh Darusalam (NAD) (2008 - 2011). • Consultant for the Development of MSEs and Sharia Economics in the work area of Bank Indonesia for Central Sumatra (West Sumatra, Riau, Jambi, Riau Islands), (2011-2012). • Advisor Committee LA - Indosat (2015-2018). • Member of the Audit Committee of PT Bank Mega Tbk (2019-2021). • Member of PT Bank Mega Tbk Risk Monitoring Committee (2022-present).		
Concurrent Positions	Have no concurrent positions.		
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.		
Training	• Risk Management Certification Refreshment Level 7 • Artificial Intelligence for Business & Banking Transformation Training, Bank Mega		



Adrial Salam

Risk Monitoring Committee Member

Born	1959	Citizenship	Indonesia
Gender	Male	Domicile	Jakarta

Legal Basis of Appointment	Decree of the Board of Directors No. SK.028/ DIRM/22, effective on March 1, 2022.
Educational Background	Master of Management, Pancasila University 2001.
Work Experience	- Career at Bank Mandiri from 1999 to 2016, holding various positions: a. Branch Manager (1999–2005). b. Investigator for Special Audits (2006–2008). c. Head of Regional Internal Control for Jakarta and West Java Region (2008–2011). d. Branch Area Manager (2011–2012). e. Head of Internal Audit (2012–2016). f. Head of the Transformation Team in the Audit Division (2015–2016). - Instructor for Banking Operations Module and Anti-Fraud Prevention Module (2005–2016). - Instructor for Risk Management Certification (2015–present). - Member of the Audit Committee at PT Bank Mega Tbk (2015–2022). - Member of the Audit Committee at PT Mandiri Inhealth Tbk (2016–2022). - Member of the Risk Monitoring Committee at PT Bank Mega Tbk (2022–present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.
Training	- Risk Management Certification Refreshment Level 7 - Artificial Intelligence for Business & Banking Transformation Training, Bank Mega

**M. Ade Kurniawan**

Remuneration and Nomination Committee Member

Born	1983	Citizenship	Indonesia
Gender	Male	Domicile	Bekasi

Legal Basis of Appointment	Director's decree No. SK:015/DIRBM/25 effective March 7, 2025.
Educational Background	Bachelor of Psychology from Universitas Persada YAI (2006).
Work Experience	• Senior Manager Organization Development & Talent Management Bank Ekonomi Raharja (2011 - 2012). • HR Planning Head Bank QNB Indonesia (2012 - 2014). • VP, Head of Performance Management & Rewards Bank Permata (2014 - 2016). • SVP, Head of Human Capital Strategy & Services Bank Muamalat (2016-2022). • Human Capital Reward, Operations & Services Head PT Bank Mega Tbk (2022-2025). • Human Capital Head PT Bank Mega Tbk (2025 - present)
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.
Training	• Mega Leader Conference • Artificial Intelligence Forum: Empowering Organizational Leaders through AI Driven English Proficiency for Global Excellence • Bank Guarantee • Financial Planning Sharing Session with DPLK Bank BJB • Good Corporate Governance • Occupational Health and Safety • Security Awareness • Customer Complaint Handling • Operational Risk Management • Health Talk Socialization: Autoimmune and Productivity • Indonesia Human Capital & Beyond Summit (IHCBS) 2025 • Risk Management Certification Refreshment Level 5 • Strategic Information Security Workshop for Top Level Management • Health Talk Socialization: Mental Health Readiness Towards Retirement • Company Regulation 2025 • IT Workshop: Bankwide Cyber Exercise • Retail Banking and Network Focus Group Discussion • Indonesia HR Expo: Great Performance - People, Process, and Technology (Strategies for Building a High Performing Organization)



Harlina Wati Lahardja

Internal Audit Unit Head

Born	1968	Citizenship	Indonesia
Gender	Female	Domicile	Jakarta



Legal Basis of Appointment	Board of Directors Decree No. SK.1555/DIRBM/PJGP/24, effective as of December 16, 2024.
Educational Background	Earned a bachelor's degree from Universitas Merdeka Malang, graduating in 1991.
Work Experience	- Started career at PT Bank Central Asia as Senior Auditor (1992-1995). - Held the position of Audit Manager at PT Tunas Ridean Tbk (1995-1996). - Served as Audit Department Head at PT Bank Hastin Internasional (1996-1998). - Worked as Audit Manager at PT Samuel Sekuritas Indonesia (July-December 2001). - Joined PT Bank Mega, Tbk as Regional & Branch Audit Head (2002-2024). - Internal Audit Unit Head PT Bank Mega Tbk. (2024 - present)
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.
Training	- Mega Leader Conference - Sharing Session on the Implementation of POJK 15 - Reporting Integrity - APU PPT 2025: Enhanced Due Diligence (EDD) for Prospective Customers Affiliated with PEP - Occupational Health and Safety - Operational Risk Management - Good Corporate Governance - Training on Introduction to ISO 27701:2019 (Privacy Information Management System) - Security Awareness - Customer Complaint Handling - Risk Management Certification Refreshment Level 5 - Strategic Information Security Workshop for Top Level Management - Company Regulation 2025 - ITGC Working Paper Socialization

**Christiana Maria Damanik**

Corporate Secretary

Born	1962	Citizenship	Indonesia
Gender	Female	Domicile	Bogor



Legal Basis of Appointment	Report to the Indonesian Stock Exchange and the Financial Services Authority with Letter No: 262/ DIRBM-COAF/15 dated November 2, 2015, and act as Corporate Affairs Head.
Educational Background	Graduated with a Bachelor of Arts degree in Political Science from the University of the Philippines, Quezon City, Metro Manila.
Work Experience	- Conference Supervisor PT Astrindo Satrya Kharisma (1988-1990). - Corporate Secretary PT Benua Birunusa Holding Company (1992-1996). - Began her career in banking at PT Bank Danamon Indonesia Tbk with the last position as AVP Corporate Communication Head (1996-2004). - VP Corporate Communication Head, PT Bank Mandiri Tbk (2004-2007). - Advisory Services on Corporate Communication (2007-2010). - Corporate Secretary PT Bank Pundi Indonesia Tbk (2010-2015). - Corporate Secretary and also as Corporate Affairs Head PT Bank Mega Tbk (2015-present).
Concurrent Positions	Have no concurrent positions.
Affiliate Relationship	Has no affiliation with other members of the Board of Directors, Board of Commissioners' members, or with the ultimate shareholders.
Training	- Mega Leader Conference - ACMF-ISSB Technical Training on IFRS Sustainability Disclosure Standards for Corporate Preparers - Socialization of the SPRINT Module for Financial Conglomerate Holding Companies (PIKK) - Good Corporate Governance - Issuer Seminar 2025: Navigating Global Dynamics - The Resilience of Indonesia's Economic and Financial Systems - Socialization of the Implementation of Indonesia Saving Day (HIM) and the Peak of Financial Literacy Month (BLK) 2025 - Katadata SAFE (Sustainability Action for the Future Economy) 2025: Green for Resilience - ESG Talk Series #6: IFRS S2 Governance and the Strategic Role of ESG Committees - Security Awareness - Risk Management Certification Refreshment Level 5 - FIN EXPO 2025: Financial Inclusion for All, Prosperous People, Advanced Indonesia - Strategic Information Security Workshop for Top Level Management - OJK Teaching Program: Fostering a Financially Literate Generation - Understanding Economic Dynamics and Financial Stability as Pillars of the National Economy - IT Workshop: Bankwide Cyber Exercise - Executive Coretax Socialization at CT Corpora - Socialization of the Obligation to Submit Share Ownership Reports or Any Changes in Share Ownership and Reports on Share Pledge Activities Electronically.

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DENGAN MEGAFIRST INFINITE CARD
& MEGA TRAVEL CARD

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BANK MEGA



Executive Officers Profile

**Ary Satrio****Network Operations Head**

Indonesian citizen, born in 1967. Holds a Bachelor's degree in Agriculture from Bogor Agricultural Institute. Appointed as Network Operations Head since December 2024. Previously served as the Bank's Head of Internal Audit since October 2020.

Achmad Agustiyatama**Process & System Development Head**

Indonesian citizen, born in 1973. Holds a Bachelor's degree in Economics from the University of Toledo. Appointed as Process & System Development Head in December 2025 and previously served at Bank Mega as Digital Banking Head since August 2025.

Adang Isnandar**Corporate Legal Head**

Indonesian citizen, born in 1958. Bachelor of Laws from the University of Indonesia. Appointed as Corporate Legal Head in May 2002 and previously worked at Para Group as Senior Assistant to the Legal Director.

Aldistia Sukyantho**Financial Control Head**

Indonesian citizen, born in 1969. Holds a Bachelor's degree in Economics from Tarumanagara University. Appointed as Head of Financial Control since July 2005 and previously worked at KAP Prasetyo, Sarwoko & Sandjaja, Member of E&Y as Manager Auditor.

Aldirahman Pramadhana**National Credit Appraisal Head**

Indonesian citizen, born in 1984. Holds a Bachelor of Business Administration from the University of Thompson Rivers and a Master of Business Administration from the Asian Institute of Management, Philippines. Appointed as National Credit Appraisal Head since June 2022 and previously worked at the Bank as Head of Credit Policy & Portfolio Management since April 2017.

Andrew Wongjaya**Regional Head Banjarmasin**

Indonesian citizen, born in 1966. Holds a Bachelor's degree in Economics from Klabat University. Appointed as Regional Head of Banjarmasin since February 2021 and previously worked for the Bank as Regional Head of Makassar since February 2015.

Anggoro Sulaksono**Chief of Staff**

Indonesian citizen, born in 1980. Holds a Bachelor of Engineering from Sepuluh November Institute of Technology and a Masters in Management from Prasetya Mulya. Appointed as Chief of Staff since November 2021 and previously worked at the Bank as Head of Data Center & System Monitoring since August 2020.

Antonius Prabowo Argo**Corporate Syndication Head**

Indonesian Citizen, born in 1967. Holds a Bachelor's degree in Agronomy from Bogor Agricultural University and a Master of Business Administration from the University of Amsterdam. Appointed as Corporate Syndication Head in July 2024 and previously served as the Business Director at Bank Sumsel Babel.

**Bobby Herman Joenan****CCUL Recovery Head**

Indonesian citizen, born in 1961. Holds a Bachelor's degree in Economics from Sam Ratulangi University. Appointed as CCUL Recovery Head in August 2025 and previously served at Bank Mega as CCPL Recovery Head since February 2015.

Budi Setio Wibowo**Crime & Fraud Investigation Head**

Indonesian citizen, born in 1970. Holds a Bachelor's degree in Economics from YAI College of Economics. Appointed as Head of Crime & Fraud Investigation since January 2016 and previously worked at the Bank as Head of Banking Fraud since April 2012.

**Caroline Setiabudi****Digital Marketing Head**

Indonesian citizen, born in 1985. Holds a Bachelor's degree in Information Engineering and a Master's degree in Management from Bina Nusantara University. Appointed as Digital & Marketing Communication Head in August 2025 and previously served at Bank Mega as Digital Marketing Head since February 2022.

Christiana Maria Damanik**Corporate Affairs Head**

Indonesian citizen, born in 1962. Holds a Bachelor's degree in Political Science from the University of the Philippines. Appointed as Head of Corporate Affairs since October 2015 and previously worked at Bank Pundi Indonesia as Head of Corporate Secretary.

Cynthia Rikasari**Treasury & International Banking Business Support Head**

Indonesian citizen, born in 1976. Holds a Bachelor's degree in Engineering from Bandung Institute of Technology and Master's degree in Engineering from Bandung Institute of Technology. Appointed as Treasury & International Banking Business Support Head since February 2015 and previously worked at Bank Danamon as CM, FI & TB Business Management Head.

**Harlina Wati Lahardja****Internal Audit Head**

Indonesian Citizen, born in 1968. Holds a Bachelor's degree in Accounting from Universitas Merdeka Jakarta. Appointed as Internal Audit Head in December 2024 and previously served as Regional & Branch Audit Head at Bank Mega since October 2024.

Dedep Ihsan Fauzi**Collection Strategy & Support Head**

Indonesian citizen, born in 1982. Holds a Bachelor's degree in Social Affairs from Padjadjaran University. Appointed as Head of Collection Strategy & Support since April 2019, and previously worked at the Bank as Head of People Strategic Management since April 2017.

Dedy Curyani**IT Infrastructure Service & Operations Head**

Indonesian citizen, born in 1965. Holds a Bachelor's degree in Computer Science from Borobudur University. Appointed as Head of IT Infrastructure Service & Operations since June 2015 and previously worked at Maybank as Head of IT Infrastructure.

Denny Kurniawan**Sales Management Head**

Indonesian citizen, born in 1982. Holds a Bachelor's degree in Agriculture from Institut Pertanian Bogor. Appointed as Sales Management Head in August 2025 and previously served at Bank Mega as Retail, Funding & Wealth Sales Academy Head since January 2024.

Denny Takarada Herlambang**Customer Experience & Customer Care Head**

Indonesian citizen, born in 1970. Holds a Bachelor's degree in Tourism from Yapari College of Tourism Economics. Appointed as Head of Customer Experience & Customer Care since October 2017, and previously worked at the Bank as Head of Customer Experience.

Desy Miranda

Corporate Funding Head

Indonesian citizen, born in 1966. Holds a Bachelor of Science degree from Andalas University. Appointed as Head of Corporate Funding in June 2012 and previously joined the Bank as Deputy RM Funding & Fee Based Income Regional since July 2008.

Dewitri Prasdiana

Strategic & Business Development Head

Indonesian citizen, born in 1972. Bachelor's degree in Planning from Bandung Institute of Technology. Appointed as Head of Strategic & Business Development since May 2022 and previously worked at the Bank as a Portfolio Quality Specialist since July 2020.

Dicky Pramayudha

Credit Risk Management Head

Indonesian citizen, born in 1980. He holds a Bachelor's Degree in Agriculture from Jenderal Soedirman University, a Master's Degree in Management from Gadjah Mada University and a Master of Business Administration from the Asian Institute of Management - Philippines. Appointed as Head of Credit Risk Management since August 2018, he previously worked at the Bank as Head of Corporate & Commercial Credit Review since April 2017.

Donny Indra Lukito

Treasury Product & Sales Head

Indonesian citizen, born in 1975. Holds a Bachelor's degree in Economics from STIE Perbanas. Appointed as Treasury Product & Sales Head in August 2025 and previously served at Bank Mega as Treasury Sales Head since March 2018.



Firdila Sari

Digital Banking Head

Indonesian citizen, born in 1985. Holds a Bachelor's degree in Economics from University of Indonesia. Appointed as Digital Banking Head in December 2025 and previously served at Bank Aladin Syariah as Director of Digital Banking.

Ferry Oktavianus Mantiri

Credit Business Head

Indonesian citizen, born in 1963. Bachelor's degree in Economics from Airlangga University. Appointed as Credit Business Head in August 2021 and previously worked at Bank Victoria International as Associate Director Corporate Banking and Multifinance.



Gunawan

Account Services Head

Indonesian citizen, born in 1978. Bachelor's degree in Economics from Tanjungpura University. Appointed as Head of Account Services since March 2019 and previously worked at the Bank as Head of CCPL Credit Initiation & Maintenance since January 2016.

Henry Daniel Bukit

Corporate Sales Head

Indonesian citizen, born in 1976. Holds a Bachelor's Degree in Engineering from Jenderal Achmad Yani University and a Master's Degree in Management from PPM College of Management. Appointed as Head of Corporate Sales in February 2020 and previously worked at Bank UOB Indonesia as Head of Corporate Banking.

Hermawati

Regional Head Jakarta 1

Indonesian Citizen, born in 1973. Holds a Bachelor's degree in Economics from Atma Jaya Catholic University of Indonesia. Appointed as Regional Head in July 2021 and previously served at Bank Mega as Funding Deputy Regional Head since January 2019.

Hersen

Retail Funding Product & Transaction Banking Head

Indonesian citizen, born in 1976. Holds a Bachelor's degree in Economics from Tarumanagara University. Appointed as Retail Funding Product & Transaction Banking Head in August 2025 and previously served at Bank Mega as Retail Product Management Head since June 2021.



Leonard Panjaitan

Indirect Channel Head

Indonesian citizen, born in 1969. Bachelor's degree in Agricultural Technology from Bogor Agricultural Institute. Appointed as Head of Indirect Channel since January 2014 and previously worked at the Bank as Indirect Channel Relationship Manager since December 2013.

Liana Efendi

Priority Segment Head

Indonesian citizen, born in 1976. Holds a Bachelor of Arts degree from the University of Oregon. Appointed as Priority Segment Head in August 2025 and previously served at Bank Mega as Customer Segment Head since January 2021.

Lina Wu

Regional Head Medan

Indonesian citizen, born in 1976. Bachelor of Engineering from Td Pardede Institute of Science and Technology. Appointed as Regional Head in August 2021 and previously worked at the Bank as Deputy Regional Head for Funding.

Liviana Dewi Hie

Regional Head Semarang

Indonesian citizen, born in 1968. Bachelor's degree in Economics from Satya Wacana Christian University. Appointed as Regional Head since April 2016 and previously worked at Bank Permata as Head, CCPL Network Acquisition.



Emmylia Soesanti

Centralized Transactional Operations Head

Indonesian citizen, born in 1970. Bachelor's degree in Agriculture from Veterans National Development University, East Java. Appointed as Head of Centralized Transactional Operations since April 2016, and previously worked at the Bank as Head of Treasury Operations.

Eggah Ramdani

Anti Money Laundering Head

Indonesian citizen, born in 1966. Bachelor's degree in Economics from Ibnu Chaldun University. Appointed as Anti Money Laundering Head since July 2020 and previously worked at Bank Danamon as Monitoring & Testing Head.



Hari Taviantoro

Core Banking System Head

Indonesian citizen, born in 1965. Bachelor's degree in Economics from Bandung Raya University. Appointed as Head of Core Banking System since September 2019, previously worked at Bank BJB West Java as Head of Research Task Section.

Hengky Tanring

Regional Head Makassar

Indonesian citizen, born in 1966. Bachelor's degree in Engineering from Hasanuddin University. Appointed as Regional Head in February 2021 and previously worked at Bank Danamon as Regional Head.

**M. Ade Kurniawan****Human Capital Head**

Indonesian citizen, born in 1983. Holds a Bachelor's degree in Psychology from Persada Indonesia University Y.A.I. Appointed as Human Capital Head in August 2025 and previously served at Bank Mega as Human Capital Reward, Operations & Services Head since May 2022.

Mariam**Chief of Network**

Indonesian citizen, born in 1972. Holds a Bachelor's degree in Economics from Tanjung Pura University. Appointed as Chief of Network in November 2025 and previously served at PT Bank OCBC NISP Tbk as National Emerging Business Head.

Mariana Haryani**Procurement & General Services Head**

Indonesian citizen, born in 1965. Holds a Bachelor's degree in Economics from Tarumanagara University. Appointed as Procurement & General Services Head in August 2025 and previously served at Bank Mega as Procurement Services Head since March 2018.

Mutesa Holdin**Centralized Credit Operations Head**

Indonesian citizen, born in 1967. Bachelor's degree in Economics from Bandar Lampung University. Appointed as Head of Centralized Credit Operations since September 2014 and previously worked at the Bank as Head of Credit Monitoring & Reporting since April 2014.

**Nelly M H Sidabutar****Telemarketing Head**

Indonesian citizen, born in 1973. Bachelor's degree in Economics from STIE Tri Dharma Widya. Appointed as Head of Telemarketing since January 2021 and previously worked at Bank DBS Indonesia as Sales Channel Head.

Noordwianto Chandra Kresna**Jakarta CCUL Collection & Remedial Head**

Indonesian citizen, born in 1967. Holds a Bachelor's degree in Economics from STIE IBMI Don Bosco. Appointed as Jakarta CCUL Collection & Remedial Head in August 2025 and previously served at Bank Mega as Jakarta CCPL Collection & Remedial Head since October 2024.

**Nova Afriyanti****Operational Risk Management Head**

Indonesian citizen, born in 1990. Holds a Bachelor's Degree in Agriculture from the Bogor Agricultural Institute (IPB). Appointed as Head of Operational Risk Management since October 2022, and previously worked at the Bank as Head of ORM Methodology since August 2018.

Okto Predi Hutajulu**Business Performance Management & Analytics Head**

Indonesian citizen, born in 1987. Holds a Bachelor's degree in Economics from Institut Pertanian Bogor. Appointed as Business Performance Management & Analytics Head in May 2025 and previously served at Bank Mega as Funding Business Planning & Analysis Head since August 2024.

Omar Soeharto**Compliance & GCG Head**

Indonesian citizen, born in 1964. Holds a Bachelor's degree in Economics from Parahyangan Catholic University. Appointed as Head of Compliance & GCG in April 2012 and previously served as Head of Corporate Governance Opinion since August 2011.

**R. Dewo Triatmoko****Personal Data Protection Head**

Indonesian Citizen, born in 1965. Holds a Bachelor's degree in Engineering from Institut Teknologi Bandung and a Master of Management from Indonesia Banking School. Appointed as Personal Data Protection Head in June 2024 and previously worked at PT Bank Jago Tbk as Head of Sharia Operation.

Ralph Birger Poetiray**Treasury & Financial Institution Head**

Indonesian citizen, born in 1968. Holds a Bachelor of Economics degree from the University of Leicester - UK. Appointed as Head of Treasury & Financial Institutions since May 2021, and previously worked at the Bank as Head of Treasury & Global Market since March 2019.

Rangga Bayu Pamungkas**Market, Liquidity & Integrated Risk Management Head**

Indonesian citizen, born in 1971. Holds a Bachelor of Science degree from Gadjah Mada University and a Master of Management degree from Gadjah Mada University. Appointed as Head of Market, Liquidity & Integrated Risk Management since April 2017 and previously worked at Bank BNI as Group Head of Market & Liquidity Risk Management.

Rika Rahayu Begawan**Regional Head Bandung**

Indonesian citizen, born in 1969. Bachelor's degree in agriculture from Bogor Agricultural Institute. Appointed as Regional Manager in June 2015 and Previously worked for the Bank as a Branch Manager since November 2002.

Riri Er Shinta Wallad**CCUL Partnership & Acquiring Head**

Indonesian citizen, born in 1973. Holds a Bachelor's degree in Agriculture from Institut Pertanian Bogor. Appointed as CCUL Partnership & Acquiring Head in August 2025 and previously served at Bank Mega as CCPL Partnership & Acquiring Head since March 2022.

Riza Zenies**Credit Card & Unsecured Loan Head**

Indonesian citizen, born in 1979. Holds a Bachelor of Commerce degree and a Master's degree in Accounting from Curtin University. Appointed as Credit Card & Unsecured Loan Head in August 2025 and previously served at Bank Mega as CCPL Marketing & Business Support Head since December 2024.

**Sandra Rustandi****Regional Head Jakarta 2**

Indonesian citizen, born in 1974. Bachelor's degree in Economics from Tarumanagara University. Appointed as Regional Head since March 2018, and previously worked at the Bank as Deputy Regional Head for Funding since June 2017.

Santoso Wibowo**IT Project Management Head**

Warga Negara Indonesia, lahir pada tahun 1977. Meraih gelar Sarjana Komputer dari Universitas Pelita Harapan. Ditetapkan sebagai IT Project Management Head sejak Mei 2018 dan sebelumnya berkarier di Bank UOB Indonesia sebagai retail BTOM Head.

Sarmiati**Capital Market Services Head**

Indonesian citizen, born in 1958. Bachelor's degree in Economics from Esa Unggul University. Appointed as Head of Capital Market Services in April 2012 and previously worked at the Bank as Head of Capital Markets Division since July 2000.

Sri Budiasih Purwandari**Custodian Services Head**

Indonesian citizen, born in 1964. Bachelor's degree in Agriculture from Bogor Agricultural Institute. Appointed as Head of Custodian Services since September 2023 and previously worked at the Bank as Head of Capital Marketing & Processing.



Tri Gangga Wiratma
Process Management & Internal Control Head
 Indonesian citizen, born in 1963. Holds a Bachelor of Social Science degree from Universitas Diponegoro. Appointed as Process Management & Internal Control Head in March 2023 and previously served at Bank Mega as Process Management & Operations Control Head since July 2020.



Yan Adishesha Gandhi
CCUL Product & Portfolio Head
 Indonesian citizen, born in 1984. Holds a Bachelor's degree in Economics from Padjadjaran University and a Master of International Business degree from the Asian Institute of Management, Monash University. Appointed as CCUL Product & Portfolio Head in August 2025 and previously served at Bank Mega as CCPL Product, Portfolio & Acquisition Marketing Head since June 2025.



Windy Sri Ekawati
National Credit Review & Restructure Head
 Indonesian Citizen, born in 1984. Holds a Bachelor's degree in Psychology from Universitas Indonesia. Appointed as National Credit Review & Restructure Head in March 2023 and previously served at Bank Mega as National Credit Review, Restructure & Control Head since August 2022.

Y. Wahyu Agung Prasetyo
IT & Cyber Risk Management Head
 Indonesian citizen, born in 1982. Holds a Bachelor's Degree in Physics from Gadjah Mada University and a Master's Degree in Engineering from Swiss-German University. Appointed as Head of IT & Cyber Risk Management since July 2022 and previously worked at Bank Danamon as Head of Information Security Management.

Yeremia Ariyanto Imanuel
Out Region CCUL Collection & Remedial Head
 Indonesian citizen, born in 1975. Holds a Bachelor's degree in Economics from Mataram University. Appointed as Out Region CCUL Collection & Remedial Head in August 2025 and previously served at Bank Mega as Out Region CCPL Collection & Remedial Head since October 2024.

Yoyo Juhartoyo
IT Electronic Channel Head
 Indonesian citizen, born in 1965. Bachelor's degree in Economics from Bina Nusantara University. Appointed as Head of IT Electronic Channel since February 2015 and previously worked at the Bank as Head of Information Technology since May 2013.



Composition of Shareholders

The composition of the shareholders of Bank Mega as of December 31, 2025 is as follows:



Shareholders	Share Ownership at the Beginning of the Year (January 1, 2025)			Share Ownership at the End of the Year (December 31, 2025)		
	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)
PT MEGA CORPORA	6,812,223,614	58.02	3,406,112	6,812,223,614	58.02	3,406,112
Public < 5%	4,928,699,751	41.98	2,464,350	4,928,699,751	41.98	2,464,350
Total	11,740,923,365	100.00	5,870,462	11,740,923,365	100.00	5,870,462

Shareholding Composition with Ownership of 5% or More

Shareholders	Share Ownership at the Beginning of the Year (January 1, 2025)			Share Ownership at the End of the Year (December 31, 2025)		
	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)
PT MEGA CORPORA	6,812,223,614	58.02	3,406,112	6,812,223,614	58.02	3,406,112

Shareholding Composition with Ownership of Less than 5%

Shareholders	Share Ownership at the Beginning of the Year (January 1, 2025)			Share Ownership at the End of the Year (December 31, 2025)		
	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)
Public < 5%	4,928,699,751	41.98	2,464,350	4,928,699,751	41.98	2,464,350



Share Ownership Composition by Members of the Board of Directors and Board of Commissioners

Shareholders	Share Ownership at the Beginning of the Year (January 1, 2025)			Share Ownership at the End of the Year (December 31, 2025)		
	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)	Number of Shares	Percentage of Ownership	Issued and Paid-Up Capital (Rp Million)
Board of Commissioners	-	-	-	-	-	-
Board of Directors	-	-	-	-	-	-

Shareholders Composition based on Classification of Investor Type and Nationality

Shareholder Groups	Share Ownership at the Beginning of the Year (January 1, 2025)			Share Ownership at the End of the Year (December 31, 2025)		
	Total Shareholders	Total Shares (Shares)	Percentage of Ownership (%)	Total Shareholders	Total Shares (Shares)	Percentage of Ownership (%)
Local Institutions	51	11,188,330,704	95.28	54	11,200,062,553	95.29
Foreign Institutions	17	522,979,580	4.45	19	511,020,380	4.45
Local Individuals	2,753	23,440,079	0.22	2,806	23,663,090	0.20
Foreign Individuals	11	6,173,002	0.05	12	6,172,342	0.05
Total	2,833	11,740,923,365	100	2,891	11,740,923,365	100

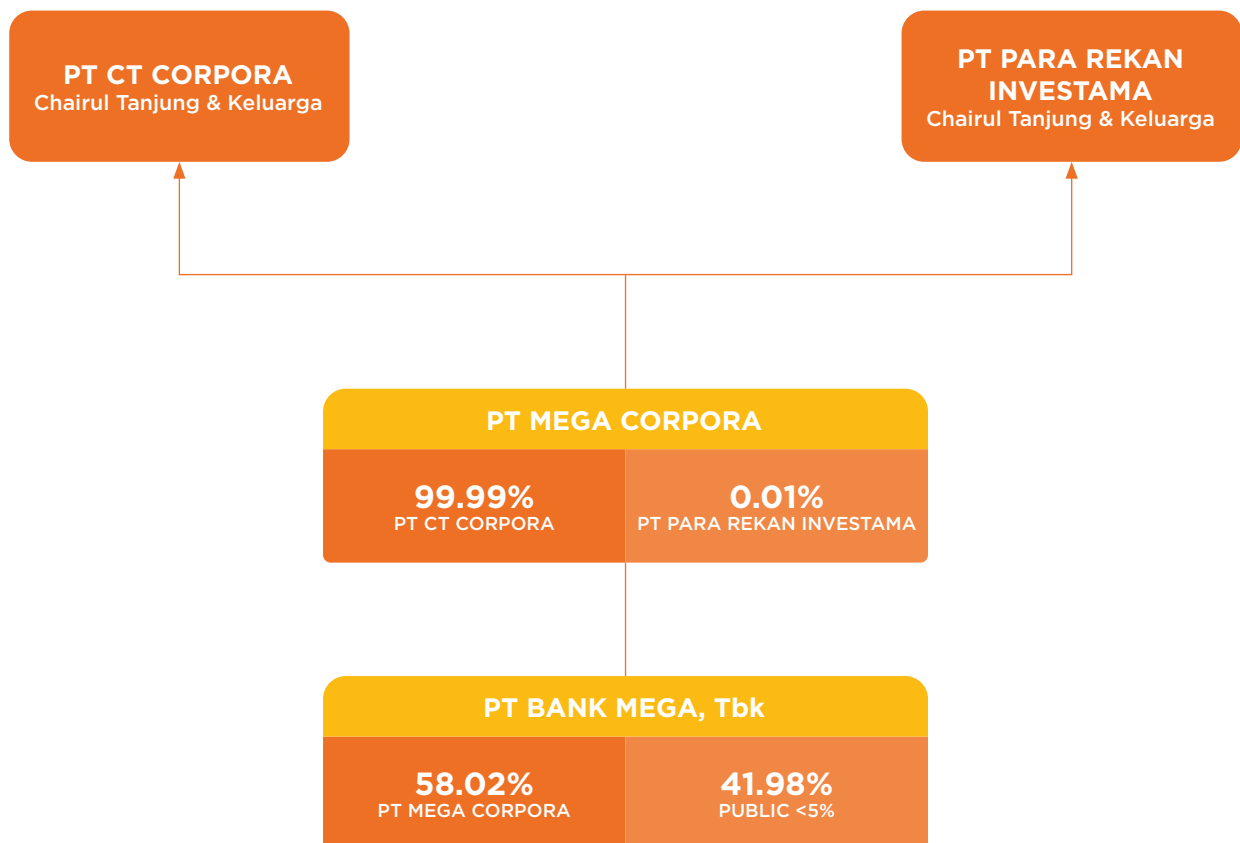
Shareholding Composition based on the 20 Largest Shareholders

Shareholders	Share Ownership at the Beginning of the Year (January 1, 2025)		Shareholders	Share Ownership at the End of the Year (December 31, 2025)	
	Total Shares	Percentage of Ownership (%)		Total Shares	Percentage of Ownership (%)
PT Mega Corpora	6,812,223,614	58.0211914	PT Mega Corpora	6,812,223,614	58.0211914
Bank Julius Baer Co Ltd, Singapore S/A P	557,170,229	4.7455401	Bank Julius Baer Co Ltd, Singapore S/A P	557,170,229	4.7455401
PT Megah Eraraharja	538,955,447	4.2895672	PT Megah Eraraharja	538,955,447	4.5904009
PT Indofood Sukses Makmur Tbk	503,634,795	4.2667466	PT Indofood Sukses Makmur Tbk	503,634,795	4.2895672
Bank Julius Baer Co. Ltd. S/A PT Insan A	494,114,753	4.2084829	Bank Julius Baer Co. Ltd. S/A PT Insan A	494,114,753	4.2084829
PT Asuransi Central Asia	470,725,335	4.0092701	PT Asuransi Central Asia	470,725,335	4.0092701
Bank Julius Baer Co. Ltd. S/A PT Lintas	462,103,782	3.7399425	Bank Julius Baer Co. Ltd. S/A PT Lintas	462,103,782	3.9358385
Bank Julius Baer Co. Ltd. S/A PT Prima V	401,606,096	3.6164625	Bank Julius Baer Co. Ltd. S/A PT Prima V	401,606,096	3.4205665
PT Indofood CBP Sukses Makmur Tbk	355,598,973	3.0287139	PT Indofood CBP Sukses Makmur Tbk	355,598,973	3.0287139
Cheminvest Limited	212,660,000	1.6882663	Cheminvest Limited	212,660,000	1.8112715
PT Salim Chemicals Corpora	198,218,057	1.5075475	PT Salim Chemicals Corpora	198,218,057	1.6882663
PT Prima Visualindo	173,000,000	1.1498244	PT Cheminvest Limited	177,000,000	1.5075475
PT Cheminvest Limited	120,000,000	1.0341776	PT Prima Visualindo	173,000,000	1.4734787
PT AJ Central Asia Raya	82,011,299	0.6985081	PT AJ Central Asia Raya	82,011,299	0.6985081
PT Windsor Investment Fund Limited	73,000,000	0.6217569	PT Windsor Investment Fund Limited	73,000,000	0.6217569
PT Lintas Sejahtera Langgeng	66,400,000	0.5655433	PT Lintas Sejahtera Langgeng	66,400,000	0.5655433
Bank Julius Baer S/A Windsor Investment	60,000,000	0.5110331	Bank Julius Baer S/A Windsor Investment	60,000,000	0.5110331
Cheminvest Limited	57,000,000	0.5110331	PT Dwi Mitra Nusantara	15,545,762	0.1324066
PT Dwi Mitra Nusantara	15,545,762	0.3274870	PT Indolife Pensiortama	11,459,831	0.0976059
PT Indolife Pensiortama	11,459,831	0.2660608	PT Sempurna Catur Guna	10,941,775	0.0931935



Corporate Group Structure

Mega Corpora is the parent entity of Bank Mega. PT Mega Corpora is owned by PT CT Corpora and PT Para Rekan Investama, where Chairul Tanjung and his family are the owners of these two ultimate parent entities of the bank.



Chronology of Other Securities Issuance and/or Listing

Bank Mega has issued subordinated bonds, the chronology of issuance and/or listing of which is as follows:

- On January 15, 2008, the Bank issued Bank Mega Subordinated Bonds 2007 (Bonds) totaling IDR1,000,000 (in millions). The public offering of the Bonds has received an effective declaration from the Chairman of BAPEPAM - LK in letter No. S-6569/BL/2007 dated December 28, 2007. These Bonds mature in full on January 15, 2018 or on an earlier date, namely January 16, 2013, if the Bank exercises the call option after the 5th (fifth) anniversary of the date of issuance at market prices, taking into account the provisions in the Trustee Agreement and the provisions of applicable laws in Indonesia, upon prior approval of Bank Indonesia. All of these bonds have been listed on the Indonesia Stock Exchange on the basis of letter No. S-00240/BELCAT-S/01-2008 of January 15, 2008. The structure of this subordinated bond can be found in the section "Key Highlights and Other Important Information".
- On the basis of Bank Indonesia's letter No. 10/23/DPBI/rahasia dated January 31, 2008, Bank Indonesia approved the Bank's request to include the proceeds of the Bond Issue in the amount of IDR1,000,000 (in millions) as a component of the Bank's Tier 1 capital with a maximum amount of 50% of the Bank's Tier 1 capital as of January 2008.
- On May 27, 2020 PT Bank Mega, Tbk together with PT Mega Corpora signed an agreement for the issuance of PT Bank Mega Tbk Subordinated Bond in 2020, called Obligasi Subordinasi I PT Bank Mega, Tbk Tahun 2020. The Subordinated Bond transaction value reaches IDR50.00 billion with a maturity of 5 years from issuance date, and the Subordinated Bond interest rate is fixed.
- The issuance of the Subordinated Bonds is in compliance with the provisions of POJK No. 14/POJK.03/2017 dated April 4, 2017, regarding action plans (recovery plans) for systemic banks. The funds raised from the issuance of these subordinated bonds, after deduction of issuance costs, will be used for working capital in the context of business development, in particular for the provision of credit and strengthening of the capital structure by being calculated as supplementary capital (Tier 2), as well as for increasing the composition of the long-term collection structure.
- On August 22, 2025 the Bank issued MTN Subordinated Bonds PT Bank Mega Tbk Year 2025 that bears fixed interest rate at 8.50% per annum with a nominal value of Rp50,000, maturing on August 22, 2030. The interest of the subordinated bonds is paid on a quarterly basis.

The issuance of subordinated bonds complies with Financial Services Authority Regulations

More detailed information on this bond structure can be found in the section entitled "Key Highlights and Other Important Information".



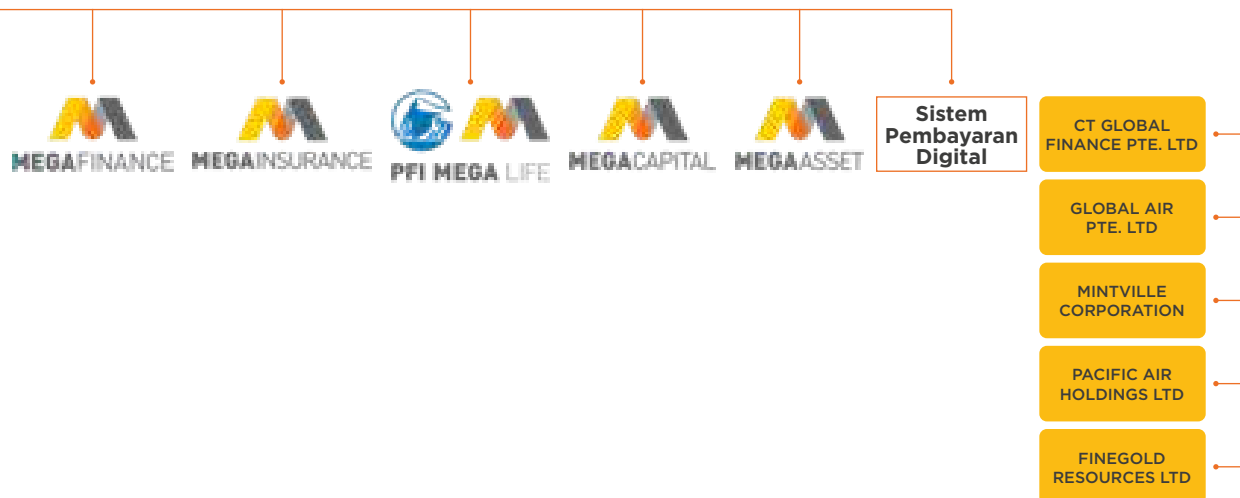
Business Group Structure

PT CT Corpora is a business group with various business lines, namely financial services, media, leisure, & hospitality, entertainment and property, and retail & lifestyle as shown below:



PT Mega Corpora's position is aligned with two other pillar groups, PT Trans Corpora operating in media, lifestyle and entertainment and PT Management Data Corpora. The entire group operates in synergy with each other within the CT Corp ecosystem.

CT ARSA FOUNDATION





Subsidiaries and Associate Entities

Bank Mega has no subsidiaries and affiliates at December 31, 2025. However, as part of PT Mega Corpora, which is the holding company that oversees all financial companies PT CT Corpora, Bank Mega has sister companies, namely, PT Bank Mega Syariah, PT Allo Bank Indonesia Tbk (dh. PT Bank Harda Internasional Tbk), PT Bank Pembangunan Daerah

Sulawesi Utara & Gorontalo, PT Bank Pembangunan Daerah Sulawesi Tengah, PT Mega Auto Finance, PT Mega Central Finance, PT Asuransi Umum Mega, PT PFI Mega Life Insurance (dh. PT Asuransi Jiwa Mega Indonesia), PT Mega Capital Sekuritas, PT Mega Asset Management, PT Mega Finance, and Digital Payment System.

Chronology of Share Issuance of Share and/or Listing

The chronology of issuing and/or listing Bank Mega shares from its Initial Public Offering in 2000 until the end of 2025 is as follows:

- On March 15, 2000, in accordance with the letter from the chairman of BAPEPAM-LK No. S-493/PM/2000, the Bank's Registration Statement for the initial public offering became effective. The Bank conducted an initial public offering of its 112,500,000 shares with par value of IDR500 (full amount) per share at offering price of IDR1,200 (full amount) per share. On April 17, 2000, the shares were listed and traded in the Indonesia Stock Exchange.
- Based on the decision of Extraordinary General Meeting of Shareholder held on March 29, 2001, the Bank declared bonus shares of IDR69,526 by issuing 139,052,000 bonus shares at par value of IDR500 (full amount) per share which came from additional paid-in capital and declared stock dividends of IDR63,785 or 56,698,000 shares which came from retained earnings using the closing price of the Bank's shares published by the Indonesian Stock Exchange on March 28, 2001, at IDR1,125 (full amount) per share. Accordingly, the issued and fully paid-up capital of the Bank increased to IDR379,125 which represent 758,250,000 shares.
- Based on the Decision of Extraordinary General Meeting of Shareholders held on May 22, 2002, the Bank offered Limited Public Offering I with Pre-emptive Rights of 181,980,000 shares at par value of IDR500 (full amount) per share at offering price of IDR1,100 (full amount) per share. With this Limited Public Offering, the issued and fully paid-up share capital of the Bank became IDR470,115 representing 940,230,000 shares.
- Based on the Decision of Extraordinary General Meeting of Shareholders held on March 10, 2005, the Bank declared bonus shares of IDR141,034 by issuing 282,068,998 bonus shares at par value of IDR500 (full amount) per share, which came from additional paid-in capital and declared stock dividends of IDR477,260 which came from retained earnings using the closing price published by the Indonesian Stock Exchange on March 9, 2005, at IDR2,350 (full amount) per share. Accordingly, the issued and fully paid-in share capital increased to IDR712,694 which represent 1,425,388,642 shares.

- Based on the Decision of Extraordinary General Meeting of Shareholders held on March 24, 2006, it is resolved to offer Limited Public Offering II with Pre-emptive Rights representing 200,054,546 shares at par value of IDR500 (full amount) per share at offering price of IDR2,500 (full amount) per share. With this Limited Public Offering II, the issued and fully paid-in share capital of the Bank became IDR812,722 which represent 1,625,443,188 shares.
- According to the decision of Extraordinary General Meeting of Shareholders held on June 5, 2008, the shareholders approved, among others, the increase of the Banks authorized share capital from Rp900,000 representing 1,800,000,000 shares to IDR3,200,000 representing 6,400,000,000 shares.
- The decision of Annual General Meeting of Shareholders held on May 20, 2009 declared bonus shares at a maximum of 1,555,781,337 shares which came from additional paid-in capital amounted to IDR777,890 which was distributed proportionally to the listed shareholders (Recording Date) with a ratio of 67 new shares with par value of IDR500 (full amount) per share for every 70 shares owned by each shareholder, provided that any remaining fractional shares due to the division based on the ratio are returned to the Bank. With the declaration of these bonus shares, the issued and fully paid-in share capital of the Bank became IDR1,590,612 which represent 3,181,224,188 shares.
- The decision of Annual General Meeting of Shareholders held on May 12, 2011 declared the issuance of 464,731,862 stock dividends which came from retained earnings at an amount not to exceed IDR1,603,325 with par value of IDR500 (full amount) per share, provided that any remaining fractional shares are returned to the Bank. With the declaration of these stock dividends, the issued and fully paid-in share capital of the Bank became IDR1,822,978 which represent 3,645,956,050 shares.
- Based on the Decision of Extraordinary General Meeting of Shareholders held on April 17, 2013, the Bank declared bonus shares at a maximum of 2,741,758,949 shares which came from additional paid in capital maximum amounted to Rp1,370,959 which was distributed proportionally to the shareholders with a ratio of 376 bonus shares with par value of IDR500 (full amount) per share for every 500 shares owned by each shareholder, and declared stock dividends at a maximum of 408,347,077 stock dividends which came from retained earnings with a ratio for every 500 shares owned by each shareholder received 56 shares which was distributed proportionally at an amount not to exceed IDR1,664,849 using the closing price of the Bank's shares published by the Indonesia Stock Exchange on April 16, 2013 at IDR4,050 (full amount) per share, provided that any remaining fractional shares are returned to the Bank. With the declaration of these bonus shares and stock dividends, the issued and fully paid-in share capital of the Bank became IDR3,481,888 which represent 6,963,775,206 shares.
- Based on the Decision of the Annual General Meeting of Shareholders held on February 25, 2022, the Bank declared bonus shares of IDR2,043,868 by issuing 4,087,736,045 bonus shares at par value of Rp500 (full amount) per share, which came from additional paid-in capital which were distributed to shareholders in proportion to the distribution ratio for each holder of 1,000 shares receiving 587 bonus shares and declared stock dividends of 689,413,745 shares which came from the retained earnings with a distribution ratio for each holder of 1,000 shares obtaining 99 shares distributed proportionally in the amount of IDR6,687,304 using the closing price of the Bank's shares on the Indonesia Stock Exchange dated March 11, 2022, at IDR9,700 (full amount) per share, provided that any remaining fractional shares are returned to the Bank. With the declaration of these bonus shares and stock dividends, the issued and fully paid-in share capital of the Bank became IDR5,870,462 which represent 11,740,923,365 shares.



Association Membership

Bank Mega is engaged in the following organizational activities in addition to its business activities in the national banking sector:

Association Type	Membership Status
Association of Indonesian National Banks (Perbanas)	Active
Indonesian Bankers Association (IBI)	Active
Indonesian Issuers Association (AEI)	Active
Banking Compliance Director Communication Forum (FKDKP)	Active
Asosiasi Sistem Pembayaran Indonesia (ASPI)	Active
Lembaga Alternatif Penyelesaian Sengketa Sektor Jasa Keuangan (LAPS - SJK)	Active
Asosiasi Kartu Kredit Indonesia (AKKI)	Active
Asosiasi Pasar Uang dan Valuta Asing Indonesia (APUVINDO)	Active
Forum Komunikasi Direktur Operasional Perbankan (FKDOP)	Active

Supporting Capital Market Institutions and Professions

In conducting business activities related to capital markets throughout 2025, Bank Mega is supported by the following capital markets institutions and professionals:

Types of Capital Market Supporting Institutions and Professionals	Name & Address	Type and Form of Services	Fee (IDR)	Assignment Period
Public Accounting Firm	KAP Amir Abadi Jusuf, Aryanto, Mawar & Rekan Plaza ASIA, Level 10 Jl. Jend. Sudirman Kav.59 Jakarta 12190 Indonesia Tel. +62 21 5140 1340 Fax. +62 21 5140 1540 E contact@rsm.id	Audited the Bank's Financial Statements for year ended December 31, 2025.	IDR1,900,000,000,- (not include PPN)	2025
Securities Administration Bureau	PT Datindo Entrycom Jl. Hayam Wuruk No. 28 Tel. 021 350-8077 Fax. 021 350-8078 Jakarta 10120 - Indonesia	To manage recording Bank's shares which is related to monthly shareholders data and recording date.	IDR20,000,000,- (not include PPN)	2025
Credit Rating Agency	PT Pemeringkat Efek Indonesia (Pefindo) PT Equity Tower Lt. 30 Sudirman Central Business District, Lot. 9 Jl. Jend. Sudirman Kav. 52-53 Jakarta Selatan 12190, Indonesia Tel. (021) 509 68469 Fax. (021) 509 68468	Assignment of the company rating of Bank Mega on an annual basis according to the rating agreement.	IDR157,500,000,- (not include PPN)	2025
Notary	Notaris Dharma Akhyuzi, SH Jl.Otto Iskandardinata (Otista) 3 No.117 Jakarta Timur, Indonesia Tel. (021) 8515502 Fax. (021) 8515377	The preparation of the Deed of the 2024 General Meeting of Shareholders.	IDR87,000,000,- (not include PPN)	2025



Information on the Company Website

Bank Mega creates and manages the main website of the Bank, namely <https://bankmega.com/en/>, based on the OJK Regulation No. 8/POJK.04/2015 concerning the website of issuers or public companies. Bank Mega's website, which was created in Indonesian and English, reflects the Bank's commitment to the implementation of Law No. 8 of 1995 on Capital Markets and the improvement of the implementation of good corporate governance, especially towards shareholders, customers, the community, the government as well as other stakeholders.

Pursuant to Article 6 of the Financial Services Authority Regulation (POJK) No. 8/POJK.4/2015 on the Websites of Issuers or Public Companies, Bank Mega has provided information on the website regarding the following information:

1. General information about issuers or public companies;
2. Information for Investors;
3. Corporate governance information; and
4. Corporate social responsibility information.

Office Network Address

No	Office Name	Address	Phone Number	Fax	Province
1	KC JKT SUDIRMAN	Sudirman Plaza Complex Indofood Tower, Lantai Dasar Jl. Jend Sudirman Kav 76-78 Jakarta 12920	021 57935988	021 57935959	DKI Jakarta
2	KCP JKT HASYIM ASHARI	Jl. KH. Hasyim Ashari No. 9 E, Jakarta 10130	021 6329327	021 6326585	DKI Jakarta
3	KCP JKT BENHIL	Jl. Bendungan Hilir Raya No. 88, Jakarta 10310	021 57951661	021 57951662	DKI Jakarta
4	KCP SBY KERTAJAYA	Jl. Kertajaya No. 65, Surabaya 60286	031 5014655	031 5014653	East Java
5	KC DENPASAR	Jl. Teuku Umar No. 263, Denpasar 80113	0361 237137	0361 237136	Bali
6	KCP JKT KOTA	Jl. Pintu Besar Utara No. 31-33, Jakarta 11110	021 6902667	021 6913083	DKI Jakarta
7	KCP SBY KEMBANG JEPUN	Jl. Kembang Jepun No. 180-184, Surabaya 60162	031 3525343	031 3552206	East Java
8	KC SBY YOS SUDARSO	Jl. Yos Sudarso No. 17, Surabaya 60271	031 5310241	031 5457193	East Java
9	KC SBY SUNGKONO	Kompleks Wonokitri Indah Kav. S 3- 5 Jl. May. Jend. Sungkono, Surabaya 60225	031 5619731	031 5661183	East Java
10	KC MALANG	Jl. Jaksa Agung Suprpto No. 27, Malang 65111	0341 361653	0341 361658	Jawa Timur
11	KC JOMBANG	Jl. K.H. Wachid Hasyim No. 181, Jombang 61415	0321 861473	0321 861282	Jawa Timur
12	KCP JKT SENEN	Komp. Pertokoan Segitiga Senen Blok C8 Jl. Senen Raya No. 135, Jakarta 10140	021 3855124	021 3852324	DKI Jakarta
13	KCP DENPASAR SEMINYAK	Jl. Raya Basangkasa No. 10 Denpasar 80361	0361 737727	0361 737728	Bali
14	KC JKT EQUITY TOWER	Gedung Perkantoran Equity Tower Ground Floor A1 Jl. Jend. Sudirman Kav. 52-53, Lot.9 SCBD, Jakarta 12190	021 29035252	021 29035394	DKI Jakarta
15	KCP JKT FATMAWATI	Jl. RS. Fatmawati No. 80 E - F, Jakarta 12430	021 75915141	021 75914868	DKI Jakarta



No	Office Name	Address	Phone Number	Fax	Province
16	KCP CIMAHI TRANSMART	Ged. Transmart Cimahi Unit G-4 Jl. Raya Cimahi, Cimahi 40526	022 86001144	022 86001145	West Java
17	KCP JKT KEBON JERUK	Komplek Graha Kencana Jl. Perjuangan No. 88C & 88D, Jakarta 11530	021 53673982	021 53673979	DKI Jakarta
18	KC BANDUNG	Menara Bank Mega Bandung, Jl. Gatot Subroto No. 283 Bandung 40263	022 87341000	022 87340910	West Java
19	KCP JKT RASUNA SAID	Menara Mega Syariah, Lt. 1 Jl. HR. Rasuna Said, Kav. No. 19A, Jakarta 12950	021 29852020	021 29852021	DKI Jakarta
20	KC JKT PLUIT	Jl. Pluit Kencana Raya No. 98-100 Jakarta Utara 14450, Jakarta 14450	021 6628873	021 6628874	DKI Jakarta
21	KCP JKT SUNTER	Komp. Rukan Puri Mutiara Blok A No. 83 Jl. Griya Utama Sunter Agung Jakarta 14350	021 65306423	021 65306426	DKI Jakarta
22	KCP JKT BINTARO	Bintaro Sektor I Blok E - 20, Jakarta 12330	021 7351008	021 7351012	DKI Jakarta
23	KCP SBY GRESIK	Kompleks Pertokoan Multi Sarana Plaza Blok A No. 8 Jl. Gubernur Suryo, Gresik 61116	031 3979936	031 3982015	East Java
24	KC JKT ROXY	Komplek Ruko Roxy Mas Blok B2 No. 01 Jl. KH. Hasyim Ashari 125 Jakarta Pusat 10150, DKI Jakarta	021 6334956	021 6334957	DKI Jakarta
25	KCP BKS KALIMALANG	Komplek Ruko XML (Kalimalang) No. 43 Jl. KH. Noer Ali, Kalimalang, Bekasi 17136	021 8640525	021 8640779	West Java
26	KCP JKT SAHARJO	Jl. Prof. Dr. Soepomo No. 32 Kel. Menteng Dalam, Jakarta 12870	021 83702359	021 8295198	DKI Jakarta
27	KCP JKT TANJUNG DUREN	Jl. Tanjung Duren Raya No. 139, Jakarta 11470	021 5645966	021 5645967	DKI Jakarta
28	KCP JKT RAWAMANGUN	Jl. Paus No. 89 B, RT 01/RW 08, Jati, Kecamatan Pulo Gadung, Jakarta Timur 13220	021 4753070	021 4756277	DKI Jakarta
29	KC KEDIRI	Jl. Erlangga No. 19, Kediri 64122	0354 694009	0354 694010	East Java
30	KC SEMARANG	MBM Semarang Lt. GF Jl. Pandanaran No. 82, Semarang 50134	024 86460900	024 3549371	Central Java
31	KC YOGYAKARTA	Jl. Jenderal Sudirman No. 44, Yogyakarta 55224	0274 548622	0274 548623	Yogyakarta
32	KCP JKT CIKINI	Jl. Cikini Raya No. 28A, Jakarta 10330	021 3157671	021 3157617	DKI Jakarta
33	KC BEKASI A. YANI	Jl. Jend. Ahmad Yani Ruko Bekasi Mas A3-5, Kota Bekasi 17141, Jawa Barat	021 88960133	021 88960134	West Java
34	KCP SBY KEDUNGORO	Jl. Kedungdoro 105, Surabaya 60261	031 5354494	031 5354530	East Java
35	KCP JKT TANAH ABANG	Jl. Fachrudin Tanah Abang Bukit Blok C No. 49, Jakarta 10250	021 3926751	021 31924088	DKI Jakarta
36	KCP JKT JEMBATAN LIMA	Komplek Ruko Jembatan Lima Indah No. 15 E, Jl. K.H. Mas Mansyur, Jakarta 11270	021 6331341	021 6330785	DKI Jakarta
37	KCP SBY KAPAS KRAMPUNG	Jl. Kapas Krampung No. 162, Surabaya 60133	031 5026033	031 5025977	East Java
38	KC MEDAN	Jl. Kapt. Maulana Lubis No. 11 Medan 20212	061 4511618	061 4565449	North Sumatra
39	KCP BSD	Komplek BSD Sektor VII Blok RL No. 27, Tangerang Selatan 15322	021 5388208	021 5388211	Banten
40	KCP BDG KOPO	Komplek Ruko Kopo Plaza Jl. Lingkar Selatan Blok B No. 8 Bandung 40232	022 6002955	022 6002957	West Java
41	KCP JKT GEDUNG JAYA	Jl. MH. Thamrin No. 12, Jakarta 10340	021 31927937	021 31928036	DKI Jakarta
42	KCP JKT KEMANG	Wisma Bakrie CSU Lt. 1, Jl. Kemang Raya No. 4, Jakarta 12730	021 7180771	021 7180773	DKI Jakarta
43	KC SOLO	Jl. Slamet Riyadi No. 323, Solo 57142	0271 733660	0271 733662	Central Java



Company Profile



No	Office Name	Address	Phone Number	Fax	Province
44	KC LAMPUNG	Jl. Laksamana Malahayati 8, Bandar Lampung 35225	0721 474668	0721 474670	Lampung
45	KC PADANG	Jl. Jend. Sudirman No. 42 B-C Padang 25128	0751 20999	0751 23099	West Sumatra
46	KC PEKANBARU	Jl. Jend. Sudirman No. 351, Pekanbaru 28115	0761 885888	0761 854030	Riau
47	KC JAMBI	Jl. Hayam Wuruk No. 102 Kel. Sungai Asam, Kec. Jambi Selatan, Jambi 36134	0741 7550805	0741 24008	Jambi
48	KC BATAM	Jl. Sultan Abdul Rahman Komplek Lumbung Rejeki Blok D No. 5-6, RT 001 RW 002, Kel. Lubuk Baja Kota, Kec. Lubuk Baja, Nagoya, Batam 29444	0778 4884100	0778 4884101	Kepulauan Riau
49	KCP MDN HARYONO	Jl. MT. Haryono No. 144 - 146, Medan 20212	061 4157165	061 4157056	North Sumatra
50	KC SAMARINDA	Jl. Jenderal Sudirman No. 33B, Samarinda 75121	0541 748899	0541 736919	East Kalimantan
51	KC BALIKPAPAN	Jl. Ahmad Yani No. 33 - 34, Balikpapan 76114	0542 441516	0542 441586	East Kalimantan
52	KC BANJARMASIN	Jl. S. Parman No. 37, Banjarmasin 70114	0511 6739000	0511 6710022	South Kalimantan
53	KC MAKASSAR	Jl. A. Yani No. 7, Makassar 90174	0411 3623232	0411 3618107	South Sulawesi
54	KCP SBY JEMUR ANDAYANI	Jl. Jemur Andayani No. 11C, Surabaya 60237	031 8434951	031 8434957	East Java
55	KCP MALANG KYAI TAMIN	Jl. Kyai Tamin No.35 - 41, Kel. Sukoharjo, Kec. Klojen - Kota Malang 65118	0341 343877	0341 343873	East Java
56	KC CIREBON	Jl. Yos Sudarso No. 2B - Cirebon 45118	0231 211110	0231 238800	West Java
57	KCP UBUD	Jl. Raya Ubud, Ds. Kutur No. 115, Gianyar 80571	0361 977635	0361 977636	Bali
58	KC PALEMBANG	Jl. Kapt. A. Rivai No. 31 F, Palembang 30129	0711 373160	0711 354140	South Sumatra
59	KCP JKT DUTA MAS	Komp. Pertokoan Duta Mas Fatmawati Blok B1 No. 6, Jl. RS. Fatmawati No. 39, Jakarta 12150	021 7233830	021 7233782	DKI Jakarta
60	KC JKT CEMPAKA MAS	Rukan Graha Cempaka Mas Blok B No. 01, Jl. Letjend. Suprpto, Jakarta 10640	021 4222929	021 4222980	DKI Jakarta
61	KC JKT MANGGA DUA	Jl. Mangga Dua Raya Harco Mangga Dua Blok E 32, Jakarta 10730	021 6000188	021 6123162	DKI Jakarta
62	KCP BDG BUAH BATU	Jl. Buah Batu No 141, Bandung 40264	022 7322855	022 7322856	West Java
63	KCP BDG SETRASARI	Jl. Prof. Dr. Soeria Soemantri kav. 7 Bandung 40163	022 2009860	022 2009858	West Java
64	KC JKT TENDEAN	Menara Bank Mega Lantai. Dasar, Jl. Kapt. Tendean Kav. 12 - 14A, Jakarta 12790	021 79175888	021 7990868	DKI Jakarta
65	KC MANADO	Kawasan Mega Mas Blok IB No. 1 Jl. Piere Tendean (Boulevard), Manado 95111	0431 879555	0431 879561	North Sulawesi
66	KCP TANGERANG	Jl. Daan Mogot No. 27 B, Tangerang 15111	021 55772060	021 55772063	Banten
67	KCP JKT KELAPA GADING	Jl. Boulevard Barat Blok LA 1 No. 5-6, Jakarta 14240	021 45854822	021 45854819	DKI Jakarta
68	KCP MAKASSAR A.YANI	Jl. A. Yani No. 43, Makassar 90174	0411 3618356	0411 3617447	South Sulawesi
69	KC JKT THE PRIME SUNTER	The PRIME - Office Suites Lantai Lobby Suites D, Jl. Yos Sudarso Kav 30, Jakarta 14350	021 22657125	021 22657126	DKI Jakarta
70	KCP LAMPUNG - KARTINI	Jl. Kartini Blok B1 No. 25 Bandar Lampung 35116	0721242468	0721242471	Lampung
71	KCP PALEMBANG SAYANGAN	Jl. Sayangan No. 72 Kel. Ilir Timur Palembang 30122	0711 375838	0711 375607	South Sumatra



No	Office Name	Address	Phone Number	Fax	Province
72	KCP SOLO URIP SUMOHARJO	Jl. Urip Sumiharjo No. 47, Solo 57128	0271 662668	0271 662601	Central Java
73	KCP YOGYAKARTA SRIWEDANI	Jl. Sriwedani No. 6, Yogyakarta 55122	0274 554949	0274 557420	Yogyakarta
74	KCP MAKASSAR PANAKUKANG	Jl. Raya Boulevard Jasper II No. 45 C Panakukang, Makassar 90222	0411 425036	0411 425037	South Sulawesi
75	KCP JKT WARUNG BUNCIT	Wisma Perkasa Jl. Warung Buncit Raya 21 B, Jakarta Selatan 12510	021 7902530	021 7902532	DKI Jakarta
76	KCP JKT MUARA KARANG	Jl. Muara Karang Raya No. 50 E, Jakarta 14450	021 6621018	021 6621135	DKI Jakarta
77	KCP TGR CIPUTAT	Kompl. Pertokoan Megamal Blok A/3, Jl. Ciputat Raya, Tangerang Selatan 15412	021 7444221	021 7443661	Banten
78	KCP JKT LOKASARI	Komplek Pertokoan THR Lokasari Blok B 25 - 27 Jl. Mangga Besar, Jakarta 11170	021 6259886	021 6591325	DKI Jakarta
79	KC PONTIANAK	Jl. H. Agus Salim No. 10 - 12, Pontianak 78117	0561 739822	0561 749078	West Kalimantan
80	KC BOGOR	Jl. Ir. Juanda No. 38 - 40, Bogor 16122	0251 8356545	0251 8356546	West Java
81	KCP BKS CIKARANG	Ruko Menteng, Blok A No. 6, Jl. MH. Thamrin Lippo Cikarang Cikarang 175450	021 89907877	021 89907879	West Java
82	KCP CIPADUNG TRANSMART	Transmart Cipadung Unit GF 006 Jl. A.H. Nasution No. 73, Bandung 40615	022 87836456	022 87836446	West Java
83	KCP JKT PERMATA HIJAU	Grand ITC Permata Hijau, Ruko Emerald No. 9 Jl. Arteri Permata Hijau, Jakarta 12210	021 53663522	021 53663516	DKI Jakarta
84	KCP BDG JUANDA	Jl. Ir. H. Juanda No. 126B, Bandung 40264	022 2532129	022 2532017	West Java
85	KCP BDG SUDIRMAN	Komplek Ruko Sudirman Plaza Blok 91F, Jl. Jend. Sudirman No. 66-68, Bandung 40264	0224260117	0224260116	West Java
86	KCP JKT ITC MANGGA DUA	Mangga Dua Lt.4 Blok AB No. 39-42, Jl. Mangga Dua Raya, Jakarta 14430	021 62300855	021 62300880	DKI Jakarta
87	KCP BALIKPAPAN SUDIRMAN	Komp. Balikpapan Permai No. 9, Jl. Jend. Sudirman, Balikpapan 76114	0542 443448	0542 443449	East Kalimantan
88	KCP SAMARINDA S. PARMAN	Komp. Ruko Simpang Dr. Sutomo Petak 1, Jl. S. Parman No. 1, Samarinda 75117	0541 201222	0541 202048	East Kalimantan
89	KCP MADIUN	Jl. Jend. Sudirman No. 23 Madiun 63116	0351 483678	0351 483676	East Java
90	KCP SBY NGAGEL	Komp. RMI Jl. Ngagel Jaya Selatan Blok D - 12, Surabaya 60284	031 5017115	031 5052956	East Java
91	KC MATARAM	Jl. Pejangik 129, Cakranegara, Mataram 83231	0370 648988	0370 648090	West Nusa Tenggara
92	KC PURWOKERTO	Komplek Ruko Kranji Megah Jl. Jend. Sudirman No. 393, Banyumas 53116	0281 642758	0281 642741	Central Java
93	KCP MALANG KAWI	Jl. Terusan Kawi No. 2 Kav. 7, Malang 65146	0341 576234	0341 576232	East Java
94	KCP PALEMBANG PTC	Palembang Trade Center Blok 18, Jl. R. Sukanto No. 8A, Palembang 30114	0711 382382	0711 382234	South Sumatra
95	KC JKT PONDOK INDAH	Pondok Indah Plaza I Blok Ua 14, Jl. Taman Duta I Jakarta 12310	021 75911608	021 75911607	DKI Jakarta
96	KCP KUDUS	Jl. Komp. Pertokoan Ahmad Yani No. 15, Jl. Ahmad Yani, Kudus 59318	0291 446458	0291 446369	Central Java
97	KCP BANJARMASIN BANJARBARU	Jl. Jend. A. Yani KM 36,5, Banjarmasin 70234	0511 4787575	0511 4787585	South Kalimantan
98	KCP JKT KRAMAT RAYA	Jl. Kramat Raya No. 178 B, Jakarta 10430	021 3144377	021 3144585	DKI Jakarta
99	KCP JKT CINERE	Jl. Cinere Raya Blok A No. 1 B, Depok 16514	021 7535438	021 7536148	West Java



Company Profile



No	Office Name	Address	Phone Number	Fax	Province
100	KCP SEMARANG PETERONGAN	Ruko Peterongan Plaza Blok A-12 Jl. MT. Haryono No. 719, Semarang 50242	0248 413255	0248 413236	Central Java
101	KCP CIBUBUR CITRA GRAND	Komp. Ruko Citra Grand Blok R1 No. 16 Jl. Raya Alternatif Cibubur, Bekasi 17435	021 84592345	021 8452345	West Java
102	KC JEMBER	Jl. A. Yani No. 19, Jember 68137	0331 481010	0331 481616	East Java
103	KCP JKT GREEN GARDEN	Komplek Ruko Green Garden Blok I-9, No. 12A Jl. Panjang, Jakarta 11520	021 5800123	021 5811506	DKI Jakarta
104	KC KENDARI	Jl. A. Yani No. 30 AB Blok A3 dan A4, Kendari 93117	0401 3133232	0401 3128733	Southeast Sulawesi
105	KCP DEPOK ITC	Jl. Margonda Raya No. 56, Depok 16431	021 77214436	021 77214435	West Java
106	KCP SBY SIDOARJO	Jl. A. Yani No. 41-43 Blok C Sidoarjo 61212	031 8959787	031 8959786	East Java
107	KCP BLITAR	Jl. Cepaka No. 5 Blitar 66121, Blitar 66121	0342 816398	0342 816397	East Java
108	KCP JKT MAYESTIK	Jl. Kyai Maja No. 53 C Jakarta 12130	021 72798545	021 72798556	DKI Jakarta
109	KCP PALU MANONDA	Komplek Ruko Patra Modern Blok J1 No. 7-8 Jl. Labu, Palu 94223	0451 460600	0451 460601	Central Sulawesi
110	KCP JKT TUBAGUS ANGKE	Jl. Tubagus Angke Komp. Duta Mas Blok D9/A kav.7 Jakarta 11460	021 56944575	021 56944576	DKI Jakarta
111	KCP CILEGON	Jl. Raya SA Tirtayasa No. 17 G Cilegon 42411	0254 388882	0254 388622	Banten
112	KCP BEKASI JUANDA	Jl. Ir. H. Juanda 137 Blok A No. 5, Bekasi 17112	021 8806229	021 8807215	West Java
113	KC TEGAL	Jl. Gajah Mada No. 103 Pekauman, Tegal 52113	0283 324545	0283 324600	Central Java
114	KCP TANJUNG PINANG	Jl. Merdeka No. 1, Tanjung Pinang 29111 Riau	0771 313911	0771 314419	Kepulauan Riau
115	KCP JKT CEMPAKA PUTIH	Gedung Tindra unit J Jl. Letjend Suprpto No. 60 Cempaka Putih, Jakarta 10520	021 4225877	021 4225887	DKI Jakarta
116	KCP JKT KEBON JERUK INTERCON	Komplek Ruko Intercon Plaza Blok F no.9 Jl. Taman Kebon Jeruk Jakarta 11630	021 58903686	021 58933789	DKI Jakarta
117	KCP TULUNGAGUNG	Jl. Diponegoro No. 130 Taman, Tulungagung, Tulungagung 66217	0355 337069	0355 337066	East Java
118	KCP SBY MULYOSARI	Jl. Mulyosari No. 360 E, Surabaya 60112	031 5910343	031 5912894	East Java
119	KCP BANJARMASIN A.YANI	Jl. A. Yani KM 3,5 No. 66 A Karang mekar, Banjarmasin Timur, Banjarmasin 70248	0511 3263399	0511 3266681	South Kalimantan
120	KC PALU	Jl. Jend Sudirman No.15 Besusu Tengah Palu 94111	0451 456401	0451 456407	South Kalimantan
121	KCP MANADO SAM RATULANGI	Komplek Perkantoran Wanea Plaza Blok A1 No. 1, Jl. Sam Ratulangi, Manado 95115	0431 854842	0431 854809	North Sulawesi
122	KCP SEMARANG SUARI	Ruko Suari blok D Jl. Suari No. 7 Semarang 50137	0243522992	0243522991	Central Java
123	KCP PEKALONGAN	Jl. KH.Mansyur No.30 Blok 5 & 6 Pekalongan 51119	0285431238	0285431239	Central Java
124	KCP PEKANBARU RIAU	Jl. Riau No. 56 B Kampung baru kec Senapelan, Pekanbaru 28154	076133299	076138600	Riau
125	KCP JAMBI WILTOP	Komplek pertokoan wiltop Jl.Sultan Thaha No. 29-30 Jambi 36132	07417837169	07417837168	Jambi
126	KC TASIKMALAYA	Jl.Gunung Sabeulah No. 2 D Kelurahan Yudanagara Tasikmalaya 46121	0265 338509	0265 337735	West Java
127	KCP SBY HR.MUHAMMAD	Komplek ruko HR.Muhammad Square kav. A1 Jl. HR. Muhammad 140B-1 Surabaya 60225	031 7382861	031 7382859	East Java
128	KCP JKT PURI INDAH	Rukan Sentra Niaga Puri Indah Blok T-6 No. 22 Kembangan Jakarta 11610	021 58356388	021 58356387	DKI Jakarta
129	KC SBY DARMO	Jl. Raya Darmo No. 95 Surabaya 60265	031 5688566	031 5688575	East Java



No	Office Name	Address	Phone Number	Fax	Province
130	KCP DENPASAR GATOT SUBROTO	Jl. Gatot Subroto Tengah 296 C Denpasar 80113	0361 424600	0361 430588	Bali
131	KCP BOGOR PADJAJARAN	Ruko Sentra V Point Jl. Padjadjaran No. 1 Blok ZC Sukasari Bogor 16143	0251 8387030	0251 8364018	West Java
132	KCP CILACAP	Jl. A Yani Square No. 2-3 Cilacap 53213	0282 520366	0282 520122	Central Java
133	KCP JKT CITRA GARDEN	Komplek ruko Citraniaga No. A2 Jl. Kebahagiaan, Jakarta 11830	021 54370788	021 54370790	DKI Jakarta
134	KCP MAKASSAR METRO SQUARE	Jl. Veteran Utara Kompleks Ruko Makkasar Square Blok B No. 7, Makassar 90141	0411 3626565	0411 3625212	South Sulawesi
135	KCP JKT KELAPA GADING BOULEVARD RAYA	Jl. Boulevard Raya Blok CN 3 No. 3 Kelapa Gading, Jakarta 41240	021 45840533	021 45854819	DKI Jakarta
136	KCP JAMBI TRANSMART	Transmart Jambi Unit GF 19, Jl. Jend. Sudirman, Kel. Tambaksari, Kec. Jambi Selatan, Jambi 36122	0741 3611084	0741 3611085	Jambi
137	KCP BEKASI JABABEKA	Ruko Jababeka 1 Shop House Blok B 14-15, Cikarang 17550	021 8934646	021 8934346	West Java
138	KCP PATI	Jl. Panglima Sudirman No. 87, Pati 59111	0295 385663	0295 386223	Central Java
139	KCP PURWAKARTA	Jl. RE Martadinata No. 12 Nagri Tengah, Purwakarta 41114	0264 200018	0264 200019	West Java
140	KCP GARUT	Jl. Ciledug No. 146 Kota Kulon Garut 44112	0262 242191	0262 242190	West Java
141	KCP BOJONEGORO	Jl. Untung Surapati No. 18, Bojonegoro 62215	0353 893500	0353 893505	East Java
142	KCP JKT PANTAI INDAH KAPUK	Rukan Cordoba Blok G No. 17 Bukit Golf Mediterania Pantai Indah Kapuk, Jakarta 14440	021 55966039	021 55966040	DKI Jakarta
143	KCP MDN PULO BRAYAN	Jl. Yos Sudarso Komodor Laut No. 16/EF Medan 20116	0616 636110	0616 636106	North Sumatra
144	KCP PALOPO	Jl. Kelapa No. 60, Palopo 91921	0471 24800	0471 21002	South Sulawesi
145	KCP MAMUJU	Jl. Andi Pangerang Pettarani No. 45 Mamuju 91511	0426 22433	0426 22290	West Sulawesi
146	KCP TIMIKA	Jl. Cendrawasih No. 99 Distrik Mimika Baru, Mimika 99910	0901 323918	0901 323939	Papua
147	KCP GORONTALO	Jl. Ahmad Yani No. 139, Gorontalo 96114	0435 824999	0435 829977	Gorontalo
148	KCP MERAUKE	Jl. Raya Mandala No. 330, Merauke 99611	0971 324500	0971 324700	Papua
149	KCP SORONG	Jl. Sudirman No. 60, Sorong 98415	0951 331731	0951 331922	West Papua
150	KCP KLATEN	Jl. Pemuda Selatan No. 119, Klaten 57412	0272 329242	0272 329241	Central Java
151	KCP PROBOLINGGO	Jl. Soekarno Hatta No. 35 Probolinggo 67211	0335 437929	0335 437922	East Java
152	KC BENGKULU	Jl. Sudirman No. 237, Bengkulu 38115	0736 347088	0736 25543	Bengkulu
153	KCP SERANG	Jl. A. Yani No. 15, Serang 42151	0254 216070	0254 216027	Banten
154	KCP SUMBAWA	Jl. Diponegoro No. 55, Sumbawa 84313	0371 626669	0371 626660	West Nusa Tenggara
155	KCP BANYUWANGI	Jl. A Yani No. 46 Lingkungan Mulyosari Banyuwangi 68414	0333 419288	0333 419282	East Java
156	KCP SUKABUMI	Jl. Sudirman No. 49, Sukabumi 43121	0266 215500	0266 217600	West Java
157	KCP SAMPIT	Jl. Ahmad Yani No. 51, Sampit 74322	053130902	053132051	Central Kalimantan
158	KCP MAGELANG	Jl. Jend Sudirman No. 139, Magelang 56125	0293 313226	0293 313125	Central Java
159	KCP TARAKAN	Jl. Jend Sudirman No. 2 Tarakan 77111	0551 21108	0551 22558	North Kalimantan
160	KC TERNATE	Jl. Babula No. 2 Ternate 97723	0921 3128550	0921 3128577	North Maluku
161	KCP KETAPANG	Jl. Let. Jend. R. Suprpto No. 159 Ketapang 78851	0534 3037099	0534 3037098	West Kalimantan



Company Profile



No	Office Name	Address	Phone Number	Fax	Province
162	KCP MDN ISKANDAR MUDA	Jl. Sultan Iskandar Muda No. 137 Medan 20119	0614. 564676	0614 564611	North Sumatra
163	KCP SINTANG	Jl. M. T. Haryono No. 15 Sintang 68614	0565 22255	0565 22252	West Kalimantan
164	KC PARE- PARE	Jl. Bau Maseppe No. 451, Pare-Pare 78851 Sulawesi Selatan	0421 24588	0421 24800	South Sulawesi
165	KC PALANGKARAYA	Jl. A. Yani No.66 - Palangkaraya 73111	0536 3241444	0536 3241441	Central Kalimantan
166	KCP BITUNG	Jl. Yos Sudarso No. 01, Lingkungan V Bitung 95521	0438 34454	0438 34820	North Sulawesi
167	KCP JKT GADING ORCHARD	Komp. OrchardSq Jl. Raya Klp. Hybrida Blk GOS No. B19, Jakarta 14140	021 29077300	021 29077340	DKI Jakarta
168	KCP JKT TB SIMATUPANG	Gd. GKM Green Tower, Jl. TB Simatupang Kav. 89G, Pasar Minggu, Jakarta 12520	021 50812101	021 50812102	DKI Jakarta
169	KCP BKS PONDOK GEDE	Pondok Gede Plaza Jl. Raya Pondok Gede Blok C No. 21&22, Bekasi 17411	021 84938487	021 84938488	West Java
170	KCP JKT TAMAN PALEM	Komp Perumahan Taman Palem Lestari Blok B-17 No.65-66, Cengkareng Jakarta 11730	021 55951983	021 55951986	DKI Jakarta
171	KCP SUMEDANG	Jl. Prabu Geusan Ulu No. 53, Kec. Sumedang Selatan - Sumedang 45312	0261 201799	0261 201649	West Java
172	KCP MAJALAYA	Blok Pasar Tengah Jl. Pasar Tengah No. 28 Kec. Majalaya bandung 40291	0228 5963789	0228 5963790	West Java
173	KCP JEPARA	Jl. Pemuda No. 3A, Potroyudan - Jepara 59411	0291 597825	0291 597832	Central Java
174	KCP SITUBONDO	Jl. Argopuro No.102, Kec. Panji - Situbondo 68355	0338 672800	0338 674300	East Java
175	KCP LEMBANG	Jl. Raya Lembang No. 360, Kec. Lembang Bandung 40391	0222 787002	0222 784755	West Java
176	KCP SBY WIYUNG	Jl. Raya Menganti Wiyung No. 18, Kec. Wiyung - Surabaya 60228	031 7524378	031 7524726	East Java
177	KCP CIANJUR	Jl. Dr. Muwardi No. 110, Kec. Cianjur Cianjur 43216	0263 262856	0263 262866	West Java
178	KCP KEDIRI PARE	Jl. Pahlawan Kusuma Bangsa No. 39, Kec. Pare - Kediri 64212	0354 392900	0354 395700	East Java
179	KCP JATIBARANG	Jl. Mayor Dasuki No. 176, Kec. Jatibarang - Indramayu 45273	0234 5357268	0234 5357262	West Java
180	KCP NGANJUK	Jl. A Yani No. 77, Nganjuk 64411	0358 331777	0358 331771	East Java
181	KCP BDG SOEKARNO HATTA	Jl. Bypass Soekarno Hatta No. 592 Kec. Buah Batu Desa Sekejati Kota Bandung 40286	022 7508956	022 7508987	West Java
182	KC KUPANG	Jl. Moh. Hatta No. 30A, Kec. Oebobo - Kupang 85112	0380 820500	0380 820013	East Nusa Tenggara
183	KC CIMAHI	Jl. Jenderal Amir Machmud No. 517 Kota Cimahi 40532 Jawa Barat	022 6635006	022 6635007	West Java
184	KCP BATURAJA	Jl. Ahmad Yani No. 55, Baturaja 32111	0735 327201	0735 327202	South Sumatra
185	KCP SINGKAWANG	Jl. Yos Sudarso No. 88, Kec. Singkawang Barat - Singkawang 79122	0562 633828	0562 634020	West Kalimantan
186	KCP BONTANG	Jl. Jend. Ahmad Yani No. 33, Kec. Bontang Utara - Bontang 75311	0548 22525	0548 25077	East Kalimantan
187	KCP SANGATTA	Jl. Yos Sudarso IV No. 40B, Sangatta Kutai Timur 75611	05492 027966	05492 1531	East Kalimantan
188	KCP JKT TANJUNG PRIOK	Jl. Enggano No. 68, Kec. Tanjung Priok Jakarta 14310	021 43800746	021 43800745	DKI Jakarta
189	KCP KARAWANG	Jl. Ahmad Yani No. 87 - Karawang 41373	0267 8453029	0267 8453024	West Java



No	Office Name	Address	Phone Number	Fax	Province
190	KCP BOYOLALI	Jl. Raya Pandanaran No. 5, Kec. Boyolali Boyolali 57311	0276 325100	0276 325355	Central Java
191	KCP BENGKALIS	Jl. Ahmad Yani, Kel. Bengkalis, Kec. Bengkalis – Bengkalis 28712	0766 22286	0766 22287	Riau
192	KCP PELAIHARI	Jl. Ahmad Yani, Kel. Pelaihari, Kec. Pelaihari – Kab. Tanah Laut 70811	0512 23234	0512 23100	South Kalimantan
193	KCP SUKOHARJO	Jl. Jend Sudirman No.119, Kel. Jomber, Kec. Bendosari – Sukoharjo 57521	0271 592551	0271 592046	Central Java
194	KCP SAMBAS	Jl. Gusti Hamzah, Kel. Durian, Kec. Sambas Sambas 79462	0562 393231	0562 393227	West Kalimantan
195	KCP SANGGAU	Jl. Ahmad Yani No. 14, Kel. Ilir Kota, Kec. Sanggau Kapuas – Sanggau 78513	0564 22313	0564 21912	West Kalimantan
196	KCP LUWUK BANGGAI	Jl. Ahmad Yani No. 153 Kel. Luwuk, Kec. Luwuk Kab. Banggai 94711	0461 23901	0461 23903	Central Sulawesi
197	KCP CIBINONG	Jl. Mayor Oking, Kec. Cibinong Bogor 16918	021 87914557	021 87914569	West Java
198	KCP BONE	Jl. Ahmad Yani, No. 2 Kel. Macege kec. palaka, Kab. Bone Sulawesi Selatan, Bone 92761	0481 23001	0481 26232	South Sulawesi
199	KCP DEWI SARTIKA	Jl. Dewi Sartika Raya No. 71 Kel. Cawang Kec. Kramat Jati jakarta 13630	021 80877927	021 80877317	DKI Jakarta
200	KCP SUNGAI LIAT	Jl. Jend Sudirman No. 106, Kel. Sri Menanti, Kec. Sungai Liat, Kab. Bangka 33214	0717 95927	0717 92862	Bangka Belitung
201	KCP PEKANBARU NANGKA	Jl. Tuanku Tambusai No. 199, Kel. Labuh Baru Timur, Kec. Tampar, Kodya Pekanbaru 28291	0761 39541	0761 39549	Riau
202	KCP PANGKALAN KERINCI	Jl. Maharaja Indra, Kel. Pangkalan Kerinci, Kec. Pangkalan Kerinci, Kab. Pelalawan, Pelalawan 28300	0761 494478	0761 494447	Riau
203	KCP TANA PASER	Jl. R Suprpto RT 08/04 No. 9, Kel. Tanah Grogot, Kec. Tanah Grogot, Kab. Paser, Pasir 76251	05432 1090	05432 1022	East Kalimantan
204	KCP NABIRE	Jl. Yos Sudarso, Kel. Oyehe, Kec. Nabire, Nabire 98816	0984 24220	0984 24244	Papua
205	KCP PEKANBARU HARAPAN JAYA	Jl. H. Imam Munandar, Kel. Tangkerang Selatan, Kec. Bukit Raya, Pekanbaru 28288	0761 44133	0761 44122	Riau
206	KCP JKT PASAR KRAMAT JATI	Ruko Pasar Induk Kramat Jati Blok D2 No. 11,12&12A, Kel. Tengah, Kec. Kramat Jati - Jakarta 13540	021 87788275	021 87788285	DKI Jakarta
207	KCP SBY TRANSMART RUNGKUT	Transmart Rungkut, Jl. Raya Kali Rungkut No. 25, Surabaya 60293	031 87855261	031 87855323	East Java
208	KCP BDG KOPO INDAH	Taman Kopo Indah II Blok IV A7, Desa Rahayu, Kec. Margaasih, Kab. Bandung, Bandung 40218	02254 05399	02254 05099	West Java
209	KCP BARABAI	Jl. Garuda/Pangeran Moh. Noor, Kel. Barabai Utara, Kec. Barabai, Kab. Hulu Sungai Tengah 71313	05174 2399	05174 2167	South Kalimantan
210	KCP BANJAR	Jl. Letjen Suwanto No.10, Kel. Hegarsari, Kec. Pataruman, Kota Banjar 46322	0265 745535	0265 745560	West Java
211	KCP RANTAU PRAPAT	Jl. Ahmad Yani No. 128, Kartini, Rantau Utara, Labuhan Batu 21418	0624 351129	0624 351123	North Sumatra
212	KCP TENGGARONG	Jl. Achmad Muksin No. 56, Kel. Timbau, Tenggarong, Kutai Kartanegara 75511	0541 6666405	0541 7244724	East Kalimantan
213	KCP TNG KARAWACI	Ruko Perkantoran Pinangsia Blok H No. 062 & 063, Kel. Panunggangan Barat, Kec. Cibodas, Tangerang 15139	021 5519699	021 5519747	Banten
214	KCP BATULICIN	Jl. Raya Batulicin, Desa Kampung Baru, Kec. Batulicin, Kab. Kota Baru 72171	0518 74345	0518 74346	South Kalimantan



Company Profile



No	Office Name	Address	Phone Number	Fax	Province
215	KCP TEBING TINGGI	Jl. Jend A. Yani, Kel. Mandailing, Kec. Tebing Tinggi Kota, Kota Tebing Tinggi 20626	0621 22666	0621 24666	North Sumatra
216	KCP SRAGEN	Jl. Sukowati No. 135, Sragen 57212	0271 8823171	0271 232234	Central Java
217	KCP JKT DUTA HARAPAN INDAH	Jl. Komp Duta Harapan Indah Blok L11 & L12, Kel. Kapuk Muara, Kec. Penjaringan, Jakarta 14460	021 66602545	021 66602414	DKI Jakarta
218	KCP JKT BANDENGAN	Jl. Bandengan Utara No. 87, Kel. Penjaringan, Kec. Penjaringan, Jakarta 14440	021 66605145	021 66605323	DKI Jakarta
219	KCP TANJUNG TABALONG	Jl. Pangeran Antasari, Kel. Tanjung, Kec. Tanjung, Kab. Tabalong 71513	0526 2022202	0526 2022780	South Kalimantan
220	KCP TROPODO	Jl. Raya Tropodo B-1 & B-5, Tropodo, Kec. Waru, Kab. Sidoarjo 61256	031 8662228	031 8668524	East Java
221	KCP MUARA TEWEH	Jl. Yetro Sinseng, Kel. Lanjas, Kec. Teweh Tengah, Kab. Barito Utara 73812	0519 24858	0519 24859	Central Kalimantan
222	KCP KUALA KAPUAS	Jl. Jend A. Yani No. 104, Kel. Selat Hilir, Kec. Selat, Kab. Kapuas 73513	0513 23551	0513 23580	Central Kalimantan
223	KCP KISARAN	Jl. Cokroaminoto No. 41, Kel. Kisaran Kota, Kec. Kota Kisaran Barat, Kab. Asahan 21215	0623 42399	0623 42326	North Sumatra
224	KCP PANGKAL PINANG	Jl. Jend Sudirman No. 35, Kec. Taman Sari, Kodya Pangkal Pinang 33128	0717 424709	0717 424539	Bangka Belitung
225	KCP TOMOHON	Jl. Babe Palar Matani III, Kel. Matani, Kec. Tomohon Tengah, Kab. Minahasa 95362	0431 3157891	0431 3157791	South Sulawesi
226	KCP DUMAI	Jl. Jend Sudirman No. 75 Kel. Teluk Binjai, Kec. Dumai Timur Kota Dumai 28813	07654 38222	07654 38221	Riau
227	KCP TEMBILAHAN	Jl. M Boya No. 18, Kel. Tembilahan Kota, Kec. Tembilahan, Kab. Indragiri Hilir 29212	0768 21601	0768 21602	Riau
228	KCP TUBAN	Jl. Panglima Sudirman No. 185, Sendangharjo, Tuban 62313	0356 327678	0356 326997	East Java
229	KCP PARIGI	Jl. Trans Sulawesi No. 163, Kec. Parigi, Kab. Parigi Moutong 94371	0450 21555	0450 21035	Central Sulawesi
230	KCP DURI	Jl. Jend. Sudirman, Desa Babussalam, Kec. Mandau - Kab. Bengkalis 28784	07655 94633	0765 594631	Riau
231	KCP UJUNG BATU	Jl. Jend. Sudirman, Desa Ujung Batu Timur, Kec. Ujung Batu, Kab. Rokan Hulu 28554	0762 7363303	0762 7363302	Riau
232	KCP PRABUMULIH	Jl. Jend Sudirman, Kel. Muara Dua, Kec. Prabumulih Timur, Kota Prabumulih 31114	07133 23600	07133 22115	South Sumatra
233	KCP SBY KLAMPIS	Jl. Klampis Jaya No. 88-90, Kec. Sukolilo, Kota Surabaya 59172	031 5963175	031 5963194	East Java
234	KC PEMATANG SIANTAR	Jl. Sutomo, Siantar Business Center Blok E3 & E4, Kel. Pahlawan, Kec. Siantar Timur, Kota Pematang Siantar 21132	062222123	062243111	North Sumatra
235	KCP MEDAN KATAMSO	Komp Grand Katamso Jl. Brigjend Katamso, Kel. Kampung Baru, Kec. Medan Maimun, Medan 20158	0617853666	0617876601	North Sumatra
236	KCP KOTABARU	Jl. H Agus Salim No. 11, Kel. Kotabaru Tengah, Kec. Pulau Laut Utara, Kab. Kotabaru 72113	0518 23633	051823662	South Kalimantan
237	KC TANGERANG GADING SERPONG	Jl. Bulevar Raya Gading Serpong Kav Blok M5/15 Desa Curug Sangereng, Kec. Padegangan Kab. Tangerang 15810	021 29000809	021 29000769	Banten
238	KCP TANJUNG BALAI	Jl. HOS Cokroaminoto (d/h Sisingamangaraja), Kel. Indra Sakti, Kec. Tanjung Balai Selatan, Tanjung Balai 21315	0623 595655	0623 595889	North Sumatra
239	KCP MANADO CALACA	Ruko Pasar Calaca Unit.3, Kel. Calaca, Kec. Wenang - Kota Manado 95121	0431 843320	0431 843512	North Sulawesi



No	Office Name	Address	Phone Number	Fax	Province
240	KCP MAKASSAR DAYA	Komp Bukit Khatulistiwa Blok A, No.15-16, Jl. Perintis Kemerdekaan Km14, Kel. Pacceraakang, Kec. Biringkanaya, Kota Makassar 90241	0411 4772158	0411 4772244	South Sulawesi
241	KCP TANJUNG REDEB	Jl. SM Aminuddin, Kel. Bugis, Kec. Tanjung Redeb, Kab. Berau 77312	0554 23077	0554 23079	East Kalimantan
242	KCP BELOPA	Jl. Topoka No. 89 (Poros Palopo), Kel. Tanamanai, Kec. Belopa, Kab. Luwu 91994	0471 3316111	0471 3316090	South Sulawesi
243	KCP TANJUNG PERAK	Jl. Perak Timur No. 196, Kec. Pabean Cantikan, Surabaya 60165	031 3283051	031 3284896	East Java
244	KCP BDG RAJAWALI	Jl. Rajawali Barat No. 63, Kec. Andir, Kota Bandung 40182	022 6012858	022 6012771	West Java
245	KCP CIKAMPEK	Jl. Ahmad Yani No. 9, Kel. Cikampek Selatan, Kec. Cikampek, Kab. Karawang 41373	0264 8387344	0264 8387171	West Java
246	KCP PINRANG	Jl. Jend Sudirman Kec. Watang Sawito, Kab. Pinrang 91212	0421 922266	0421 923778	South Sulawesi
247	KC SIBOLGA	Jl. Brigjend Katamso No. 01, Kel. Pasar Baru, Kec. Sibolga Kota, Kota Sibolga 22522	0631 26601	0631 26606	North Sumatra
248	KCP FAK-FAK	Jl. DR Salasa Namudat, Fak-Fak 98611	0956 24430	0956 24515	Papua Barat
249	KCP MAKASSAR TANJUNG BUNGA	Menara Bank Mega Makassar Lt. G & 1, Jl. Metro Tanjung Bunga, Kel. Maccini Sombala, Kec. Tamalate, Kota Makassar 90224	0411 8118900	0411 8118522	South Sulawesi
250	KCP PANGKALAN BUN	Jl. Sukma Aria Ningrat, Kel. Baru, Kec. Arut Selatan, Kab. Kotawaringin Barat 74113	0532 25103	0532 25105	Central Kalimantan
251	KCP AMUNTAI	Jl. Norman Umar, Kel. Kebun Sari, Kec. Amuntai Tengah, Kab. Hulu Sungai Utara 71415	0527 63522	0527 61969	South Kalimantan
252	KCP MAKASSAR TRANS STUDIO	Trans Studio Mall Extention LGM - 16 Jl. Metro Tj. Bunga, Makassar 90224	04113604061	-	South Sulawesi
253	KCP CILEGON TRANSMART	Transmart Cilegon Lt. GF. Jl. KH. Yasin Beji Kel. Kebondalem, Kec. Purwakarta, Kota Cilegon 42433	0254 7817747	0254 7818035	Banten
254	KCP BANDAR JAYA LAMPUNG	Jl. Proklamator, Kel. Bandar Jaya Timur, Kec. Terbanggi Besar, Kab. Lampung Tengah 34163	07255 28288	0725 528252	Lampung
255	KCP JKT SEASONS CITY	Jl. Latumenten No. 33 Komp Ruko Seasons City Blok E28 dan E29, Kel. Jemb Besi, Kec. Tambora, Kota Jakarta 11320	021 29071491	021 29071492	DKI Jakarta
256	KCP SENGKANG	Jl. Jend. Sudirman, Kel. Lapongkoda, Kec. Tempe, Kab. Wajo 90913	0485 21700	0485 22031	South Sulawesi
257	KCP MALANG DINOYO	Jl. MT Haryono No. 140, Kel. Dinoyo, Kota Malang 65144	0341 553845	0341 553841	East Java
258	KCP BREBES	Jl. Raya A. Yani No. 71, Kel. Brebes, Kec. Brebes, Kab. Brebes 52212	0238 6177500	0238 6177600	Central Java
259	KCP MDN THAMRIN	Jl. MH Thamrin Kel. Sei Rengas II, Kec. Medan Area, Kota Medan 20214	0617 334130	0617 320430	North Sumatra
260	KCP SBY PASAR TURI	Ruko Pasar Turi, Jl. Semarang 94-124/B8, Kel. Bubutan, Kec. Bubutan, Surabaya 60174	031 5354817	031 5354807	East Java
261	KCP MOJOKERTO	Jl. Mojopahit No. 380, Kel. Miji, Kec. Prajurit Kulon, Mojokerto 61322	0321 383428	0321 383440	East Java
262	KCP CIREBON SURYA NEGARA	Jl. Surya Negara Blok D. 10-11, Cirebon 45118	0231 226949	0231 223567	West Java
263	KCP TANGERANG CITRA RAYA	Jl. Citra Raya Boulevard Blok H-1 No. 15, Citra Raya, Cikupa, Tangerang 15710	021 59401141	021 59400516	Banten



Company Profile



No	Office Name	Address	Phone Number	Fax	Province
264	KCP HAYAM WURUK	Jl. Hayam Wuruk No.97A, Kel. Maphar, Kec. Taman Sari, Kota Jakarta 11160	021 6284610	021 6284609	DKI Jakarta
265	KCP BALIKPAPAN SOEPRAPTO	Jl. Letjend Soeprapto, Komp Pertokoan Plaza Kebun Sayur Blok T-20, Kel. Baru Ilir, Kec. Balikpapan Barat, Kota Balikpapan 76131	0542 747266	0542 747286	East Kalimantan
266	KCP BUKITTINGGI	Jl. Ahmad Yani No. 113, Kel. Benteng Pasar Atas, Kec. Guguk Panjang, Kota Bukittinggi - Prop Sumatera Barat, Bukittinggi 26113	0752 31200	0752 35317	West Sumatra
267	KCP SBY DHARMAHUSADA	Jl. Dharmahusada No. 113-113A, Kel. Mojo, Kec. Gubeng, Kota Surabaya 60285	031 5990114	031 5990220	East Java
268	KCP TOBELO	Jl. Kemakmuran, Desa Gosoma, Kec. Tobelo, Kab. Halmahera Utara 97762	0924 2621222	09242622218	North Maluku
269	KCP SALATIGA	Jl. Pemuda No. 1, Kel. Sidorejo, Kec. Salatiga, Kodya Salatiga 50711	0298 329333	0298 329415	Central Java
270	KCP MDN KRAKATAU	Jl. Gunung Krakatau, Kel. Pulo Brayan Darat 1, Kec. Medan Timur, Medan 20116	0616 615935	0616 615934	North Sumatra
271	KCP MAKASSAR PETTARANI	Jl. AP Pettarani, Kel. Tamammaung, Kec. Panakukkang, Kota Makassar 90231	0411 435552	0411 435590	South Sulawesi
272	KCP PONOROGO	Jl. Jend. Sudirman, Kel. Kepatihan, Kec. Ponorogo, Kab. Ponorogo 63416	0352 485881	0352 488185	East Java
273	KCP PEMALANG	Jl. Jend Sudirman, Kel. Kebondalem, Kec. Pemalang, Kab. Pemalang 52312	0284 323737	0284 323322	Central Java
274	KCP TANGERANG ALAM SUTERA	Jl. SN-I No. 57, Desa Pakulonon, Kec. Serpong, Kab. Tangerang Selatan 15325	021 53122880	021 53122879	Banten
275	KCP JKT RADIO DALAM	Jl. Raya Radio Dalam No. 99 Kav F, RT/RW 003/001, Kel. Gandaria Utara, Kec. Kebayoran Baru, Kota Jakarta 12140	021 7261868	021 7260820	DKI Jakarta
276	KCP MAROS	Jl. Jend. Sudirman (Poros Makassar - Maros) Buttatoa Utara, kel Pettuadade, Kec. Turikale, kab Maros 90516	0411 374610	0411 374618	South Sulawesi
277	KCP BDG AHMAD YANI	Jl. Jend A. Yani No. 650, Kel. Cicaheum, Kec. Kiaracondong, Kota Bandung 40282	0227 06630	0227 106651	West Java
278	KCP MALANG BOROBUDUR	Jl. Borobudur No. 11, Kel. Mojolangu, Kec. Blimbing, Kota Malang 65142	0341 487661	0341 487669	East Java
279	KCP JKT PASAR KOJA	Pasar Koja Jl. Kramat Jaya No. 22 Blok B Kav. 1&2, Kel. Tugu Utara, Kec. Koja, Kota Jakarta 14260	021 43920018	021 43920034	DKI Jakarta
280	KC AMBON	Jl. Sultan Hairun, Sirimau, Uriteu, Kota Ambon 97124	0911 349038	0911 349064	Maluku
281	KCP MAKASSAR VETERAN SELATAN	Jl. Veteran Selatan, Kel. Bontolebang, Kec. Makassar, Kota Makassar 90133	0411 871886	0411 871893	South Sulawesi
282	KCP MDN SETIABUDI	Jl. Setiabudi, Kel. Tanjung Sari, Kec. Medan Selayang, Kota Medan 20132	0618 214202	0618 214203	North Sumatra
283	KCP JKT RAWASARI	Jl. Rawasari Selatan No. 1C & 1D, Kel. Rawasari, Kec. Cempaka Putih, Kota Jakarta 10570	021 4241934	021 4241966	DKI Jakarta
284	KCP JKT PALMERAH	Jl. Palmerah Barat No. 32 D & 32 E, Desa Grogol Utara, Kec. Kebayoran Lama, Kota Jakarta 12210	021 53673340	021 53673339	DKI Jakarta
285	KCP BOGOR PASAR ANYAR	Jl. Dewi Sartika Blok B1-B2 Pabaton, Bogor 16121	0251 8328880	0251 8328870	West Java
286	KCP BKS TAMAN HARAPAN INDAH	Sentra Niaga Bulevar Hijau Blok SN I No. 27, Kel. Pejuang, Kec. Bekasi Barat, Kab. Bekasi 17131	021 88866044	021 88866045	West Java
287	KCP JKT TELUK GONG	Jl. Kampung Gusti Blok N Kav. 54-55, Kel. Pejagalan, Kec. Penjaringan, Kota Jakarta 14450	021 6602498	021 6602494	DKI Jakarta



No	Office Name	Address	Phone Number	Fax	Province
288	KCP BKS GRAND MALL	Grand Mall Bekasi Ruko B No. 68, Jl. Jend Sudirman, Kel. Harapan Mulya, Kec. Medan Satria, Kota Bekasi 17143	021 88964406	021 88964408	West Java
289	KCP BOGOR WARUNG JAMBU	Jl. Pajajaran Ruko No. 10 & 11 Warung Jambu, Kel. Bantarjati, Kec. Bogor Utara, Kota Bogor 16153	0251 8390020	0251 8390520	West Java
290	KCP PURBALINGGA	Jl. Jend Sudirman No. 88, Desa Purbalingga Kidul, Kec. Purbalingga, Kab. Purbalingga 53313	0281 894488	0281 894899	Central Java
291	KCP MANOKWARI	Jl. Yos Sudarso, Kel. Manokwari Barat, Kec. Manokwari Barat, Kab. Manokwari 98312	0986 214250	0986 214248	West Papua
292	KCP SEMARANG GANG TENGAH	Jl. Gang Tengah No. 102, Semarang 50137	0243 568866	0243 568867	Central Java
293	KCP PONTIANAK SIANTAN	Jl. Khatulistiwa No. 168 E-F, Pontianak 78242	0561 887155	0561 886321	West Kalimantan
294	KCP JAKARTA PURI KENCANA	Jl. Puri Kencana Blok K-7/2 M, Jakarta 11610	021 58302669	021 58302695	DKI Jakarta
295	KCP LUBUK LINGGAU	Jl.Yos Sudarso Kelurahan Taba Koji Kec.Lubuk Linggau Timur I, Lubuklinggau 31626	0733 320656	0733 320478	South Sumatra
296	KCP BANGKALAN	Jl. KH Lemah Duwur 53 Kel.Pejagan Kec. Bangkalan 69112	031 3090558	031 3061588	East Java
297	KCP JAKARTA KELAPA GADING BUKIT INDAH	Jl. Bukit Gading Raya Blok A Kav. No. 25, Jakarta 14240	021 45876711	021 45876712	DKI Jakarta
298	KCP JAKARTA SUNTER GARDEN	Komp.Perum.Sunter Garden Blok BVII kav. No. 11A, Jakarta 14350	021 29385070	021 29385071	DKI Jakarta
299	KCP YOGYAKARTA GEJAYAN	Jl. Gejayan CT.X/22, Sleman 55281	0274 581919	0274 561967	Yogyakarta
300	KCP LAMPUNG PRINGSEWU	Jl. Jend A.Yani No. 99, Pringsewu 35373	0729 24185	0729 24186	Lampung
301	KCP TANGERANG MERDEKA	Jl. Merdeka No.8 Tangerang 15114	021 55734999	021 55734949	Banten
302	KCP TANGERANG CITY	Jl. Jend. Sudirman Ruko Tangcity Business Park Blok F Kav 25, Tangerang 15118	021 29239230	021 29239229	Banten
303	KCP METRO LAMPUNG	Jl. Jend. Sudirman No. 88, Metro 34111	0725 44202	0725 43154	Lampung
304	KCP JAKARTA RUKAN TOP KALIMALANG	Jl. Kalimalang E-6/1-2, Jakarta 13440	021 29361841	021 29361833	DKI Jakarta
305	KCP JAKARTA CIPULIR	Jl. Ciledug Raya No.123 D, Jakarta 12230	021 7226221	021 7226231	DKI Jakarta
306	KCP SUKABUMI TIPAR GEDE	Jl. Tipar Gede No. 19, Sukabumi 43141	0266 6252400	0266 6252449	West Java
307	KCP BANDUNG CIHAMPÉLAS	Jl. Cihampelas No. 119B, Bandung 40131	0222 060999	0222 060998	West Java
308	KCP PAMANUKAN	Jl. Ion Martasasmita No. 14B, Subang 41254	0260 553900	0260 553922	West Java
309	KCP PASURUAN	Jl. Soekarno Hatta No. 123, Pasuruan 67132	0343 415559	0343 417449	East Java
310	KCP SURABAYA KENJERAN	Jl. Kenjeran 83i, Surabaya 60143	031 3719665	031 3719658	East Java
311	KCP DENPASAR THAMRIN	Jl. Thamrin No. 45, Denpasar 80119	0361 426325	0361 423025	Bali
312	KCP GOWA	Jl. Usman Salengke No. 3, Gowa 92112	0411 8220388	0411 8220387	South Sulawesi
313	KCP BALIKPAPAN MT. HARYONO	Jl. MT. Haryono Komp. Balikpapan Baru Blok B1 No. 1, Balikpapan 76114	0542 877735	0542 876150	East Kalimantan
314	KCP JAKARTA BUNGUR	Jl. Bungur Besar No. 32C, Jakarta 10610	021 42878750	021 42878760	DKI Jakarta
315	KCP TANGERANG MUTIARA KARAWACI	Ruko Mutiara Karawaci Blok C No. 21, Tangerang 15810	021 55653342	021 55653343	Banten
316	KCP SAMARINDA AHMAD YANI	Jl. Ahmad Yani No. 23, Samarinda 75117	0541 7776000	0541 7776001	East Kalimantan

No	Office Name	Address	Phone Number	Fax	Province
317	KCP BANDUNG CARINGIN	Pasar Caringin Kav. All No. 12 Jl. Soekarno Hatta, Bandung 40223	0225 413644	0225 413775	West Java
318	KCP SOLO PALUR	Jl. Raya Palur No. 329, Sukoharjo 57554	0271 821544	0271 821543	Central Java
319	KC JAYAPURA	Jl. Ruko Pasifik Permai Blok B No. 10 Dok II Bawah, Jayapura 99112	0967 522000	09675 22004	Papua
320	KCP BANDUNG UJUNG BERUNG	Jl. AH. Nasution No. 202, Bandung 40614	0228 8884212	0228 8884211	West Java
321	KCP JAKARTA PANGLIMA POLIM	Ruko Grand Panglima Polim Kav. 36 Jl. Panglima Polim Raya, Jakarta 12160	021 29501062	021 29501051	DKI Jakarta
322	KCP JAKARTA ASEMKA	Jl. Pintu Kecil No. 58A & 58B, Jakarta 11230	021 6900922	021 6900923	DKI Jakarta
323	KCP JAKARTA KUNINGAN CARD CENTER	Jl. Kompleks Rumah Sakit Mata Aini Kav.No. 5 & 6, Jakarta 12920	021 29410724	021 29410722	DKI Jakarta
324	KCP SUBANG	Jl. Oto Iskandardinata No. 42, Subang 41215	0260 417557	0260 471507	West Java
325	KCP KUTA KALIANGET	Jl. Kuta Kalianget No. 7, Badung 80361	0361 4727403	0361 4727409	Bali
326	KCP BANJARMASIN LAMBUNG MANGKURAT	Jl. Lambung Mangkurat No. 45, 46 & 48, Banjarmasin 70111	0511 3366460	0511 3366462	South Kalimantan
327	KCP JAKARTA TRANSMART CEMPAKA PUTIH	Transmart Cempaka Putih Unit GF 13A-B Jl. Jend. Ahmad Yani No. 83, Jakarta 10510	021 42871426	021 42871430	DKI Jakarta
328	KCP JAKARTA TRANSMART CILANDAK	Transmart Cilandak, Unit G-06 Jl. Raya Cilandak KKO, Jakarta 12560	021 78840116	021 78836452	DKI Jakarta
329	KCP BALIKPAPAN TRANSMART DAUN VILLAGE	Transmart Daun Village Unit GF-05 Komplek Daun Village Jl. MT. Haryono, Balikpapan 76114	0542 8513177	0542 8512509	East Kalimantan
330	KCP YOGYAKARTA TRANSMART MAGUWO	Transmart Maguwo Yogyakarta Jl. Raya Solo KM 8 No. 234, Sleman 55282	0274 2800006	0274 2800986	Yogyakarta
331	KCP TEGAL TRANSMART	Transmart Tegal Jl. Kolonel Soegiono, Tegal 52112	0283 4533707	0283 4533708	Central Java
332	KCP BANDUNG TRANSMART BUAH BATU	Transmart Buah Batu Bandung Jl. Bojongsoang No. 321, Bandung 40287	0228 6012942	0228 6012943	West Java
333	KCP PEKANBARU TRANSMART SOEKARNO HATTA	Transmart Pekanbaru Jl. Soekarno Hatta, Pekanbaru 28292	0761 8522789	0761 8406330	Riau
334	KCP PADANG TRANSMART	Transmart Padang Jl. Khatib Sulaiman No. 72, Padang 25173	0751 8971152	0751 8971162	West Sumatra
335	KCP MATARAM TRANSMART	Transmart Mataram Jl. Selaparang Lingkungan Sweta Timur, Mataram 83239	0370 7561888	0370 7561616	West Nusa Tenggara
336	KCP SEMARANG TRANSMART SETIABUDI	Transmart Setiabudi Semarang Jl. Setiabudi No. 117, Semarang 50263	0247 6404011	0247 6404012	Central Java
337	KCP GRAHA BINTARO TRANSMART	Transmart Bintaro Graha Raya Jl. Perumahan Graha Raya Bintaro Blok CP 03A, Tangerang Selatan 15220	021 22927801	021 22929405	Banten
338	KCP SOLO TRANSMART PABELAN	Transmart Solo Pabelan Jl. A. Yani No. 234 Dukuh Banaran, Sukoharjo 57162	0271 7464101	0271 7464060	Central Java
339	KCP CIREBON TRANSMART	Transmart Cirebon Jl. Cipto Mangun Kusumo No. 234, Cirebon 45131	0231 8805005	0231 8806090	West Java
340	KCP LAMPUNG TRANSMART	Transmart Lampung Jl. Sultan Agung, Bandar Lampung 35132	0721 5612500	0721 5611333	Lampung
341	KCP KUPANG TRANSMART	Transmart Kupang Jl. W.J. Lalamentik, Kupang 85111	0380 8443800	0380 8443801	East Nusa Tenggara
342	KCP SIDOARJO TRANSMART	Transmart Sidoarjo Jl. Mayjen Sungkono, Sidoarjo 61219	031 99709988	031 99709989	East Java



No	Office Name	Address	Phone Number	Fax	Province
343	KCP CIBUBUR TRANS STUDIO MALL	Trans Studio Mall Cibubur Lt. GF, Unit No. 05, Jl. Alternatif Cibubur, Kel. Harjamukti, Kec. Cimanggis, Kota Depok 16454	021 39715507	021 39715508	West Java
344	KCP MALANG TRANSMART MX MALL	Transmart MX Mall Malang, Jl. Veteran, Kel. Penanggungan, Kec. Klojen, Kota Malang 65113	0341 5026123	0341 5026127	East Java
345	KCP BEKASI TRANSMART JUANDA	Transmart Juanda Bekasi, Jl. Ir. H. Juanda No. 180, Kel. Margahayu, Kec. Bekasi Timur, Bekasi 17113	021 82696000	021 82699061	West Java
346	KCP DENPASAR TRANS STUDIO MALL	Trans Studio Mall Bali Denpasar Lt. GF, Unit No. G 21 A, Jl. Imam Bonjol No. 440, Kel. Pemecutan Kelod, Kec. Denpasar Barat, Denpasar 80119	0361 6207072	0361 6207076	Bali
347	KCP PEKALONGAN TRANSMART	Transmart Pekalongan Jl. Urip Sumoharjo No. 20, Podosugih, Pekalongan Barat, Kota Pekalongan 51111	0285 433933	0285 433939	Central Java
348	KCP SEMARANG TRANSMART MAJAPAHIT	Transmart Majapahit Lt. GF Jl. Brigjen. Sudiarto No. 761 (d/h. Jl. Majapahit), Kel. Plamongan Sari, Kec. Pedurungan, Semarang 50194	0248 6005277	0248 60052778	Central Java
349	KCP PANGKAL PINANG TRANSMART	Transmart Pangkal Pinang Lt. GF, Jl. Jendral Sudirman No. 8, Taman Bunga, Kec. Taman Sari, Kota Pangkal Pinang 33684	0717 9114411	0717 9113323	Bangka Belitung
350	KCP BINTARO TRANS PARK	Trans Park Bintaro Lantai GF, Jl. Prof. DR. Satrio No. 5, Pondok Jaya, Kec. Pondok Aren, Kota Tangerang Selatan, 15220	021 39700488	021 39700490	Banten
351	KCP TANGERANG CIMONE	Plaza Merdeka Mas C1-2, Cimone, Tangerang 15114	021 55768875		Banten
352	KCP JKT TANAH ABANG BLOK B	Pasar Tanah Abang Blok B Lt. 5 Unit kantor No. 1, Jakarta 10260	021 23574337		DKI Jakarta
353	KCP JAKARTA MOCH. MANSYUR	Jl. Moch. Mansyur No. 120 D, Jembatan Lima, Jakarta 11210	021 6323339		DKI Jakarta
354	KCP JAKARTA PLUIT KARANG	Jl. Pluit Karang Raya No. 26, Blok CC 5 Selatan Kav. 44, Jakarta 14450	021 6604108		DKI Jakarta
355	KC SBY TRANS ICON	Menara Bank Mega Surabaya. Lt. Dasar Trans Icon Jl. Frontage Ahmad Yani No. 260, Gayungan, Surabaya 60235	031 3300958		East Java





Management Discussion and Analysis

130	Economic Review
134	Operational Review by Business and Geographical Segment
152	Marketing Aspect
154	Financial Review
163	Key Financial Ratios
165	Base Lending Rate
166	Capital Structure and Management Policy on Capital Structure
167	Material Commitments for Capital Expenditures
168	Realization of Capital Expenditure
168	Material Information and Material Information Subsequent Events
169	Dividend Policy and Its Distribution
171	Information about The Share Ownership of Employees and/or Management Program (ESOP MSOP)
172	Provision of Funds to Related Parties and Bank Management
173	Information about The Realization of The Use of Funds from The Public Offering
173	Material Information Regarding Investment, Expansion, Divestment Business Merger, Acquisition, and/or Debt/Capital Restructuring
174	Material Information on Transactions that Contain Conflict of Interest and/or Transactions with Affiliated Parties/Related Parties
184	Changes in Laws and Regulations That Have a Significant Effect on the Company
186	Changes in Accounting Policies and Their Impact on the Company
187	Target, Realization, and Projection
188	Business Prospect
189	Information on Business Continuity
190	Business Supporting Overview
202	Capital and Risk Management



Economic Review

THE WORLD IN 2025

The year 2025 was marked by various significant global changes, including rising geopolitical instability, the accelerating impact of artificial intelligence (AI), and shifts in the labor market. Economic factors such as new tariffs imposed by the United States reshaped the global trade landscape, while progress continued in the energy transition and gender gaps still persisted. At the annual meeting of the World Economic Forum in January, the Forum's President and CEO stated that "we are in one of the most uncertain geopolitical and geo-economic moments in recent generations."

The return of Donald Trump as President of the United States in 2025, with economic policies focused on high tariffs, triggered an intense trade war with China, where tariffs at one point reached 145% on products from China. The tensions only eased in October after a trade agreement was signed, although the situation had previously raised concerns about a global recession.

In 2025, the world also witnessed various global conflicts and peace efforts. Current-ly, there are more than 110 armed conflicts occurring around the world, each receiving different levels of attention. After two years of devastation in Gaza Strip and





more than 69,000 deaths, a ceasefire agreement was finally signed on October 10, 2025. However, a humanitarian crisis and acute hunger continue to haunt the residents of Gaza. In Sudan, the civil war has continued to worsen, with reports of genocide in Darfur and widespread sexual violence, creating one of the largest refugee crises in the world. Meanwhile, in Ukraine, the war against Russia entered its fourth year, with civilian casualties increasing by 27%. Relations between President Volodymyr Zelenskyy and Donald Trump were at one point strained over territorial negotiation strategies.

The world also witnessed leadership changes and youth-driven movements. In Vatican City, Pope Francis passed away at the age of 88. He was succeeded by Cardinal Robert Prevost, who took the name Pope Leo XIV, becoming the first Pope from the United States. Meanwhile, several countries experienced waves of youth protests led by Generation Z. In Nepal, massive protests against corruption succeeded in toppling Prime Minister Khadga Prasad Oli after riots that resulted in fatalities.

The year 2025 was also recorded as one of the deadliest years due to record-breaking extreme weather, including droughts, wildfires, and flash floods. Massive wildfires in Los Angeles claimed around 440 lives. A heatwave across Europe took 16,500 lives. Hurricane Melissa devastated parts of the Caribbean. In Indonesia, mud floods and landslides struck Aceh and Sumatra, cutting off logistical access and forcing hundreds of thousands of people to evacuate.

Data from NASA show that such events are occurring more frequently, lasting longer, and becoming increasingly severe. In July, the International Court of Justice ruled that countries have a legal obligation to reduce emissions and protect the climate. Meanwhile, at the COP30 summit in Brazil, the United Nations warned that the world is on a warming trajectory that threatens the long-term sustainability of agriculture and human safety.

In the field of technology, AI is moving beyond mere hype toward comprehensive transformation. The impact of AI is being felt across functions, ranging from operations, content, and supply chains to sales. For example, AI-based processes in the consumer industry are estimated to reduce content production costs by up to 60% and increase conversion rates by as much as 20%.

This year has also been marked by the DeepSeek phenomenon and the rise of AI agents. Chip manufacturer Nvidia and Microsoft both reached

stock market capitalizations of more than US\$4 trillion—making them the first companies to achieve that milestone—as investors witnessed the results of Microsoft's investments in data centers and OpenAI. Electricity demand from data centers is projected to increase from 1% of global energy consumption in 2022 to more than 3% by 2030. However, this is balanced by AI's potential to help companies reduce energy usage by up to 60%.

GLOBAL ECONOMY

The global economic situation in 2025 remained filled with uncertainty, but several key patterns emerged during the year.

First, conflicts between countries became a major trigger of global crises, accounting for around 23% of the risks identified by the World Economic Forum. These geopolitical tensions exacerbated supply chain disruptions, increased commodity price volatility, and added pressure on economic growth. Global geopolitical tensions continued as the war between Russia and Ukraine in Europe remained unresolved, while tensions in the Middle East intensified alongside increasing attacks by Israel on Palestine. In the economic sphere, a trade war was launched by Donald Trump, President of the United States, on April 2, 2025, through the imposition of a universal import tariff of 10% on all goods entering the United States, along with very high reciprocal tariffs on 57 trading partner countries, including China, Canada, Mexico, and the European Union.

Second, according to Bank Indonesia, the global economy is projected to grow around 3.2% in 2025. This projection is influenced by economic growth in Japan and India, supported by household consumption and fiscal stimulus, as well as the still-positive economic outlook in Europe, which is sustained by household consumption, investment, and stable labor market conditions, amid the economic slowdown in the United States and China. The economic outlook in Europe remains favorable, supported by household consumption, investment, and labor market conditions.

Meanwhile, the U.S. economy in 2025 continued to slow, influenced by the impact of a temporary government shutdown and weakening labor market conditions. China's economic outlook also continued to slow due to persistently weak domestic demand. In global financial markets, the Fed Funds Rate (FFR) was reduced by 25 basis points in December 2025 by the Federal Reserve, with a tendency for more limited



rate cuts going forward. The yield on the US Treasury tended to move upward, while the yield on the US Treasury remained high in line with the elevated level of U.S. government debt. These developments caused the US Dollar Index (DXY) to remain strong and limited the inflow of foreign capital into Emerging Markets.

Third, inflation has begun to ease but still remains above central bank targets, while climate change and extreme weather add risks to food and energy security. In addition, trade wars and protectionist policies have placed further burdens on international trade.

Meanwhile, the world is approaching a demographic turning point; by 2080, the global population aged 65 and over is expected to surpass the number of people under the age of 18. The global population in 2025 reached slightly above 8.2 billion, but its growth has slowed sharply as birth rates decline worldwide. Many countries—particularly China, Japan, and several countries in Europe—are now facing shrinking or stagnant populations, accompanied by rapidly aging societies; in some countries, a quarter of the population is already over 65 years old. Fertility rates in dozens of countries have fallen below the replacement level, placing pressure on healthcare systems, pension systems, and labor markets. Meanwhile, countries such as India and Nigeria continue to experience population growth, but much of the world is entering an era characterized not by population booms, but by social and economic challenges resulting from increasing life expectancy.

OVERVIEW OF THE INDONESIAN ECONOMY

Indonesia's economic growth throughout 2025 remained stable at around 5.11%, with Q4 2025 reaching 5.39% year-on-year (yoy). In terms of economic scale, Indonesia's nominal GDP in 2024 reached USD 1,396.30 billion. Meanwhile, GDP based on purchasing power parity (PPP) was recorded at USD4.10 trillion, making Indonesia the 8th largest economy in the world. Indonesia's GDP per capita also continued to rise, reaching IDR 78.62 million, or equivalent to USD4,960.33. Indonesia's macroeconomic stability remained well-maintained. Inflation was controlled

within the target range of $2.5 \pm 1\%$, recorded at 2.92% yoy in December 2025. This development was influenced by core inflation, which remained stable at 2.36% yoy, in line with economic growth still operating below capacity, and supported by the consistency of Bank Indonesia's monetary policy interest rate in anchoring inflation expectations according to its target, as well as imported inflation that remained under control.

In the financial markets, the Indonesia Stock Exchange Composite Index (IHSG) continued to strengthen, reaching 8,644.26 on December 29, 2025. The rupiah exchange rate also remained relatively stable, around IDR 16,785 per US dollar in December 2025. Bank Indonesia adopted a cautious pro-growth approach throughout 2025. BI maintained the BI-Rate at 4.75% during the December 2025 Board of Governors Meeting (RDG). This decision was made after BI had cumulatively cut its benchmark interest rate by 125 basis points over the course of 2025.

Furthermore, Indonesia's foreign exchange reserves remained high, reaching USD 156.5 billion in December 2025, equivalent to financing 6.2 months of imports or 6.0 months of imports and government external debt payments, well above the international adequacy standard of around 3 months of imports. Performance indicators in the real sector also showed consistent strengthening, reflected in the Indonesia Manufacturing PMI, which remained in the expansion phase and reached 53.3 in November 2025. Public optimism about the economic condition remained strong, as reflected in the Consumer Confidence Index at an optimistic level of 123.5 in December 2025, and the Real Sales Index continued to grow positively, with an estimated growth of 5.9% yoy in November 2025.

Indonesia's external economic performance also demonstrated strong resilience. The trade balance recorded a surplus for 66 consecutive months since May 2020, with the surplus reaching USD35.88 billion during the January–October 2025 period. On the investment side, realized investment during January–September 2025 reached IDR1,434.3 trillion, growing 13.7% yoy. Bank credit disbursement also continued to grow positively at 7.36% yoy in October 2025, reflecting the ongoing support of the financial sector for national economic activity.



OVERVIEW OF THE NATIONAL BANKING INDUSTRY

Bank credit in November 2025 grew by 7.74% yoy, up from 7.36% yoy in the previous month. Credit demand was indicated to remain weak, influenced by a wait-and-see approach from businesses, optimization of internal financing by corporations, and the still-slow decline in lending interest rates. Undisbursed loan facilities in December 2025 remained high, reaching IDR2,439.2 trillion, or 22.12% of the available credit ceiling. On the supply side, banks' financing capacity remained adequate, supported by the Liquid Assets to Third-Party Funds (AL/DPK) ratio, which increased to 28.57%, and third-party funds (DPK) that grew 13.83% yoy in December 2025. This development was also driven by monetary liquidity expansion and Bank Indonesia's credit easing measures (KLM), as well as government financial expansion, including government fund placements in several major banks. Banks' interest in lending remained generally strong, reflected in increasingly relaxed lending requirements, except in the consumer and MSME credit segments due to higher credit risk in these areas. This condition affected MSME credit growth in November 2025, which contracted by 0.64% yoy. Overall, credit grew 9.69% yoy in 2025, within Bank Indonesia's forecast range of 8-11% yoy, and is expected to increase in 2026.

Banking resilience remained strong, with capitalization maintained at high levels and credit risk kept low. On the capitalization side, the Capital Adequacy Ratio (CAR) of banks in November 2025 increased to 26.05%, enhancing their ability to absorb risks. The Non-Performing Loan (NPL) ratio of banks remained low in aggregate, at 2.21% (gross) and 0.86% (net) in November 2025; however, the gross NPL for MSMEs

remained high at 4.50%. Results from Bank Indonesia's stress tests indicated that banking resilience remained strong, supported by stable corporate repayment capacity and profitability.

The growth of digital economic and financial transactions in Q4 2025 remained high, supported by a secure, smooth, and reliable payment system. The volume of digital payment transactions[1] reached 14.26 billion transactions, growing 39.21% yoy, driven by the expansion of digital payment acceptance. Transaction volumes via mobile and internet applications grew by 12.10% yoy and 15.10% yoy, respectively, including QRIS transactions, which continued to grow strongly at 139.99% yoy. This positive performance was supported by an increase in the number of users and merchants. On the infrastructure side, the volume of retail transactions processed through BI-FAST reached 1,358.65 million transactions, growing 30.44% yoy, with a transaction value of IDR3,442.26 trillion in Q4 2025. Meanwhile, the volume of large-value transactions processed through BI-RTGS was recorded at 2.88 million transactions, growing 3.82% yoy, with a transaction value of IDR65,069.78 trillion in Q4 2025. In terms of Rupiah currency management, Circulating Cash (Uang Kartal Yang Diedarkan/UYD) grew 12.90% yoy to IDR1,359.94 trillion in Q4 2025.

BANK'S POSITION IN THE INDUSTRY

Based on POJK Number 12/POJK.03/2021, banks are classified into groups according to their Core Capital (KBMI). Bank Mega, with core capital reaching IDR 23.97 trillion, falls into KBMI 3 because it meets the requirement of having core capital between IDR 14.00 trillion and IDR 70.00 trillion.

The Bank's position in the national banking industry in terms of credit distribution, total assets, and third-party funds (DPK) is as follows:

Description		2025	2024	2023
Aset	Industry		12,334.71	11,427.96
	MEGA	140.83	134.92	132.05
	MEGA market share		1.09%	1.15%
Kredit	Industri		7,717.26	6,965.90
	MEGA	67.23	64.65	66.29
	MEGA market share		0.84%	0.95%
DPK	Industri		8,835.90	8,216.21
	MEGA	103.13	91.65	89.44
	MEGA's market share		1.04%	1.09%

Catatan: Data industri per November 2024 sedangkan data Bank Mega per Desember 2025



Operational Review by Business and Geographical Segment

TINJAUAN OPERASI PER SEGMENT USAHA

FUNDING (DANA SIMPANAN)

Dana simpanan nasabah merupakan salah satu sumber likuiditas bank. Pada tahun 2025 Bank Mega menerapkan upaya peningkatan dana murah dengan fokus pada dana dari segmen retail. Berbagai inisiatif yang dijalankan pada segmen ini di tahun 2025 antara lain adalah:

1. Fokus akuisisi nasabah retail, terutama untuk segment Affluent dan Mass Affluent dengan inisiatif antara lain:
 - a) Memperbanyak community based event untuk meningkatkan jumlah nasabah MegaFirst melalui program Mega Extra Reward (MER) serta didukung dengan peningkatan benefit kartu kredit bagi nasabah perorangan.
 - b) Meningkatkan jumlah nasabah mass affluent melalui program Mega Super Deal (MSD).
 - c) Meningkatkan jumlah nasabah mass melalui program Meriah Bareng Mega dan Payroll.
2. Memperluas target segmen dengan mengembangkan segmen baru yang fokus kepada Young Millennials dan Gen Z dengan inisiatif antara lain:
 - a) Meluncurkan produk tabungan digital baru "Mega Zaver".
 - b) Meluncurkan fitur baru di M-Smile "Mega Zaku" (fitur kantong, pengeluaran, arisan dan perencanaan keuangan).
3. Meningkatkan pertumbuhan komposisi dana murah (CASA) dengan inisiatif antara lain:
 - a) Meningkatkan volume tabungan dengan mendorong aktivitas berbagai program Tabungan yang dibuat sesuai dengan kebutuhan nasabah dan komunitas sehingga dapat meningkatkan transaksi nasabah.
 - b) Mengembangkan produk bundling Time Deposit (TD) special rate dengan Tabungan.
 - c) Menumbuhkan tabungan valas dengan menawarkan program MCA dan menambah fitur layanan remittance & FX special rate di M-Smile.
 - d) Mendorong peningkatan Giro Retail dengan mengoptimalkan jaringan kantor cabang yang dimiliki oleh Bank.
4. Peningkatan Portfolio Nasabah MegaFirst dengan inisiatif antara lain sebagai berikut:
 - a) Melakukan upgrade nasabah mass affluent menjadi nasabah MegaFirst sehingga dapat dilakukan deepening terhadap relationship nasabah dan memberikan layanan yang lebih baik kepada nasabah.
 - b) Peningkatan product holding nasabah baik funding, kartu kredit dan kredit melalui konsep Total Relationship Approach (TRA), sehingga Bank juga dapat memberikan solusi yang komprehensif kepada nasabah.
 - c) Penguatan Anti-attribution program melalui discipline customer contact management untuk mengurangi terjadinya dana keluar dari DPK Bank.
5. Meningkatkan produktivitas di cabang-cabang dengan inisiatif antara lain sebagai berikut:
 - a) Memperbanyak community based event di cabang-cabang.
 - b) Melakukan deepening dan cross selling nasabah existing.
 - c) Melakukan identifikasi terhadap nasabah existing untuk menawarkan solusi baik untuk kebutuhan perorangan maupun perusahaan.

Selain fokus pada segmen retail, Bank Mega juga mengupayakan peningkatan dana murah dari segmen korporasi dengan menjalankan berbagai inisiatif pada tahun 2025, yaitu antara lain:

- 1) Pertumbuhan giro melalui peningkatan pengguna internet banking dengan inisiatif antara lain sebagai berikut:
 - a) Peningkatan penetrasi pengguna internet banking pada nasabah korporasi funding dan lending.
 - b) Peningkatan fitur layanan *cash management* bagi nasabah.
- 2) Peningkatan giro melalui penawaran giro Special rate & FX rate dengan inisiatif antara lain sebagai berikut:
 - a) Penawaran rate kompetitif untuk menarik giro nasabah korporasi.
 - b) Memberikan rate FX yang kompetitif sebagai door opener.



- 3) Peningkatan giro dari nasabah kredit dengan identifikasi nasabah kredit (non sindikasi) untuk mewajibkan adanya transaksi giro di Bank Mega.

Upaya peningkatan dana murah Bank Mega juga dibarengi dengan upaya untuk menekan biaya bunga (cost of fund) sehingga pricing yang ditawarkan kepada nasabah lebih kompetitif dan dapat meningkatkan margin bunga bersih (NIM). Upaya ini dilakukan dengan fokus pada pertumbuhan dana retail, terutama dari CASA; dan pada segmen korporasi dengan fokus pada segmen korporasi *medium size*. Berbagai inisiatif yang diterapkan pada tahun 2025, antara lain:

1. Memperkuat program CASA seperti Mega Super Deal, Program Arisan, Meriah Bareng Mega, Step Up Savings (SUS), tabungan Mega Rencana dan Mega Berbagi, dengan berbagai aktivitas, antara lain:
 - *Community based event* dilakukan minimal 1x/cabang/bulan.
 - Melakukan *follow up* terhadap *low/zero balance customers*.
 - Meningkatkan produktifitas dan akuisisi *sales mass market*.
 - Meningkatkan *customer maintenance* dengan meningkatkan *rollover rate* untuk program CASA.
 - Meningkatkan cross selling nasabah Megafirst ke program CASA (Program Menang Bareng Mega, Program Valas dan Step Up Savings).
 - Membuatkan tabungan Mega Rencana dengan alternatif hadiah yang menarik dan *up todate*.
 - Meningkatkan portfolio Mega Berbagi dengan menyelenggarakan *regional event* di semua regional pada tahun 2025.
2. Meningkatkan penetrasi tabungan valas kepada nasabah Megafirst sehingga dapat berkontribusi terhadap peningkatan dana murah (CASA) dengan inisiatif sebagai berikut:
 - Pengembangan fitur untuk tabungan valas pada M-Smile dan Debit Card yang dapat digunakan diluar negeri dengan sumber dana currency yang sama. Target implementasi pada Q4 tahun 2025.
 - Penambahan fitur *remittance* (Swift dan Visa Direct) di M-Smile.
 - Menyediakan *market update* dan edukasi kebutuhan valas secara regular kepada nasabah Megafirst.
3. Peningkatan *transactional account* nasabah untuk seluruh segmen, antara lain:
 - Nasabah Individu melalui program Saving Transactional program dengan menawarkan keunggulan fitur M-Smile Bank.
 - Nasabah Corporate Funding melalui program Giro Transactional Program dengan menawarkan program *payroll* dan *benefit* dari MEGABIZ yang dapat mempermudah perusahaan untuk melakukan dan mengatur transaksi keuangannya.
 - Nasabah Retail dan Commercial *lending* dengan mensyaratkan *payroll* dimasukkan kedalam perjanjian kredit serta memastikan aktivitas keuangan nasabah dilakukan di Bank.
 - Optimalisasi potensi DHE untuk nasabah korporasi.
4. Meningkatkan akuisisi *merchant* secara signifikan sehingga dapat meningkatkan kontribusi terhadap pertumbuhan Dana Murah. Inisiatif dilakukan antara lain dengan perbaikan terhadap *merchant on boarding online QRIS* (MPOS), *same day settlement QRIS* untuk merchant, dan program *cashback MDR*.
5. Mengoptimalkan peningkatan dana murah (CASA) baik di ekosistem CT Corp dan juga menggali potensi ekosistem yang dimiliki oleh nasabah Bank khususnya untuk nasabah korporasi. Inisiatif dilakukan dengan memberikan layanan dan solusi keuangan secara menyeluruh kepada nasabah melalui *transactional banking*, layanan digital perbankan dan menawarkan produk – produk yang relevan dengan kebutuhan nasabah seperti payroll bundling KPR dan kartu kredit serta melakukan pengembangan terhadap *loyalty program*.
6. Melakukan pengembangan produk baru yang lebih relevan dengan kebutuhan nasabah antara lain:
 - Pengembangan Co-brand Debit Card/Affinity Bisnis dengan mitra-mitra Strategis yang dimulai pada kuartal ke 4 tahun 2025.
 - Penambahan tabungan berjangka dengan mata uang USD
 - Penambahan produk KPR berbasis tabungan, yang menawarkan kesempatan untuk mendapatkan suku bunga kredit lebih ringan dengan memperhitungkan saldo tabungan sebagai pengurang pada pokok pinjaman.



- Produk tabungan dan kartu kredit untuk segment Young Millennials dan Gen Z melalui pengembangan fitur baru di M-Smile yaitu fitur kantong, pengeluaran, arisan dan perencanaan keuangan.
- Untuk mendorong transaksi produk tabungan, Bank akan meluncurkan fitur Tap to Pay untuk debit card yang diharapkan dapat menumbuhkan saldo tabungan nasabah.

Funding Performance 2025

In 2025, the achievement of Third-Party Funds (DPK) reached 108.2% of the target set in the Bank's Business Plan (RBB), with a 13.59% YTD growth coming from increases in both the Institutional and Retail segments. This growth was primarily driven by an 18.55% YTD increase in Deposits and a 20.16% YTD increase in Current Accounts (Giro).

Electronic Channel (e Channel)

The development of digital technology has driven significant transformation in the banking industry, in line with changes in people's lifestyles that increasingly rely on digital-based services. To meet these needs, service innovation and automation must continue to be developed so that customers can access financial services flexibly anytime and anywhere, while also receiving more personalized services and an optimal user experience. In this regard, Bank Mega consistently develops innovative and efficient payment and electronic banking services to support the digital transformation process.

The development of digital payments and various initiatives in electronic banking services, such as QRIS (Quick Response Code Indonesian Standard) and SNAP (National Standard for Payment Open API), continue to be carried out as part of the modernization of the payment system and efforts to expand financial access for the public and business actors. In addition, Bank Mega is also enhancing features in its M-Smile mobile banking application to facilitate customers' banking activities while strengthening the Bank's competitiveness amid an increasingly competitive banking industry.

Mobile Banking

Bank Mega continuously strengthens its digital service capabilities as part of its commitment to delivering a modern banking experience that is relevant to customers' needs. One of the developments undertaken is the expansion of the QRIS Cross Border service to support cross-border cashless payment transactions. Through collaboration with ASPI and Bank Indonesia, Japan has been added to the list of supported countries—complementing the previously

available destinations of Thailand, Malaysia, and Singapore—thereby providing greater flexibility and convenience for customers when conducting transactions abroad.

In line with strengthening the digital payment ecosystem, Bank Mega has also developed the QRIS Tap (Contactless) feature based on Near Field Communication (NFC) technology, integrated into the Mega Smart Mobile (M-Smile) application and Bank Mega's EDC devices. This feature enables customers to make payments quickly, securely, and efficiently simply by tapping at the merchant's EDC terminal, without the need to scan a QR code, thereby enhancing transaction convenience across various payment scenarios.

On the digital information and interaction services front, Bank Mega has enhanced the Chatbot MILA (Mega Intelligent Assistant) to improve the quality of customers' self-service experience. This development aims to provide more comprehensive information regarding Bank Mega's products and services, while also supporting operational efficiency and resource optimization through the utilization of artificial intelligence technology.

With the development of services and features implemented in 2025, Bank Mega does not stop innovating and delivering the best services to its customers. In the coming years, Bank Mega will continue to provide valuable services that meet customers' needs for practical, secure, and convenient banking transactions.

Internet Banking

Bank Mega continues to innovate to provide greater convenience to customers through its increasingly comprehensive and advanced Mega Internet Banking service. With the addition of various leading features—such as domestic and international fund transfers, time deposits, tax ID Billing creation, as well as convenient purchase and payment services—Bank Mega ensures that customers' transaction needs can be fulfilled more easily and quickly.

Mega Internet Banking services are divided into two categories: Mega Internet Individu, which enables individual customers to conduct transactions anytime and anywhere through a website-based platform; and MegaBIZ, which is specifically designed for corporate customers to support business financial management and the execution of financial transactions, both domestically and internationally, in a secure and efficient manner.



In 2025, Bank Mega recorded 2.3 million transactions through its Internet Banking service, with a total transaction value reaching IDR 49 trillion, and more than 21,000 users who continue to utilize this service to meet their banking needs.

ATM

Developments carried out in ATM services throughout 2025 included the introduction of a feature to activate dormant accounts without transactions and adjustments to the purchase denominations for PLN prepaid electricity.

In 2025, the number of transactions conducted through ATMs reached 2.2 million, with a total transaction value of IDR 1.4 trillion.

Bank Mega continues to enhance and expand its features, including the addition of payment services for utilities, top-ups, loans, e-commerce, cable TV & internet, cardless cash withdrawals from other banks, the expansion of ATM acquiring networks to accept transactions from other banks' cards, as well as various other types of payments.

Debit Card

Produk simpanan Bank Mega dilengkapi dengan fasilitas kartu Debit/ATM bagi nasabah, dimana kartu Debit tersebut dapat digunakan pada merchant fisik dan juga *merchant online*. Selain itu, nasabah yang menggunakan kartu Debit Bank Mega akan mendapatkan keuntungan diskon sepanjang masa di jaringan retail CT Corp, dan juga diskon di merchant lainnya, seperti berbagai e-commerce yang bekerja sama dengan Bank Mega. Total nilai transaksi pada kartu Debit Bank Mega adalah Rpxxx miliar dengan jumlah volume transaksi mencapai xxx ribu transaksi selama tahun 2025.

Electronic Money

Digital payments using electronic money instruments enable users to conduct transactions automatically, thereby providing convenience in financial activities. Electronic money is a non-cash (cashless) payment instrument in which funds are first deposited by the user to the issuer and stored in an electronic medium. The storage media for electronic money may be chip-based cards or server-based platforms. As a non-cash payment instrument, electronic money is widely favored due to its relatively simple registration process and its ability to offer practical and secure transactions.

The growth in electronic money usage has also been driven by the rapid advancement of information and digital technology. In 2025, the number of Bank Mega electronic money users, both chip-based and server-based, reached 4.2 million. These electronic money transactions were dominated by QRIS transactions, with a total transaction volume reaching IDR 77 million. The server-based QRIS electronic money payment method is popular because it provides users with the convenience of conducting transactions quickly, efficiently, and practically, without the need to carry cash or physical cards.

Wealth Management

Wealth Management Bank Mega menyediakan beragam pilihan produk investasi dan asuransi yang dapat disesuaikan dengan kebutuhan nasabah sebagai solusi untuk mengembangkan aset dan kekayaan Nasabah, dan memberikan perlindungan bagi kekayaan Nasabah.

Nasabah dapat mengelola portofolio Wealth Management dimana pun dan kapan pun dengan aplikasi Mobile Banking Bank Mega (M-Smile) dan tentunya Nasabah juga akan dibantu oleh Tenaga Pemasar yang bersertifikasi untuk melakukan perencanaan dan pengelolaan keuangan. Bank Mega juga secara aktif memberikan informasi terkait layanan Wealth Management kepada Nasabah melalui event-event yang bekerja sama dengan Kementerian Keuangan dan mitra Manager Investasi.

Pada tahun 2025, Bank Mega menjadi salah satu Mitra Distribusi Kementerian Keuangan untuk penawaran Obligasi Pemerintah melalui mekanisme Pasar Perdana dan Pasar Sekunder. Pada Pasar Perdana terdapat 7 seri tambahan sepanjang tahun 2025, yaitu ORI027, ST014, SR022, SBR014, SR023, ORI028, ST015. Pada Pasar Sekunder, ada lebih dari 100 seri yang ditawarkan setiap hari, terdiri dari FR, SR, ORI, INDON dan INDOIS. Asset Under Management (AUM) Bank Mega dari Obligasi pada akhir tahun 2025 mencapai Rp7.212 triliun.

Dalam rangka memenuhi kebutuhan Nasabah dan untuk melengkapi penawaran produk, Bank Mega bekerja sama dengan Manajer Investasi sebagai lembaga pengelola dana profesional, yaitu Schroder Investment Management Indonesia, Ashmore Assest Management Indonesia, Manulife Aset Manajemen Indonesia, dan Mega Asset Management. Dengan demikian Wealth Management Bank Mega dapat memberikan pilihan diversifikasi aset bagi Nasabah melalui produk Reksa Dana. Pada akhir tahun 2025, jumlah Asset Under Management dari reksa dana mencapai Rp1,06 triliun.



Selain pengembangan Investasi, proteksi merupakan langkah untuk melindungi Nasabah dari berbagai risiko finansial. Bank Mega memahami kebutuhan ini, dan memberikan banyak pilihan produk asuransi yang dapat dipilih Nasabah sesuai dengan kebutuhannya dengan bekerja sama dengan Mitra Asuransi, baik melalui produk Asuransi jiwa maupun kerugian. Pada akhir tahun 2025, jumlah Asset Under Management dari Bancassurance mencapai Rp1,54 triliun.

Secara keseluruhan Asset Under Management (AUM) untuk Wealth Management Bank Mega pada akhir tahun 2025 adalah sebesar Rp9,81 triliun.

Funding Strategy 2026

In order to support the growth of Third-Party Funds (DPK), the Bank is implementing a more selective strategy in raising deposit funds. This aligns with the Bank's strategic focus on strengthening the share of retail funds, which have a lower cost of funds, and on increasing the stability of fund collection on a sustainable basis.

To drive more stable and efficient growth of Third-Party Funds, the funding strategy is focused on strengthening transaction banking capabilities as well as enhancing customer acquisition and retention activities. By improving transaction banking services, increasing efforts to acquire new customers, and maintaining relationships with existing customers, the Bank is expected to gather sustainable deposits while simultaneously reducing the cost of funds.

a) Retail Funding

In the retail funding segment, the strategic focus is directed toward sustainable CASA growth through the acquisition of new customers by maximizing the strength of branch networks and digital capabilities as the main enabler of growth. The following are initiatives in the retail segment:

1. Customer Growth through Acquisition of Affluent & Mass Market Segments

To drive stronger and more sustainable Third-Party Funds growth in the retail segment, the strategy is focused on strengthening acquisitions across all regions, optimizing the existing customer base, and expanding community and payroll activities as primary sources of growth. This approach is reinforced through the use of branch networks, collaboration with strategic partners, and more competitive product propositions for each segment.

- Encouraging the acquisition of Current Account customers across all regions for customer operating accounts through the

MGM (Member Get Member) program with companies, communities, and others.

- Increasing acquisition in the Mass Market segment by offering funding products to active credit cardholders, enabling them to become active funding customers of Bank Mega.
- Payroll and community acquisitions to drive growth in the mass market segment by providing extra benefits and strengthening the value proposition to customers.
- Encouraging growth in the acquisition of the mass affluent segment across all branches through the Bank's savings programs.
- Expanding community acquisitions by increasing events across all branch offices. This initiative is expected to strengthen closeness with the community and build sustainable engagement.
- Reviewing potential in the regions, particularly for the top 10 customers and large companies.

2. Strengthening Low-Cost Fund Growth through Enhanced Transactional Banking

To strengthen a more stable and low-cost funding structure, the strategy is focused on improving CASA quality through enhanced transaction activities, expanding foreign exchange product propositions, and optimizing transaction banking capabilities across the branch network. This approach is also supported by developing community ecosystems, strengthening the Cash Management team, and accelerating the acquisition of current accounts and merchants as the main drivers of Third-Party Funds growth.

- Increasing the CASA portfolio by strengthening community engagement and encouraging more frequent customer transactions.
- Enhancing transactional programs to boost customer activity and establish the Bank as the primary transaction account for customers.
- Growing foreign currency savings by offering Multi-Currency Account (MCA) programs and USD CASA TD Bundling with more competitive interest rates.
- Strengthening the Cash Management & Transaction Banking team to support business growth at the regional and branch network levels.
- Driving current account growth from both lending and funding customers across all regional offices and branches.
- Increasing merchant acquisition across all branch offices as a driver of business growth and transaction volume.



3. Enhancing Digital Capability & Customer Stickiness

As part of strengthening digital capabilities and improving the quality of customer relationships, the strategy is focused on accelerating the adoption of digital platforms, refining features to support a more relevant customer experience, and utilizing digital channels as enablers to drive sustainable growth in product holdings.

- Increasing customer penetration for M-Smile & Megabiz registration.
- Enhancing digital capabilities (M-Smile & Megabiz) to improve customer experience and better align with customer needs.
- Driving growth in customer product holdings.

4. Total Customer Solution by Strengthening the Value Proposition

To drive sustainable customer growth, the strategy is focused on improving acquisition quality, strengthening a more comprehensive value proposition, and optimizing relationships through a more proactive and segmented approach. By combining product bundling, cross-portfolio benefit offerings, and disciplined customer relationship management, the following initiatives are aimed at increasing loyalty, expanding product holdings, and maintaining fund quality in the retail customer segment, including:

- Revamping customer segmentation and adjusting the customer value proposition and benefits according to the characteristics of each segment.
- Improving the quality of customer acquisition by prioritizing value propositions and benefits for customers, rather than merely competing on interest rates with competitors.
- Providing comprehensive and relevant solutions to customers through a “One Bank Strategy” approach.
- Implementing bundling programs to increase product holdings for Mega First customers, such as pre-approved SME loan benefits, CASA-bundled bonds, competitive and attractive FX rate offers, and welcome bonus programs for Infinite & Travel credit cards.
- Actively upgrading mass affluent customers who meet the criteria to become Mega First.
- Running an anti-attrition program by building strong relationships between Relationship Managers (RMs) and customers through disciplined customer contact management.

b) Corporate Funding

In the corporate funding segment, the strategy is focused on building a sustainable portfolio and strengthening transaction activities as the main drivers of fund growth and fee-based income. The corporate funding segment strategy involves managing corporate funding under the coordination of the Wholesale Banking directorate to meet the business needs of corporate-scale customers, including:

1. Increasing Corporate Funding Volume through Customer Growth & Deepening Relationships with Existing Customers

To strengthen sustainable corporate funding growth, the strategic focus is directed toward expanding the acquisition of new customers, increasing current account contributions from the existing portfolio, and reactivating relationships through more comprehensive cash management and transaction banking solutions. This approach is expected to deepen customer relationships and strengthen the quality of the corporate portfolio.

- Growing the funding portfolio with a focus on increasing the growth of customers’ operating accounts.
- Encouraging NTB (New to Bank) growth, particularly for small and medium corporate clients, while strengthening relationships with customers.
- Driving current account growth from both NTB and existing customers who have credit facilities with the Bank, especially non-syndicated customers.
- Reactivating customers who have reached a zero balance by offering cash management and transaction banking solutions.
- Reducing dependence on big-ticket deposits that are sensitive to interest rates by focusing on funding growth from small and medium corporate customers.
- Deepening relationships with customers by offering financial solutions tailored to their needs, enabling the migration of customers’ operating accounts to the Bank.
- Implementing win-back programs to attract back customers whose transaction activities have declined or reached zero balance.
- Deepening the customer ecosystem, particularly for group (obligor) customers, and identifying their needs comprehensively.



2. Increase in Fee-Based Income Encouraging transaction growth & becoming the operating bank for customers

To strengthen the bank's dominance in managing corporate customer transactions, the strategy is focused on optimizing digital solutions, enhancing cash management capabilities, and providing more competitive FX services and current account offerings. This approach aims to drive the migration of all customer transactions to the bank through a more integrated and relevant value proposition.

- Increase penetration of Megabiz usage among corporate customers, both for funding and lending products, so that all customer transaction activities can be shifted to the bank.
- Develop digital banking capabilities to improve the quality of cash management services for customers.
- Collaborate with the treasury team to provide competitive FX rates as a door opener, as well as offer competitive current account services to encourage the migration of all customer transactions to the bank.
- Optimize the business potential of corporate customers through a comprehensive identification of customer needs (foreign exchange transactions, MegaFirst for owners and top-level management, credit cards, payroll, and others).

2. Development of standard SNAP API services that provide ease for corporations or other parties to integrate financial services (transfers, payments, purchases, virtual accounts, etc.) and non-financial services (balance checks, transaction history, onboarding, etc.) from the bank. This development will be carried out in stages based on cooperation with third parties. The implementation target is Q4 2026.

3. Development of other services related to the expansion of the ATM acquiring network to accept cards with the Visa Plus network, which is expected to add value and ease for customers to perform transactions. The implementation target is Q1 2026.

4. Addition of tap-to-pay debit payment solutions on M-Smile. The implementation target is Q1 2026.

5. Development of a merchant transaction application that can increase DPK (Third-Party Funds) placement and facilitate transaction acceptance on the merchant side. The implementation target is Q2 2026.

The digital developments mentioned above will be implemented gradually throughout 2026.

c) Development of Digital Services

In addition, the bank continues to optimize digital banking services to ensure that the services provided are increasingly relevant to customer needs. The development of digital banking services is being carried out both for individual customers through feature development on M-Smile and for corporate customers through the development of MegaBiz services. The development of service features to be implemented by the bank includes the following:

1. Gradual development of M-Smile services with new features such as the addition of QRIS Crossborder countries, QRIS Tap Tuntas (cash withdrawal and deposit), cardless cash withdrawal via switching network, international transfers (Swift & Visa Direct), financial management wallets (Zaku), lifestyle services, and other service features. The phased implementation target is set for 2026.



LOANS

Bank Mega's lending business segments are divided into Corporate Loans, Indirect Channel, Commercial, MSME, and Consumer. In 2025, Bank Mega's total outstanding loans reached IDR 66.4 trillion, of which IDR 60.3 trillion came from non-credit card lending. Bank Mega's loan performance in 2025 increased by 3.82% compared to 2024, when total outstanding loans amounted to IDR 63.9 trillion. However, the 2025 loan performance did not meet the targets set in the Bank Business Plan (RBB). This was partly due to an aggregate decline in the loan portfolio resulting from early repayments by several corporate debtors with significant values, as well as delays in the disbursement of several corporate debtor pipelines that had been scheduled for realization in the fourth quarter of 2025.

The Non-Performing Loans (NPL) ratio of Bank Mega in 2025 was 1.65%, an increase/decrease from the NPL ratio position in 2024 of 1.69%. Nevertheless, Bank Mega's NPL ratio remained below the national NPL ratio.

Tabel Portofolio Kredit Bank Mega Desember 2025

(Dinyatakan dalam jutaan Rupiah)

Uraian	2025	2024	2023	Pertumbuhan	
				2023-2024	2024-2025
Lancar	58,335,006	54,836,924	62,242,237	(7,405,314)	3,498,083
Dalam Perhatian Khusus	7,795,657	8,728,172	3,020,302	5,707,807	(932,515)
Kurang lancar	86,800	69,158	79,162	(10,004)	17,642
Diragukan	134,293	118,971	203,301	(84,330)	15,322
Macet	887,635	901,428	759,717	141,711	(13,793)
Total*	67,239,391	64,654,652	66,304,719	(1,650,130)	2,584,739

Tabel Portofolio Restruktur Bank Mega Desember 2025

(Dinyatakan dalam jutaan Rupiah)

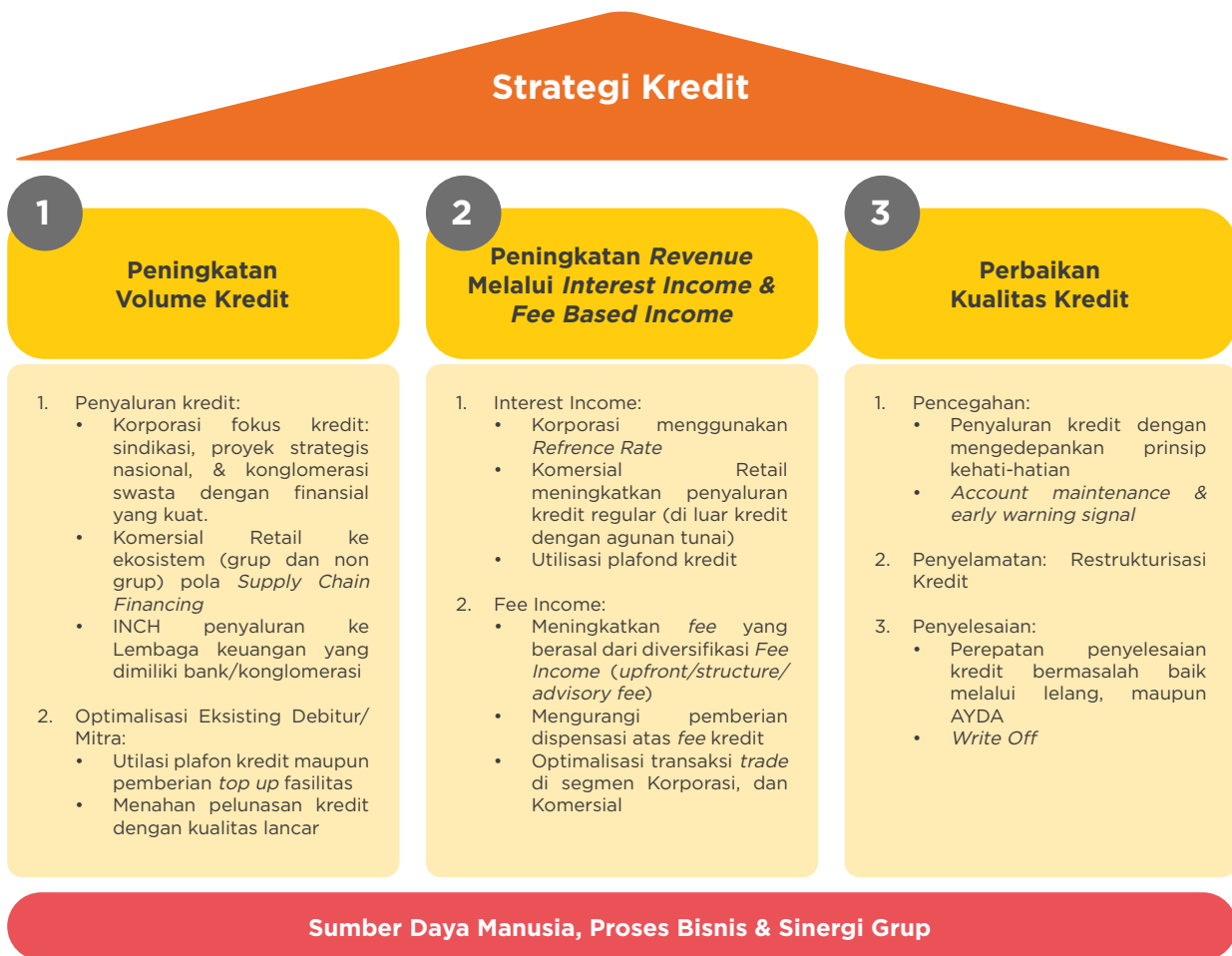
Uraian	2025	2024	2023	Pertumbuhan	
				2023-2024	2024-2025
Lancar		852,455	1,181,780	(329,325)	
Dalam Perhatian Khusus		1,450,580	1,613,175	(162,595)	
Kurang lancar		10,784	30,775	(19,991)	
Diragukan		19,312	107,386	(88,074)	
Macet		594,786	468,197	126,589	
Total*	2,674,447	2,927,917	3,401,313	(473,396)	

Outstanding restructured debtors decreased, amounting to Rp0.47 trillion in 2024 and declining further by Rpx.xx trillion in 2025, which was due to The Bank has taken and will continue to undertake improvement efforts by conducting strict monitoring of restructured debtors.



Credit Strategy

Bank Mega has a credit distribution strategy based on three main foundations: human resources, business processes, and group synergy. These foundations are supported by three pillars, namely:



The following is the credit distribution performance by segment:

Corporate Credit

Throughout 2025, the total outstanding credit disbursed through the Corporate segment reached IDR 46.5 trillion, with gross NPLs remaining stable at x.x%. The largest composition of Corporate credit was working capital loans, recorded at IDR x.x trillion, or x.xx%, followed by investment loans reaching IDR xx.x trillion, or x.xx% of total Corporate credit. Credit growth in the Corporate segment in 2025 was IDR 1.2 trillion (YoY 2.65%) compared to December 2024. This growth is quite significant, mainly due to ... Overall, the Corporate Credit segment accounted for the largest portion of total outstanding credit, reaching 69% of the Bank's total.

In 2025, the Corporate credit segment recorded a profit of approximately IDR 1.5 trillion, remaining the largest profit contributor at 35.7% of the Bank's PBT. Total net interest income from the Corporate segment

in 2025 reached IDR 1.33 trillion. Other sources of profit came from fee income, recorded at IDR 354 billion.

Retail (SME & Consumer) and Commercial Credit

In 2025, Commercial and Retail credit disbursed directly through branch distribution channels across major cities in Indonesia reached approximately IDR 2.9 trillion, representing 4.3% of the Bank's total outstanding credit.

The Bank's SME, Consumer, and Commercial segments still need to focus on strict monitoring of debtors due to the global and national economic conditions, which have not yet fully recovered. This requires the SME, Consumer, and Commercial segments to continuously ensure that the business/work conditions of debtors and their obligations to the Bank are properly maintained. Although this segment recorded a negative profit in 2025, it showed improvement compared to 2024, increasing from -IDR 101 billion to -IDR 36 billion in 2025.



Indirect Channel

The Indirect Channel segment grew by IDR 1.2 trillion to IDR 11.159 trillion in 2025, representing a 12.6% increase compared to 2024. The proportion of credit disbursement in this segment is the second largest, accounting for approximately 16.6% of the Bank's total outstanding credit.

This segment recorded a profit of IDR 220 billion, contributing 5.3% of the Bank's total profit. This figure represents the second-largest profit contribution from lending activities (excluding credit cards). The Indirect Channel segment recorded net interest income and fee-based income amounting to IDR 518 billion.

Challenges throughout 2025

The biggest challenge in credit distribution during 2025 was the slowdown in economic growth and global uncertainty. These conditions led to a decrease in demand for new credit, as well as the potential decline in credit quality.

Strategy and Work Plan for 2026

The credit distribution strategy, particularly in Wholesale Banking (Corporate, Indirect Channel, and Commercial segments), in general for 2026, includes the following:

- Credit growth will be focused on the Corporate Segment (Corporate Sales & Corporate Syndication). The focus will be on distributing credit to sectors of the economy that can still grow positively in an uncertain economic environment, particularly to conglomerate groups with strong financials, especially companies with solid ratings and financial conditions.
- Optimization of disbursements from multifinance group partners and non-group partners for the Indirect Channel Segment.
- Optimizing branch offices and regions to grow Commercial credit.
- Discipline in pricing to optimize credit margin and fee-based income.
- Deepening relationships and maintaining disciplined monitoring of debtor businesses.

To address the challenges in 2026, each segment has developed plans related to the strategies and focus areas to be pursued, as follows:

A. Corporate Credit:

1. Market penetration will focus on:
 - Top industries that contribute to GDP.
 - Top-tier conglomerates.
 - Top players in the industry.
 - State-Owned Enterprises (SOEs).
 - National strategic projects.
2. The Corporate segment will be more active in participating in syndication deals.

3. Active involvement in mergers & acquisitions, project/equity financing deals.

B. Indirect Channel Credit

1. Focus on existing Financial Institutions/Multifinance, including group partners.
2. Focus on partners owned by Conglomerates/Banks.
3. Additionally, focus on credit quality monitoring and end-to-end process monitoring.

C. Commercial Credit

1. Optimize branch offices to initiate credit.
2. Focus on SOE subsidiaries and credit distribution for suppliers & distributors of partner companies through Supply Chain Financing (SCF).
3. Focus on cities that are business hubs with potential for economic growth, supported by adequate and ready infrastructure.

In its effort to optimize profit generation from credit distribution and fund collection, in 2026, especially in Wholesale Banking, the bank will diligently implement transaction banking services that can be developed to increase debtor/customer stickiness and dependency on the bank, create barriers to entry for competitors, and drive safe and sustainable business growth.

Sustainable Finance

Bank Mega's commitment to implementing Sustainable Finance and ESG (Environmental, Social, and Governance) aspects in its operations and credit portfolio continues through:

- a. The application of Sustainable Finance in credit distribution, which has been carried out since 2019, including adjustments to credit granting policies.
- b. The credit granting policy includes regulations such as:
 - i. Financing is not provided to businesses associated with negative environmental or social issues, or that have harmful impacts/pose environmental and social risks without clear mitigation measures;
 - ii. Required documentation for certain businesses that have environmental and social impacts, such as:
 - Corporate Performance Rating in Environmental Management Program (PROPER),
 - Indonesian Sustainable Palm Oil (ISPO) and/or Roundtable on Sustainable Palm Oil (RSPO), for businesses in the palm oil plantation sector and industries producing or using palm oil as a raw material.



Credit Cards

The year 2025 marked a continued phase of national economic consolidation, characterized by increased public mobility, strengthening trade activities, and growth in both domestic and international tourism sectors. These conditions drove higher consumption and transaction activities, in line with changes in consumer behavior that increasingly prioritize digital, contactless, and cashless transactions in the post-pandemic period.

In response to these developments, Bank Mega has continuously adjusted its strategy through the development of relevant products, the utilization of technological innovations, and the strengthening of its digital ecosystem. These measures are undertaken to ensure adaptive, secure, and value-added banking services, while meeting customers' evolving needs amid the dynamic financial industry landscape.

Throughout 2025, Bank Mega's Credit Card business demonstrated positive and sustainable performance. The number of new credit card customers grew by approximately 10% compared to the previous year. This growth was driven by the Company's continued focus on strengthening offline acquisition channels through the utilization of the CT Corp ecosystem, development of digital channels, and optimization of cross-selling strategies via telemarketing.

In addition to customer growth, transaction volumes in the e-commerce and online segments also continued to rise, with an annual increase of approximately 4.1%. This performance was supported by ongoing strategic partnerships with various key partners and merchants in each category. These synergies enabled the Company to maintain product relevance while driving increased transaction activity on Bank Mega credit cards amid changing consumer behavior and market dynamics.

The digitization of customer acquisition processes remains a key focus, with the implementation of a paperless system and end-to-end digital verification. This initiative not only improves operational efficiency but also helps maintain portfolio quality prudently. The application of prudential principles in business management successfully reduced the Non-Performing Loan (NPL) ratio to 1.91% by the end of 2025.

In addition, Bank Mega successfully launched the Bliv Card, a credit card specifically targeting the Generation Z and millennial segments. Offering up to 5% cashback on every transaction, the Bliv Card is designed to meet the needs of a digital lifestyle that prioritizes flexibility and convenience while providing optimal value to customers.

Continuous Digital Transformation in the Banking Industry

Entering 2025, Bank Mega continues to accelerate its digital transformation in line with the growing trend of technology-based banking. Bank Mega is committed to providing efficient, secure, and convenient digital banking services to customers, while guiding them to perform all financial and non-financial transactions in an integrated manner through a single mobile banking application, M-Smile.

The development of the M-Smile application remains a key focus, with the addition of various self-service features, including credit card application and activation, conversion of transactions into installments, limit management, customer data updates, card blocking in case of loss, and cash withdrawal from the customer's credit card limit. In addition, QRIS payment methods have been developed to allow redemption of MPC Points. All of these services can be accessed independently by customers without the need to visit a branch office or contact the Call Center.





The Importance of CT Corp Ecosystem Synergy with Bank Mega Credit Cards

As part of CT Corp, Bank Mega continues to maximize synergy with subsidiary entities within the CT Corp ecosystem to deliver optimal value to credit card holders. This synergy enables Bank Mega to offer a wide range of promotional programs, discounts, and attractive deals covering everything from daily necessities to lifestyle needs.

The main advantage of this ecosystem is the existence of MPC Points, an integrated loyalty system that can be earned from every credit card transaction as well as accumulated savings balances. With a conversion rate of 1 MPC Point equivalent to IDR 1, customers can redeem points for various benefits across CT Corpora merchants, such as travel tickets through Antavaya, shopping discounts at Transmart, purchases at Metro Department Store, Trans Fashion Indonesia, and Transmart, food and beverage purchases at Trans F&B outlets, including Coffee Bean & Tea Leaf, Baskin Robbins, Wendy's, Warung Wardani, Gyukatsu, and Tasty Kitchen, hotel stays at The Trans Luxury Hotel Bandung, family entertainment at Trans Studio and KidCity, and health services at Trans Medical Clinics.

Food & Dining

In the Food & Dining segment, Bank Mega consistently offers various programs and promotions that add value for Bank Mega credit cardholders. One of the flagship programs that continues to be implemented is the Makan Bareng Mega program, which offers discounts of up to 50% at hundreds of restaurants and cafes across various regions in Indonesia.

Additionally, as part of its support for the development of micro, small, and medium enterprises (MSMEs), Bank Mega continues the Cinta Lokal Program in 2025. This strategic initiative aims to foster the growth of local merchants in nine regions: Surabaya, Medan, Palembang, Makassar, Semarang, Malang, Bandung, Bali, and Bogor, by providing exclusive discounts or price reductions for Bank Mega customers.

Customers can also enjoy exclusive offers throughout the year, including discounts of up to 50% at various merchants within the Trans F&B network, such as Coffee Bean & Tea Leaf, Baskin Robbins, Wendy's, Warung Wardani, Gyukatsu, and Tasty Kitchen. These offers are part of Bank Mega's commitment to enhancing customers' culinary experiences by providing access to quality merchants with competitive benefits.

Fashion & Lifestyle

For fashion enthusiasts and credit cardholders who enjoy collecting items from their favorite brands, Bank Mega Credit Cards offer up to 20% discounts for MegaFirst Infinite Credit Card holders and 10% discounts for other credit card types at over 50 Trans Fashion outlets. These outlets sell renowned brands such as Aigner, Canali, Furla, and Geox, as well as a 10% discount every day at Metro Department Store.

Travel & Leisure

In line with the recovery of the tourism sector, Bank Mega has strengthened strategic partnerships with Antavaya Tour & Travel and online travel agents such as Tiket.Com, Traveloka, Agoda, Trip.com, and other merchants to offer various travel products, including transportation tickets, accommodation, and tour packages. MegaFirst Infinite Credit Card holders also enjoy up to 10% discounts at all Antavaya outlets, as well as easy installment options with low-interest rates.

Groceries

Through strategic collaboration with Transmart, Bank Mega provides discounts of up to 10% and the convenience of redeeming MPC Points, which can be used daily at all Transmart outlets across Indonesia.

Media & Entertainment

Synergies with Transmedia Group (TRANS TV, TRANS7, CNN Indonesia, and detikcom) are leveraged to strengthen brand awareness and expand the communication reach of Bank Mega's programs and innovations to the broader public.



Financial Institutions

Bank Mega collaborates with other financial institutions within the CT Corp ecosystem, such as Mega Insurance and PFI Mega Life, to offer comprehensive protection and financial planning solutions for credit card customers.

This collaboration aims to provide added value by offering life and general insurance products, while also supporting the financial protection and long-term financial planning needs of Bank Mega customers.

Online Transactions

To strengthen the digital transaction ecosystem, Bank Mega has developed strategic synergies with digital entities under the CT Corp group, particularly with the e-commerce platform Allo Fresh. This collaboration aims to support customers' daily needs through an integrated digital channel, while also encouraging increased use of Bank Mega Credit Cards for online transactions.

The synergy is further reinforced through the integration of Bank Mega's payment gateway, which allows customers to make payments using their Bank Mega Credit Card and utilize MPC Points as part of the integrated loyalty system. Through its collaboration with Allo Fresh, Bank Mega not only expands digital payment access within the CT Corp ecosystem but also provides a secure, convenient, and value-added transaction experience, in line with Bank Mega's ongoing strategy to develop digital services.

Strategy for 2026

Entering 2026, Bank Mega has set its strategic focus on strengthening the sustainable growth of the credit card business and increasing the number of credit card customers, accompanied by higher sales volume and enhanced customer experience. This will be achieved through the optimization of digital capabilities, the development of products relevant to customer needs, and deeper synergies within the CT Corp ecosystem.

Bank Mega will continue to drive the integration of financial and non-financial services through a centralized digital platform, supported by technological innovation, prudent risk management, and the optimal use of data and ecosystems. With this strategy, Bank Mega is committed to creating long-term value, maintaining the quality of business

growth, and strengthening its position as a provider of relevant and competitive payment solutions amid the ever-evolving financial industry dynamics.

TREASURY AND FINANCIAL INSTITUTION

Treasury

In 2025, the short-term global economy improved; however, uncertainties remain that must continue to be closely monitored. Global economic growth in 2025 is projected at approximately 3.2%, driven by economic expansion in Japan and India, supported by household consumption and fiscal stimulus policies. The economic outlook for the European region remains positive, underpinned by household consumption, investment, and favorable labor market conditions. Meanwhile, the U.S. economy in 2025 continues to slow down, affected by the impact of a temporary government shutdown and a weakening labor market. The economic outlook for China is also continuing to moderate due to persistently weak domestic demand. In 2026, global economic growth is projected to weaken to 3.0%, influenced by the continued impact of U.S. reciprocal tariffs and vulnerabilities in global supply chains.

In global financial markets, the Federal Funds Rate (FFR) declined by 75 basis points throughout 2025, from 4.50% to 3.75%, with expectations of more limited rate cuts going forward. The yield on the 2-year U.S. Treasury tended to move upward, while the yield on the 10-year U.S. Treasury remained elevated in line with the high level of U.S. government debt. These developments have kept the U.S. Dollar Index (DXY) at elevated levels and limited foreign capital inflows into emerging markets (EM). Looking ahead, global economic uncertainty is expected to remain high, with global growth prospects still subdued. This situation calls for vigilance and strengthened policy responses to reinforce domestic economic resilience against global spillover effects and to promote higher economic growth.

Indonesia's economic growth improved in 2025 in line with the economy's capacity. Household consumption in the fourth quarter of 2025 strengthened, supported by government social spending, as well as increasing household confidence in income conditions and job availability. This development led to higher retail sales across various goods categories.



Investment, particularly non-building investment, improved, driven by rising business confidence as reflected in the expansionary trend of the Manufacturing Purchasing Managers' Index (PMI). Domestic demand needs to be further strengthened, in line with export performance, which is projected to slow following the end of export frontloading to the United States, as well as declining exports of iron and steel to China and crude palm oil (CPO) to India.

From a sectoral perspective, key Business Fields (BF)—namely Manufacturing, Wholesale and Retail Trade, Transportation and Warehousing, and Accommodation and Food Service Activities showed positive performance.

Overall, economic growth in 2025 is projected to be in the range of 4.7%–5.5% and is expected to increase to 4.9%–5.7% in 2026. Going forward, various efforts need to be continuously undertaken to promote higher economic growth while maintaining stability.

In this regard, the Monetary Authority continues to strengthen its policy mix by reinforcing the synergy among monetary, macroprudential, and payment system policies, closely coordinated with the Government's fiscal stimulus and real sector policies to promote higher and more resilient growth. Bank Indonesia's monetary policy has continued to be strengthened to foster higher economic growth while maintaining macroeconomic stability. Monetary policy measures have been implemented through reductions in the BI-Rate, stabilization of the Rupiah exchange rate, and monetary liquidity expansion. In 2025, the BI-Rate declined by 125 basis points, from 6.00% to 4.75% as of November 2025, marking its lowest level since 2022. The Rupiah stabilization policy has continued to be reinforced through interventions in the offshore market via Non-Deliverable Forwards (NDF), as well as interventions in the domestic market through the spot market, Domestic Non-Deliverable Forwards (DNDF), and purchases of Government Securities (SBN) in the secondary market.

In 2026, Indonesia's economy is expected to improve further, while remaining vigilant against increasing global challenges. The Government projects Indonesia's economic growth in 2026 to remain strong within the range of 4.9%–5.7%, supported by private consumption, investment, and relatively solid export performance. Inflation in 2026 will continue to be monitored within the controlled target range of 2.5% $\pm$ 1%, in order to help promote higher economic growth. Macroprudential policy easing will be strengthened by enhancing the effectiveness of liquidity provision to the banking sector, with the aim of accelerating interest rate reductions and

increasing credit/financing growth to the real sector, particularly in Government priority sectors. Payment system policies will continue to be directed toward supporting inclusive economic growth through the expansion of digital payment acceptance, strengthening the structure of the payment system industry, and enhancing the resilience of payment system infrastructure.

Facing these conditions, Bank Mega Treasury has actively and conservatively managed its operations with caution, maintaining its asset and liability portfolio to generate profit while still ensuring liquidity. Amid the challenges of an uncertain economic environment in 2025, the Treasury was still able to take advantage of market volatility. The following are the concrete steps that the Treasury undertook during 2025.

1. Continue to invest the bank's excess liquidity in assets with relatively lower risk, such as government bonds and placements at Bank Indonesia, while still considering the best possible yields relative to the risks faced, in order to optimize the bank's income.
2. Manage the funding gap between assets and liabilities to ensure the bank can safely maintain daily liquidity.
3. Always ensure the bank's liquidity stability by monitoring the amount of High Quality Liquid Assets (HQLA), Liquidity Coverage Ratio (LCR), and Net Stable Funding Ratio (NSFR).

The above strategy was able to maintain the Company's income amid the challenges of an uncertain economic environment in 2025 while still preserving liquidity. Revenue was primarily derived from Net Interest Income on securities assets and from the sale of securities.

Global Markets

The year 2026 is expected to be an interesting year once again for Indonesia's financial markets. The domestic economic outlook remains positive despite the potential slowdown in the global economy. Indonesia's GDP growth in 2026 is projected to remain stable, supported by the potential economic recovery following the new government both in Indonesia and in the United States, which is expected to help restore overall purchasing power.

From a fundamental perspective, investor sentiment toward Indonesia's economy remains positive, reflecting a strong economic growth outlook and improving domestic demand. With global inflationary pressures easing, global financial markets are expected to begin showing signs of recovery. Amid these



conditions, the Company's focus is to remain active in financial market activities, thereby contributing significantly to the Company's overall performance, while consistently adhering to compliance and risk management frameworks.

Global Markets Sales (GM Sales)

In conducting its business, Global Market Sales requires strong expertise in the increasingly competitive global markets. This expertise is combined with a deep understanding of the local market and innovation to enhance competitiveness and provide competitive pricing. The Company is also committed to delivering the best service to its customers. These efforts are necessary to strengthen the competence and capability of GM Sales in marketing Global Markets products to customers.

The increasing level of competition in banking to expand customer market share drives the Company to enhance synergy with internal parties involved in marketing Global Markets products. The marketing of Global Markets products, including their characteristics, risks, and product transparency, is carefully maintained to comply with applicable regulations.

In 2025, Global Markets Sales became more attentive to customer needs for Global Markets products, such as bonds, foreign exchange (FX) products, and financial derivatives.

Global Markets Trading (GM Trading)

In 2025, Global Markets Trading was able to take advantage of opportunities in the market. Economic indicators showed uncertainty in global economic movements amid improving inflation levels approaching pre-pandemic levels, particularly in advanced economies. Financial market sentiment tended to be positive, supported by increasing expectations of the end of the global interest rate easing cycle.

Meanwhile, global geopolitical tensions continued to rise due to ongoing conflicts in various regions. However, the impact on oil and energy prices remained limited, given the continued trend of weakening demand.

These developments strengthened global financial markets and increased demand in equities, bonds, and foreign exchange markets. Non-resident investors also began entering emerging market financial markets. All of this provided opportunities for the Global Markets Trading team to generate fee-based income through daily activities. Synergy with the Global Markets Sales team continues to be maintained by offering competitive pricing to achieve market share targets, while strictly adhering to compliance principles, both internally, externally, and with regulators.

For the upcoming year 2026, GM Trading expects that the foreign exchange (FX) and bond markets will remain active, influenced by various factors in both domestic and international markets. GM Trading will continue to actively participate in market deepening while carefully monitoring the prevailing situations and conditions.

Meanwhile, for the bond market, it is projected that in 2026 global interest rate reductions will begin to slow as inflation comes under control due to economic recovery. To maintain fee-based income, GM Trading will need to be more active in market deepening for both Rupiah-denominated bonds and bonds denominated in other currencies, such as US Dollar bonds.

International Banking & Financial Institution (IBFI)

In 2025, the IBFI business sector operated normally, with meetings with bank and non-bank clients running smoothly.

IBFI activities, through Funding products, Treasury products such as Foreign Exchange and Fixed Income, as well as Trade Finance transactions, showed an increase in new client names each year. This was reinforced by regular monthly KPI monitoring, and with improved client service and management in 2025, there was significant cross-selling with other institutions within the CT Corp ecosystem.

Significant growth occurred among non-bank clients for Funding product transactions and government bond trading.

In addition, IBFI continues to provide support to the Global Markets Sales and Treasury teams in line with the increasing demand for Treasury transactions throughout 2025 and into 2026.



Capital Market

Trustee

Bank Mega has been conducting Trustee business activities for more than 25 years. A Trustee is a Supporting Institution of the Capital Market that represents the interests of holders of debt securities and/or Sukuk. A Trustee is required by companies that intend to issue debt securities and/or Sukuk through a Public Offering. In addition, Bank Mega also provides Monitoring Agent services in connection with the issuance of debt securities and/or Sukuk issued without going through a Public Offering.

Bank Mega has obtained a Registered License Certificate (Surat Tanda Terdaftar/STTD) to conduct business activities as a Trustee from the Financial Services Authority (formerly the Capital Market Supervisory Agency) based on Decree No. 20/STTD-WA/PM/2000 dated August 2, 2000.

The duties and responsibilities of Bank Mega as Trustee include, among others, the following:

- a. Representing the interests of holders of debt securities and/or Sukuk, both in and out of court, in taking legal actions related to the interests of the holders of debt securities and/or Sukuk;
- b. Conducting periodic supervision or monitoring of the issuer and the debt securities and/or Sukuk in accordance with the Trustee Agreement;
- c. Submitting reports to the Financial Services Authority in the event that the issuer defaults or circumstances arise that may endanger the interests of the holders of debt securities and/or Sukuk.

As of December 31, 2025, Bank Mega acted as Trustee/Monitoring Agent for debt securities and/or Sukuk issuances, with a total outstanding value of IDR 93.63 trillion and USD 18.75 million.

Custodian Services

Bank Mega has been providing Custodian Services in the Capital Market sector since 2001. A Custodian Bank is a bank that provides safekeeping/depository services for securities and other activities related to such securities, including securities transaction settlement, administration of rights attached to the securities held, and representing the rights of securities holders over such securities (Proxy).

Bank Mega acts as a Custodian Bank based on a license from the Financial Services Authority (formerly the Capital Market Supervisory Agency) under Decree No. KEP-01/PM/Kstd/2001 dated January 18, 2001. Bank Mega has also obtained approval from Bank Indonesia to act as a Sub-Registry in accordance with Bank Indonesia Letter No. 10/160/DPM dated July 4, 2008.

The custodian services provided by Bank Mega consist of:

- General Custodian Services, which include:
 - *Safekeeping* (penyimpanan dan pengadministrasian efek-efek);
 - Safekeeping (storage and administration of securities);
 - Settlement & transaction handling (processing and settlement of securities purchase/sale transactions);
 - Corporate actions (administration of clients' rights in relation to their ownership of securities);
 - Proxy (representing clients at General Meetings of Securities Holders based on a power of attorney);
 - Reporting.
- Mutual Fund Custodian Services, which include:
 - *Unit Registry* (recording and administering Mutual Fund Participation Units);
 - *Fund Accounting* (collective safekeeping, administration of Mutual Fund portfolios, and calculation of Net Asset Value);
 - Reporting.

As of December 31, 2025, the total assets held and administered by Bank Mega's Custodian amounted to IDR 39.23 trillion.

Customer Fund Account (RDN) Administrator Bank and Payment Bank

Bank Mega has also obtained approval from PT KSEI to act as an RDN (Customer Fund Account) Administrator Bank and Payment Bank, in accordance with PT KSEI Letter No. KSEI-4578/DIR/1223 dated December 4, 2023, regarding the appointment of PT Bank Mega Tbk as an RDN Administrator Bank and Payment Bank for the 2024-2029 period.

As an RDN (Customer Fund Account) Administrator Bank and Payment Bank, Bank Mega provides services for opening and administering customer fund accounts for the settlement of securities transactions in the capital market.



TINJAUAN OPERASI PER SEGMENT GEOGRAFIS

The Bank analyzes its segments geographically, whereby management reviews internal management reports on a monthly basis for each area. The following is a summary describing each of the Bank's geographic areas:

- Head Office consists of Treasury, the Card Center, and functional units, which include assets, liabilities, income, and expenses that cannot be allocated.
- Jakarta Region consists of all branch offices and sub-branch offices in Greater Jakarta (Jabodetabek), Karawang, Banten Province, and Lampung.
- Bandung Region consists of all branch offices and sub-branch offices in West Java Province, excluding Bogor, Depok, Bekasi, and Karawang.
- Sumatra Region covers Sumatra, excluding Aceh and Lampung, as well as the Riau Islands, Batam, and Bangka Belitung.
- Semarang Region consists of all branch offices and sub-branch offices in Central Java Province.
- Surabaya Region consists of all branch offices and sub-branch offices in East Java Province, Bali, and Nusa Tenggara.

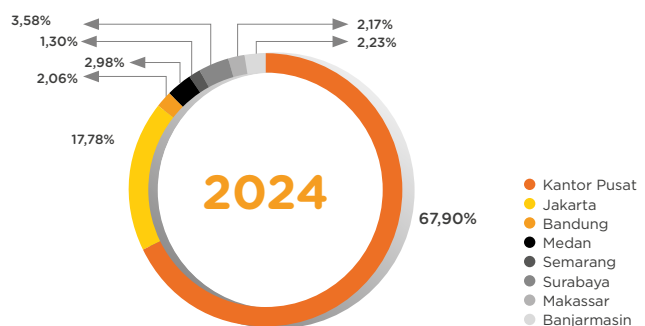
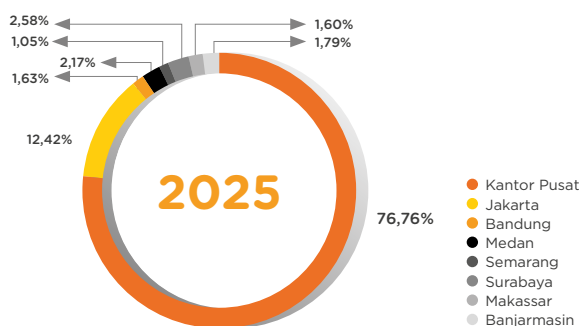
- Makassar Region consists of all branch offices and sub-branch offices in Sulawesi, Maluku, and Papua.
- Banjarmasin Region consists of all branch offices and sub-branch offices in Kalimantan.

In 2025, the largest contribution in terms of revenue by segment was generated by the Head Office, reaching 76.76% in 2025 and 67.90% in 2024. Meanwhile, the region contributing the largest share was Jakarta, accounting for 12.42% in 2025 and 17.78% in 2024.

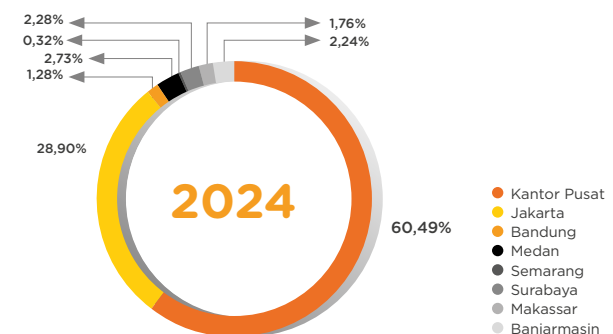
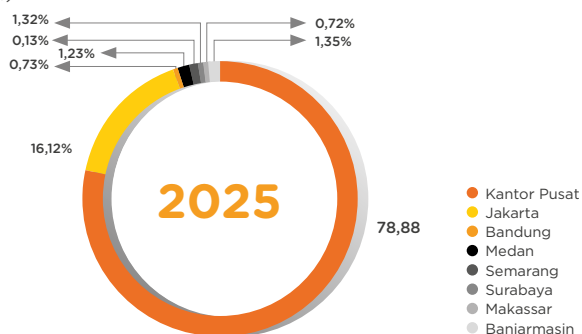
Kontribusi terbesar dalam hal Laba Sebelum Pajak pada tahun 2025 juga diberikan oleh Kantor Pusat dan wilayah Jakarta, dengan dukungan pencapaian pendapatan per segmen geografis yang lebih dominan dibandingkan wilayah lain. Pada tahun 2024, porsi Laba Sebelum Pajak dari Kantor Pusat dan wilayah Jakarta adalah masing-masing sebesar 60,49% dan 28,90%.

Penjelasan lebih lengkap terkait pendapatan dan profitabilitas berdasarkan segmen geografis dapat dilihat di Catatan No.38 pada Laporan Keuangan Audit 2025 yang dilampirkan pada Laporan Tahunan ini.

Pendapatan Segmen (%)



Lab Sebelum Pajak (%)





PESTA PROMO Tap to Pay

Puas Rasanya, Istimewa Harganya!



MAKAN PUAS

Rp

1*

*S&K Berlaku: bit.ly/makanrp1



Apply Kartu Kredit Bank Mega Sekarang!



BANK MEGA



Marketing Aspect

Strategi pemasaran Bank Mega dirancang dengan berorientasi pada kebutuhan nasabah serta bertujuan untuk meningkatkan kinerja Bank secara optimal. Strategi tersebut kemudian diterapkan secara efektif dalam berbagai kampanye dan program pemasaran produk dan layanan Bank yang disesuaikan dengan segmentasi masing-masing produk, dan juga dengan selalu memperhatikan kebutuhan nasabah. Implementasi program-program pemasaran juga senantiasa bertujuan untuk meningkatkan *customer experience* yang sangat berperan dalam memperkuat *brand* Bank Mega secara keseluruhan.

Strategi pemasaran disiapkan dengan landasan pemahaman yang mendalam mengenai analisis segmen pasar serta persaingan usaha diantara pelaku di industri perbankan. Identifikasi kebutuhan nasabah dan tren yang sedang berlaku menjadi faktor penting baik dalam pengembangan strategi pemasaran, maupun dalam pengembangan produk dan layanan Bank. Transformasi digital Bank Mega yang telah dan terus dilakukan dalam beberapa tahun ini turut memperkuat digital platform yang sangat berperan dalam penerapan strategi pemasaran yang bertujuan untuk memperluas jangkauan pasar sekaligus memberikan kemudahan, kenyamanan dan keamanan bagi nasabah dalam bertransaksi.

Strategi Komunikasi Pemasaran dan Digital Marketing

Bank Mega secara terus menerus meningkatkan program pemasaran berbasis digital dengan memanfaatkan platform sosial media seperti Instagram, Facebook, X, dan TikTok yang disesuaikan dengan preferensi segmen dan tren yang sedang berlaku. Program komunikasi pemasaran berbasis digital dilakukan melalui berbagai kanal, antara lain *data analytics*, SEO (Search Engine Optimization) dan SEM (Search Engine Marketing), advertising dan *paid media*, *social media management*, *content marketing*, *customer relationship management*, *e-mail marketing* dan *automation*, *marketing personalization* dan *automation*, dan penerapan AI.

Kampanye Pemasaran

Pada tahun 2025, Bank Mega secara aktif menjalankan berbagai kampanye pemasaran, antara lain:

1. Kampanye untuk meningkatkan Funding:

- Memperbanyak community based event untuk meningkatkan jumlah nasabah MegaFirst melalui program Mega Extra Reward (MER) serta didukung dengan peningkatan benefit kartu kredit bagi nasabah perorangan,
- Meningkatkan jumlah nasabah mass affluent melalui program Mega Super Deal (MSD),
- Meningkatkan jumlah nasabah mass melalui program Meriah Bareng Mega dan Payroll,
- Melanjutkan program Meriah Bareng Mega yang telah diselenggarakan secara konsisten selama beberapa tahun berturut-turut sebagai bentuk apresiasi bagi para nasabah Tabungan Mega Dana dan Mega Maxi,
- Menyelenggarakan kampanye *member-get-member* dengan memberikan diskon bagi nasabah yang berhasil mengajak pelanggan baru melalui aplikasi M-Smile
- Mengadakan email blast dan sosialisasi di media sosial bank untuk mengkomunikasikan penyaluran donasi yang fokus pada pemberian bantuan renovasi pembangunan sekolah yang membutuhkan, agar dapat memutus mata rantai kemiskinan melalui Pendidikan yang layak dalam mewujudkan mimpi anak bangsa,
- Berkolaborasi dengan beberapa pihak, baik dalam negeri maupun di luar negeri, untuk memberikan layanan prima bagi para Nasabahnya, antara lain menjalin kemitraan strategis dengan IHH Healthcare Singapore,
- Menyelenggarakan Elegance Fashion Show dengan menampilkan koleksi terbaru dari Sebastian Red, VOTUM Heritage, dan Lace by ARTKEA, dimana Bank Mega berkolaborasi dengan Metro Department Store dalam penyelenggaraan fashion show khusus bagi Nasabah terundang MegaFirst,
- Menjalinkan kemitraan strategis dengan universitas ternama Institut Pertanian Bogor.

2. Program pemasaran Kartu Kredit:

- Mega Travel Fair, ajang Travel Fair tahunan yang diselenggarakan bekerja sama dengan Antavaya dengan menawarkan promo spesial bagi pengguna kartu kredit Bank Mega,
- MEGA POP UP X FRESH GARDEN sebagai bentuk apresiasi kepada nasabah atas kepercayaan serta dukungan yang telah diberikan.

Pengembangan fitur Tap to Pay

Untuk memberikan kemudahan Nasabah dalam melakukan transaksi pembayaran non-tunai yang cepat, praktis, dan aman, pada tahun 2025 Bank Mega menghadirkan pengembangan fitur QRIS TAP berbasis NFC pada aplikasi Mega Smart Mobile (M-Smile) dan perangkat EDC Bank Mega. Melalui QRIS TAP, Nasabah dapat melakukan pembayaran cukup dengan menempelkan smartphone berfitur NFC ke EDC merchant tanpa perlu memindai QR secara manual. Pengembangan ini merupakan bentuk dukungan Bank Mega terhadap sistem pembayaran nasional berbasis QRIS serta upaya peningkatan kenyamanan transaksi bagi Nasabah dan Merchant.

Sinergi dengan grup CT Corp

Strategi pemasaran Bank Mega juga mengoptimalkan keunggulan kompetitif Bank yang menjadi bagian dari Grup CT Corp. Bank melakukan sinergi dengan berbagai perusahaan dalam Grup CT Corp sehingga Nasabah dapat menikmati berbagai diskon dan penawaran menarik apabila melakukan transaksi menggunakan kartu debit maupun kartu kredit Bank Mega di seluruh unit usaha CT Corp, baik produk finansial, gerai ritel, produk hiburan dan lainnya.

Pangsa Pasar

Ulasan mengenai pangsa pasar Bank Mega dapat dilihat pada bab Kinerja 2025 pada Laporan Tahunan ini yang menggambarkan posisi Bank Mega di industri perbankan Indonesia.

BAYAR HAPPIY **HEMAT s/d**
30%
 Pakai **QRIS M-Smile** Maks. Rp10.000

Periode s/d
30 Juni 2025
 *S&K Berlaku | Info: <https://bit.ly/promoqrisbm>

PRIMA | **M Smile**



Financial Review

Standards for Information Presentation and Compliance with Financial Accounting Standards

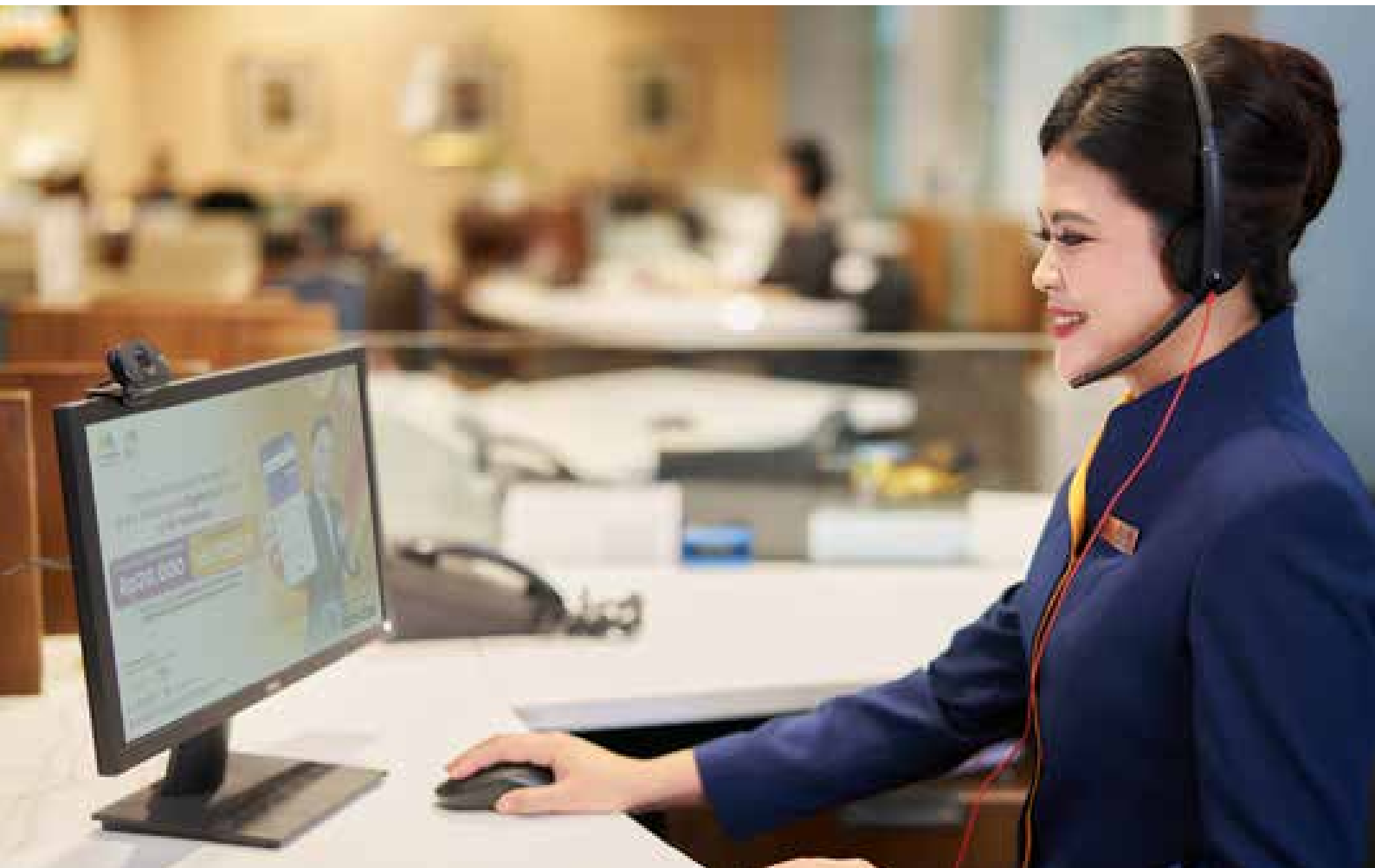
In accordance with Financial Services Authority Regulation (POJK) No.14/POJK.04/2022 concerning Periodic Reporting by Issuers or Public Companies, PT Bank Mega Tbk. has submitted its Periodic Financial Reports to the Financial Services Authority (OJK) and the Indonesia Stock Exchange, and has announced its Periodic Financial Reports to the public. Specifically, the submission of the audited 2025 Financial Statements to the Indonesia Stock Exchange was carried out on xx February 2026.

The Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan completed the audit of the financial statements as of 31 December 2025, which were signed by the Bank's Board of Directors on 6

February 2026. The audit process was conducted by auditor Saptoto Agustomo under Public Accountant Practice License No. AP.0499.

The Public Accounting Firm (KAP) stated that the financial statements present fairly, in all material respects, the financial position of PT Bank Mega Tbk. as of 31 December 2025, as well as its financial performance and cash flows for the year then ended, in accordance with Financial Accounting Standards in Indonesia.

The following Financial Review has been prepared based on Bank Mega's statement of financial position as of 31 December 2025, as well as the statement of profit or loss and other comprehensive income, and the statement of cash flows for the year ended on that date, in accordance with Financial Accounting Standards in Indonesia.





FINANCIAL POSITION STATEMENT

(in billions of Rupiah)

Description	2025	2024	Changes	
			Nominal	(%)
Financial Assets	132,172	126,474	5,698	4.51%
Non Financial Assets	8,656	8,441	215	2.55%
Total Assets	140,828	134,915	5,913	4.38%
Financial Liabilities	114,949	113,009	1,940	1.72%
Non Financial Liabilities	803	724	79	10.91%
Total Liabilities	115,752	113,733	2,019	1.78%
Total Equities	25,076	21,182	3,894	18.38%
Total Liabilities, and Equities	140,828	134,915	5,913	4.38%

In 2025, the Bank recorded total assets of IDR 140.83 trillion. This amount increased by 4.38% compared to total assets in the previous year, which stood at IDR 134.92 trillion. The increase in assets was mainly driven by a 4.51% rise in financial assets, from IDR 126.47 trillion in 2024 to IDR 132.17 trillion in 2025. Meanwhile, non-financial assets also increased to IDR 8.66 trillion in 2025, compared to IDR 8.44 trillion in the previous year, representing an increase of 2.55%.

On the liabilities side, the Bank recorded IDR 115.75 trillion, higher than the previous year's figure of IDR 113.73 trillion. This increase was mainly due to a 1.72% rise in financial liabilities, from IDR 113.01 trillion in 2024 to IDR 114.95 trillion in 2025. Meanwhile, non-financial liabilities also increased, although not significantly, to IDR 803 billion in 2025 compared to IDR 724 billion in the previous year, representing an increase of 10.91%.

The Bank's equity in 2025 increased significantly. In 2025, total equity amounted to IDR 25.08 trillion, representing an 18.38% increase compared to total equity in 2024, which stood at IDR 21.18 trillion.

FINANCIAL ASSETS

In 2025, the Bank's financial assets amounted to IDR 132.17 trillion, representing an increase of 4.51% compared to IDR 126.47 trillion in 2024. This increase was partly driven by a significant rise in securities purchased under resale agreements, which reached IDR 6.72 trillion, up 383.26% from IDR 1.39 trillion in 2024. In addition, loans extended increased to IDR 66.43 trillion, growing by 3.82% compared to total loans of IDR 63.98 trillion in 2024.

(in millions of Rupiah)

Description	2025	2024	Changes	
			Nominal	(%)
Cash	872,657	873,509	(852)	(0.10%)
Current accounts with Bank Indonesia	8,040,206	7,525,245	514,961	6.84%
Current accounts with other banks	629,659	953,206	(323,547)	(33.94%)
Placement with Bank Indonesia and other banks - net	8,040,485	831,826	7,208,659	866.61%
Securities - net	40,335,916	49,503,610	(9,167,694)	(18.52%)
Securities purchased under agreement to resell	6,717,210	1,389,981	5,327,229	383.26%
Derivative receivables	44,389	48,734	(4,345)	(8.92%)
Loans - net	66,425,734	63,980,404	2,445,330	3.82%
Acceptance receivable - net	985	9,222	(8,237)	(89.32%)
Other assets	1,064,697	1,358,896	(294,199)	(21.65%)
Financial Assets	132,171,938	126,474,633	5,697,305	4.50%



Cash

In 2025, the Bank's cash balance slightly decreased to IDR 872.66 billion, down 0.10% compared to IDR 873.51 billion in 2024. The decline was mainly due to a substantial decrease in foreign currency holdings, from IDR 176.72 billion in 2024 to IDR 151.56 billion in 2025, primarily reflecting a significant reduction in Singapore Dollar balances. As a result, although cash balances in Rupiah and other foreign currencies, including US Dollars, increased, they were not sufficient to offset the decrease in Singapore Dollars.

Current Accounts with Bank Indonesia

Current accounts with Bank Indonesia in 2025 amounted to IDR 8.04 trillion, representing an increase of 6.84% compared to IDR 7.53 trillion in 2024. The Bank is required to maintain Minimum Statutory Reserves (GWM) in Rupiah in conducting its activities as a commercial bank and GWM in foreign currencies for foreign exchange transactions. As of 31 December 2025 and 2024, Bank Mega's GWM complied with the prevailing regulations of Bank Indonesia.

Current Accounts with Other Banks

In 2025, current accounts with other banks – net decreased to IDR 629.66 billion, representing a 33.94% decline from IDR 953.21 billion in 2024. Current accounts with third-party banks in Rupiah amounted to IDR 19.50 billion, slightly lower than IDR 19.84 billion in 2024. Meanwhile, current accounts with third-party banks in foreign currencies totaled IDR 611 billion in 2025.

Most Rupiah-denominated current account funds with other banks were placed with Bank BCA, while foreign currency funds were placed, among others, with Bank Mandiri, JP Morgan Chase New York, and Citibank NA, Jakarta.

All current accounts with other banks as of 31 December 2025 and 2024 were classified as current (performing).

Placements with Bank Indonesia and Other Banks

The Bank recorded a significant increase in placements with Bank Indonesia and other banks, rising from IDR 831.83 billion in 2024 to IDR 8.04 trillion in 2025, representing an increase of 866.61%. Placements with Bank Indonesia dominated this balance, amounting to IDR 6.54 trillion. In 2025, the Bank did not have any placements with other banks in foreign currencies.

Securities

The Bank's net securities experienced a considerable decline in 2025, decreasing to IDR 40.34 trillion from IDR 49.50 trillion in the previous year, or down 18.52%. This decrease was mainly attributable to a reduction in SRBI holdings from IDR 10.28 trillion in 2024 to IDR 5.00 trillion in 2025, as well as a decline in Indonesian Government bonds from IDR 38.60 trillion in 2024 to IDR 34.71 trillion in 2025.

Management believes that the allowance for impairment losses for 2025 and 2024 is adequate and has been presented as part of equity under other comprehensive income.

Securities Purchased Under Resale Agreements

In 2025, the Bank recorded securities purchased under resale agreements amounting to IDR 6.72 trillion, a sharp increase of 383.26% compared to IDR 1.39 trillion in 2024.

As of 31 December 2025 and 2024, management believes that there was no impairment in securities purchased under resale agreements; therefore, no allowance for impairment losses was established. All securities purchased under resale agreements as of 31 December 2025 and 2024 were classified as current (performing).

Derivative Receivables

The Bank recorded derivative receivables in 2025 amounting to IDR 44.39 billion, a decrease of 8.92% compared to IDR 48.73 billion in 2024. The derivative transactions conducted by the Bank were related to foreign exchange and included Swap, Spot, and transactions.

Management believes that no allowance for impairment losses was required as of 31 December 2025 and 2024. All derivative receivables as of 31 December 2025 and 2024 were classified as current (performing).



Loans – net

In 2025, the Bank extended net loans amounting to IDR 66.43 trillion. This represented an increase of 3.82% compared to loan disbursements in 2024, which totaled IDR 63.98 trillion. The increase was partly driven by a significant rise in third-party investment loans denominated in foreign currencies, which surged by 83.77% from IDR 7.95 trillion in 2024 to IDR 14.60 trillion in 2025.

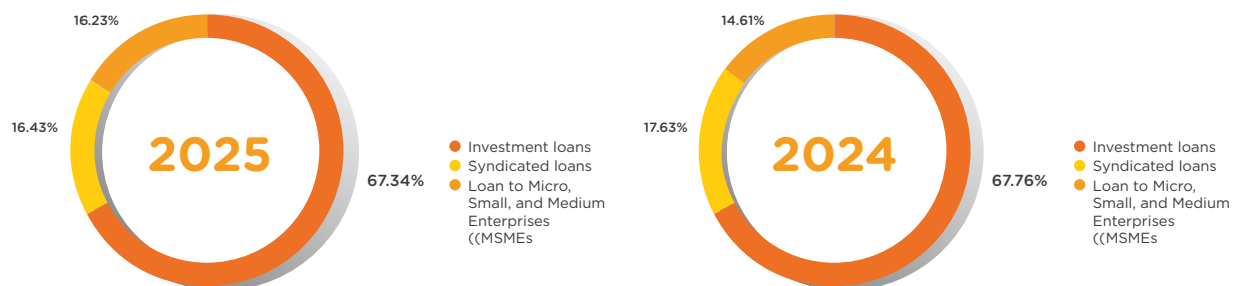
In terms of loan type, investment loans remained the largest contributor to total loans disbursed, accounting for 67.34% in 2025 and 67.76% in 2024.

Loan disbursement was also carried out in cooperation with other banks, commonly referred to as syndicated loans. The Bank's participation in syndicated loans with other banks in 2025 amounted to IDR 13.51 trillion, a sharp increase of 172.38% compared to IDR 4.96 trillion in 2024.

In 2025, the Bank reported that the ratio of MSME loans to total loans disbursed was 16.23%, an increase compared to 14.61% in 2024.

As of 31 December 2025 and 2024, there were no violations or breaches of the Legal Lending Limit (BMPK) to related parties or third parties.

Loans (%)



Acceptance Receivables – net

The Bank recorded net acceptance receivables of IDR 985 million in 2025, a decrease of 89.32% compared to IDR 9.22 billion in 2024.

Management stated that the allowance for impairment losses for 2025 and 2024 was adequate. All acceptance receivables as of 31 December 2025 and 2024 were classified as current (performing).

Other Assets

In 2025, the Bank recorded other financial assets of IDR 1.06 trillion, a decrease of 21.65% compared to IDR 1.36 trillion in 2024. Other financial assets include lease receivables, accrued interest, security deposits, and blocked assets.



NON-FINANCIAL ASSETS

(in millions of Rupiah)

Description	2025	2024	Changes	
			Nominal	(%)
Fixed assets and right-of-use assets – net	6,562,037	6,074,013	488,024	8.03%
Other assets – net	2,094,069	2,261,306	(167,237)	(7.40%)
Deferred tax assets – net	-	105,542	(105,542)	-
Non-Financial Assets	8,656,106	8,440,861	215,245	2.55%

The Bank recorded non-financial assets of IDR 8.66 trillion in 2025, an increase of 2.55% compared to IDR 8.44 trillion in 2024.

Fixed Assets and Right-of-Use Assets – net

Net fixed assets and right-of-use assets increased by 8.03% to IDR 6.56 trillion in 2025 from IDR 6.07 trillion in 2024. This increase was primarily due to the revaluation of land and building assets in 2025.

Other Assets – net

The Bank's other net assets, included in the non-financial asset category, consist of advances, acquired collateral, receivables from securities sales, credit card transaction receivables, prepaid expenses, and others. In 2025, the balance of these accounts was IDR 2.09 trillion, a decrease of 7.40% compared to IDR 2.26 trillion in 2024.

Deferred Tax Assets – net

In 2025, the Bank did not record any net deferred tax assets, whereas in 2024, the net deferred tax assets amounted to IDR 105.54 billion.

LIABILITIES

FINANCIAL LIABILITIES

The Bank recorded an increase in financial liabilities in 2025, totaling IDR 114.95 trillion, up 1.72% compared to IDR 113.01 trillion in 2024. This increase was driven by a 13.59% rise in customer deposits, from IDR 91.67 trillion in 2024 to IDR 104.13 trillion in 2025. In addition, deposits from other banks also increased by 50.44%, from IDR 3.83 trillion in 2024 to IDR 5.77 trillion in 2025.

(in millions of Rupiah)

Description	2025	2024	Changes	
			Nominal	(%)
Liabilities due immediately	163,685	179,318	(15,633)	(8.72%)
Deposits from customers	104,130,948	91,669,297	12,461,651	13.59%
Deposits from other banks	5,766,545	3,833,032	1,933,513	50.44%
Securities sold under repurchased agreements	993,223	12,947,188	(11,953,965)	(92.33%)
Derivatives payable	113,086	121,059	(7,973)	(6.59%)
Fund borrowings	3,534,000	3,987,600	(453,600)	(11.38%)
Acceptance payable	986	9,234	(8,248)	(89.32%)
Subordinated bonds	50,000	50,000	-	-
Other liabilities	195,938	212,220	(16,282)	(7.67%)
Financial Liabilities	114,948,411	113,008,948	1,939,463	1.72%



Immediate Liabilities

Immediate liabilities decreased by 8.72% to IDR 163.68 billion in 2025 from IDR 179.32 billion in 2024. Immediate liabilities primarily consist of uncleared clearing or customer transfer transactions and tax payments held in trust that have not yet been remitted to the State Treasury and Cash Office (KPKN) in connection with the Bank's operations as a Perception Bank.

Customer Deposits

In 2025, the Bank recorded a 13.59% growth in customer deposits, or third-party funds (DPK), increasing from IDR 91.67 trillion in 2024 to IDR 104.13 trillion in 2025. This growth was mainly driven by time deposits, which rose from IDR 64.10 trillion in 2024 to IDR 75.99 trillion in 2025. The contribution of time deposits to total customer deposits in 2025 was 72.98%, up from 69.92% in 2024.

Deposits from Other Banks

In 2025, the Bank recorded deposits from other banks totaling IDR 5.77 trillion, a significant increase of 50.44% compared to IDR 3.83 trillion in 2024. This increase was mainly due to a rise in Rupiah-denominated call money, from IDR 3.05 trillion in 2024 to IDR 4.56 trillion, as well as an increase in foreign currency call money, from IDR 386.28 billion in 2024 to IDR 917.13 billion in 2025.

Securities Sold Under Repurchase Agreements

Securities sold under repurchase agreements sharply decreased from IDR 12.95 trillion in 2024 to IDR 993.22 billion in 2025, representing a decline of 92.33%.

Derivative Liabilities

In 2025, the Bank recorded derivative liabilities of IDR 113.09 billion, a decrease of 6.59% compared to IDR 121.06 billion in 2024. The Bank's derivative transactions were related to foreign exchange and included Swap, Spot, and Forward transactions.

Borrowings

Borrowings received by the Bank in 2025 amounted to IDR 3.53 trillion, a decrease of 11.38% compared to IDR 3.99 trillion in 2024. The decline was influenced by a reduction in Rupiah-denominated borrowings, which decreased from IDR 2.70 trillion in 2024 to IDR 2.20 trillion in 2025, representing a decrease of 18.52%.

Acceptance Payables

The Bank reported acceptance payables of IDR 986.00 million in 2025, a significant decrease of 89.32% compared to IDR 9.23 billion in 2024.

Subordinated Bonds

In 2025, the Bank issued MTN subordinated bonds amounting to IDR 50.00 billion with a five-year tenor, maturing on 22 August 2030. In 2024, the Bank issued subordinated bonds amounting to IDR 50.00 billion with a five-year tenor and interest 9%, which will mature on 28 May 2025. The issuance of these subordinated bonds was intended to comply with POJK No.14/POJK.03/2017 dated 4 April 2017 concerning the Recovery Plan for Systemic Banks.

Other Liabilities

This account consists of interest payable and security deposits. In 2025, the total value of these accounts amounted to IDR 195.94 billion, a decrease of 7.67% compared to IDR 212.20 billion in 2024.

NON-FINANCIAL LIABILITIES

Description	2025	2024	(in millions of Rupiah)	
			Changes	
			Nominal	(%)
Income taxes payable	167,808	222,064	(54,256)	(24.43)
Deferred tax liabilities - net	201,095	-	201,095	-
Post-employment benefits liability	294,958	296,414	(1,456)	(0.49)
Accrued expenses and other liabilities	139,414	205,867	(66,453)	(32.28)
Non Financial Liabilities	803,275	724,345	78,930	10.90



Non-financial liabilities increased in 2025 to IDR 803.28 billion from IDR 724.35 billion in the previous year. This increase was due to the recognition of net deferred tax liabilities amounting to IDR 201.09 billion in 2025, whereas in 2024 the Bank did not record net deferred tax liabilities but instead recognized net deferred tax assets.

Income Tax Payable

Income tax payable in 2025 amounted to IDR 167.81 billion, a decrease of 24.43% compared to IDR 222.06 billion in 2024.

Deferred Tax Liabilities - net

In 2025, the Bank recorded net deferred tax liabilities of IDR 201.10 billion, whereas in 2024 the Bank did not record any net deferred tax liabilities.

Post-Employment Benefit Liabilities

The Bank engages the services of an independent actuary to calculate post-employment benefits. In 2025, post-employment benefit liabilities amounted to IDR 294.96 billion, a decrease of 0.49% compared to IDR 296.41 billion in the previous year.

Accrued Expenses and Other Liabilities

This account consists of obligations for the purchase of securities, lease liabilities, accrued expenses, estimated losses on commitments and contingencies, and others. In 2025, the Bank recorded accrued expenses and other liabilities amounting to IDR 139.41 billion, a decrease of 32.28% or IDR 66.45 billion from IDR 205.87 billion in 2024. The decrease was mainly influenced by a reduction in obligations for the purchase of securities, which declined by IDR 43.73 billion.

STATEMENT OF PROFIT AND LOSS AND OTHER COMPREHENSIVE INCOME

(in millions of Rupiah)

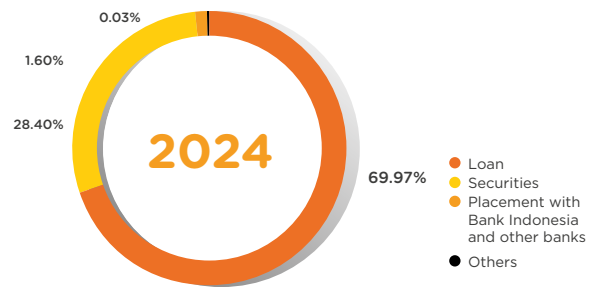
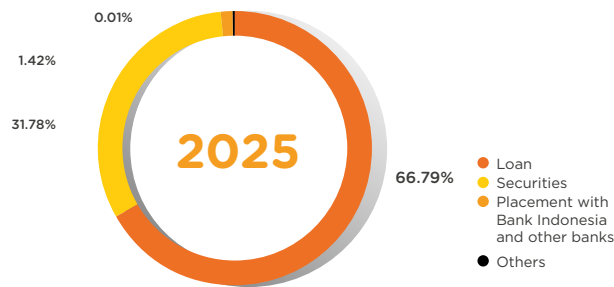
Description	2025	2024	Changes	
			Nominal	(%)
Interest income	10,197,196	10,289,306	(92,110)	(0.90%)
Interest expense	(5,268,586)	(5,189,567)	79,019	1.52%
Net interest income	4,928,610	5,099,739	(171,129)	(3.36%)
Other operating income	2,788,532	1,815,356	973,176	53.61%
Other operating expenses	(3,677,352)	(3,683,877)	(6,525)	(0.18%)
Net operating income	4,039,790	3,231,218	808,572	25.02%
Non-operating income(expenses) - net	121,052	25,688	95,364	371.24%
Income before income tax	4,160,842	3,256,906	903,936	27.75%
Income tax expenses	(796,107)	(625,852)	170,255	27.20%
Net income for the year	3,364,735	2,631,054	733,681	27.89%
Other comprehensive income	1,581,822	(746,876)	2,328,698	(311.79%)
Total comprehensive income for the year	4,946,557	1,884,178	3,062,379	162.53%
Basic/diluted earnings per share (full amount)	287	224	63	28.13%

Interest Income

The interest income recorded by Bank Mega in 2025 experienced a slight decline, decreasing from IDR 10.29 trillion in 2024 to IDR 10.20 trillion, representing a decrease of 0.90%.

The largest contribution to interest income was generated from interest on loans, accounting for 66.78% of total interest income. This was followed by interest income from securities, which contributed 31.79%.

Composition of Interest Income (%)



Interest Expense

In 2025, Bank Mega recorded a 1.52% increase in interest expense, rising from IDR 5.19 trillion in 2024 to IDR 5.27 trillion in 2025. The increase was mainly driven by higher interest expenses on customer deposits, which grew from IDR 3.98 trillion in 2024 to IDR 4.18 trillion in 2025.

The composition of interest expenses on customer deposits in 2025 was dominated by time deposit interest, accounting for 70.85% of total interest expense, compared to 65.30% in 2024.

Net Interest Income

The decline in interest income in 2025, combined with the increase in interest expense, resulted in a decrease in net interest income of IDR 171.13 billion, or 3.36%, to IDR 4.29 trillion in 2025 from IDR 5.10 trillion in 2024.

Other Operating Income

The Bank recorded other operating income of IDR 2.79 trillion in 2025, an increase of IDR 973.18 billion, or 53.61%, compared to IDR 1.82 trillion in 2024. The increase in total other operating income was mainly driven by a significant rise in net gains from the sale of securities, which increased from IDR 70.47 billion in 2024 to IDR 1.11 trillion in 2025.

Other Operating Expenses

The Bank recorded other operating expenses of IDR 3.68 trillion in 2025, a slight decrease of 0.18% compared to IDR 3.68 trillion in 2024. The decline was mainly attributable to lower general and administrative expenses, as well as reduced salaries and other employee benefits expenses.

Net Operating Income

Taking into account interest income, other operating income, and other operating expenses as discussed above, the Bank recorded net operating income of IDR 4.04 trillion in 2025. This represents an increase of 25.02%, or IDR 808.57 billion, compared to IDR 3.23 trillion in 2024.

Income Before Income Tax

After considering net non-operating income of IDR 121 billion in 2025, the Bank's income before income tax amounted to IDR 4.16 trillion. This figure increased by 27.75%, or IDR 903.94 billion, compared to IDR 3.26 trillion in the previous year.

Profit for the Year

The Bank's net profit in 2025 amounted to IDR 3.36 trillion, representing an increase of 27.89% compared to the previous year's net profit of IDR 2.63 trillion.

Total Comprehensive Income for the Year

The Bank recorded total comprehensive income of IDR 4.95 trillion in 2025, a significant increase of IDR 3.06 trillion, or 162.53%, compared to IDR 1.88 trillion in 2024.



CASH FLOWS

(in millions of Rupiah)

Description	2025	2024	Changes	
			Nominal	(%)
Net cash (used in)/provided by operating activities	1,002,103	15,463,034	(14,460,931)	(93.52%)
Net cash (used in)/provided by investing activities	7,912,444	(15,577,066)	23,489,510	(150.80%)
Net cash flows used in financing activities	(1,513,389)	(1,379,527)	(133,862)	9.70%
Net(decrease)/increase in cash and cash equivalents	7,401,158	(1,493,559)	8,894,717	(595.54%)
Cash and cash equivalents at beginning of the year	10,185,972	11,679,531	(1,493,559)	(12.79%)
Cash and cash equivalents at the end of the year	17,587,130	10,185,972	7,401,158	72.66%

Arus Kas dari Aktivitas Operasi

Cash Flows from Operating Activities

Net cash flows generated from operating activities in 2025 amounted to IDR 1.00 trillion. These inflows were partly derived from cash receipts of interest income totaling IDR 10.20 trillion. Cash flows from operating activities in 2025 experienced a significant decline, mainly due to securities sold under repurchase agreements, loans, and securities purchased under resale agreements.

Cash Flows from Investing Activities

Cash flows from investing activities in 2025 amounted to IDR 7.91 trillion. Cash inflows were primarily generated from proceeds from the sale of financial assets measured at fair value through other comprehensive income totaling IDR 30.32 trillion. Meanwhile, cash outflows were mainly used for the purchase of financial assets measured at fair value through other comprehensive income amounting to IDR 22.02 trillion.

Cash Flows from Financing Activities

In 2025, the Bank recorded net cash used in financing activities amounting to IDR 1.51 trillion. Cash outflows were used for the repayment of borrowings and payment of cash dividends, amounting to IDR 2.49 trillion and IDR 1.05 trillion, respectively. Meanwhile, cash inflows were obtained from borrowings received totaling IDR 2.03 trillion.

Cash and Cash Equivalents at Year-End

Taking into account the beginning-of-year cash and cash equivalents balance of IDR 10.19 trillion, the Bank recorded total cash and cash equivalents at the end of 2025 amounting to IDR 17.59 trillion.

Key Financial Ratios

The Bank's performance in 2025 can be assessed based on the financial ratios presented in the table below:

Ratio		31-Dec-25 (Audited)	31-Dec-24 (Audited)
Performance Ratio			
1.	Minimum Capital Requirement (KPMR)	30.49%	25.77%
2.	Non-Performing Earning Assets and Non-Productive Assets to Total Earnings and Non Productive Assets	1.55%	2.07%
3.	Non-Performing Earning Assets to Total productive Assets	0.98%	1.01%
4.	Allowance for Impairment Losses for Financial Assets to Productive Assets	0.68%	0.60%
5.	NPL gross	1.65%	1.69%
6.	NPL net	1.07%	1.22%
7.	Return on Asset (ROA)	3.10%	2.56%
8.	Return on Equity (ROE)	15.54%	13.62%
9.	Net Interest Margin (NIM)	4.18%	4.64%
10.	Operating Expense to Operating Income (BOPO)	69.12%	73.61%
11.	Cost to Income Ratio (CIR)	42.09%	51.13%
12.	Loan to Deposit Ratio (LDR)	64.48%	70.34%

ABILITY TO PAY DEBTS

Ability to Meet Short-Term Debt Obligations

The Bank's ability to meet short-term obligations can be assessed from the Minimum Reserve Requirement (GWM) ratio. GWM represents the amount of funds that the Bank must maintain in the form of current account balances at Bank Indonesia. In 2025, the GWM ratio for the Bank's third-party funds was 7.94% for Rupiah and 4.01% for foreign currencies. According to Bank Indonesia regulations, the Bank's GWM ratio for Rupiah, after accounting for incentives, was 7.82%, and for foreign currencies, it was 4.00%. Therefore, the Bank has complied with Bank Indonesia's requirements.

Ability to Meet Long-Term Debt Obligations

The Bank's ability to meet long-term obligations (solvency) can be assessed, among others through the Capital Adequacy Ratio (CAR). In 2025, the Bank's CAR was 30.49%. This ratio indicates that the Bank has adequate solvency and also meets the minimum requirements set by the regulator.

Profitability

Profitability refers to a company's ability to generate profit or earnings over a certain period. As indicators of profitability, the Bank uses the Return on Assets (ROA), Return on Equity (ROE), and Net Interest Margin (NIM) ratios. For 2025, these ratios are presented in the table above.



CREDIT COLLECTABILITY LEVEL AND ANALYSIS OF PRODUCTIVE ASSET QUALITY

Credit based on collectability

(in millions of Rupiah)

Description	2023	2024	2025	Growth	
				2023-2024	2024-2025
Current	62,242,236	54,836,923	58,335,006	(7,405,312)	3,498,083
Special Mention	3,020,302	8,728,172	7,795,657	5,707,870	(932,515)
Substandard	79,162	69,158	86,800	(10,004)	17,642
Doubtful	203,301	118,971	134,293	(84,330)	15,322
Loss	759,717	901,428	887,635	141,711	(13,793)
Total	66,304,718	64,654,652	67,239,391	(1,650,066)	2,584,739

Bank Mega consistently monitors credit quality as part of its risk management practices. The Bank continuously improves credit quality through portfolio diversification toward sectors with better quality, considering both the national GDP by sector and internal assessments of sectoral credit quality at Bank Mega, as well as national credit quality by sector. Additionally, in providing credit, the Bank focuses on business group debtors with strong backbones to maintain high credit quality. The Bank has also implemented, and will continue to conduct, training and capacity-building programs for all officers and staff involved in credit activities.

Total loans in 2025 increased by IDR 2.58 trillion compared to 2024, with most of the increase driven by disbursements to large debtors. The Non-Performing Loan (NPL) ratio rose from 1.57% in December 2023 to 1.69% in December 2024, then declined to 1.65% in December 2025. The decrease in the NPL ratio in 2025 was due not only to a reduction in the nominal value of NPLs but also to an increase in total loans. Bank Mega's NPL ratio remains below the national NPL ratio of 2.18% (OJK SPI data, latest position as of November 2025).

Outstanding Restructured Debtors

(in millions of Rupiah)

Description	2023	2024	2025	Growth	
				2023-2024	2024-2025
Current	1,181,780	852,455	673,253	(329,325)	(179,202)
Special Mention	1,613,175	1,450,580	1,423,817	162,595	(26,763)
Substandard	30,775	10,784	8,673	19,991	(2,111)
Doubtful	107,386	19,312	2,503	88,074	(16,809)
Loss	468,197	594,786	566,201	126,589	(28,586)
Total	3,401,313	2,927,917	2,674,446	473,396	(253,471)

The outstanding balance of restructured debtors experienced a significant decline, decreasing by IDR 0.47 trillion in 2024 and by IDR 0.25 trillion in 2025, due to reductions in outstanding balances or repayments. The Bank has implemented and will continue to implement strict monitoring of restructured debtors.

Base Lending Rate

Bank Mega regularly reports and publishes the Base Lending Rate (SBDK) in Rupiah applicable at the Bank. The calculation and publication of the SBDK report since October 2024 have been conducted in accordance with the Financial Services Authority Regulation (POJK) No. 13 of 2024 dated July 30, 2024, concerning the Transparency and Publication of the Base Lending Rate for Conventional Commercial Banks.

The SBDK serves as the basis for determining the lending rate charged to debtors. Accordingly, the Bank continuously updates the SBDK in line with the BI-Rate set by Bank Indonesia. The SBDK calculation takes into account the following factors: the cost of funds for loans arising from customer fund-raising activities, overhead expenses incurred in fund-raising and loan disbursement activities, the profit margin component set by the Bank in lending activities, and developments in economic conditions.

The SBDK calculation does not yet include the risk premium component, which depends on the Bank's assessment of each debtor or debtor group.

Therefore, the actual lending rate charged to debtors may not necessarily be the same as the SBDK.

In accordance with the above-mentioned POJK No. 13, Bank Mega reports the SBDK calculation to the OJK on a monthly basis. In addition, the Bank is required to announce the latest SBDK report through the Bank Mega website, at every Bank Mega branch office, and through the digital/electronic channels owned by Bank Mega.

The SBDK publication report is presented based on the type of credit, as follows:

1. Non-MSME Loans
 - a. Corporate loans
 - b. Retail loans
2. MSME Loans
 - a. Medium-sized loans
 - b. Small loans
 - c. Micro loans
3. Mortgage Loans (KPR) or Apartment Ownership Loans (KPA)
4. Non-Mortgage (Non-KPR) or Non-KPA Loans

Base Lending Rate (SBDK) 2025

Month	Prime Lending Rate Rupiah						
	Based on Business Segment						
	Non MSME Credit		MSME Credit			Mortgage	Non Mortgage
	Corporate	Retail	Medium	Small	Micro		
2025							
January	10.02%	11.03%	11.16%	12.43%	10.57%	10.53%	10.50%
February	10.43%	11.48%	11.55%	12.89%	10.97%	10.98%	10.91%
March	9.95%	11.20%	11.22%	12.62%	10.51%	10.70%	10.45%
April	9.82%	10.97%	11.03%	12.40%	10.36%	10.47%	10.30%
May	9.75%	10.92%	10.98%	12.35%	10.28%	10.42%	10.22%
June	9.69%	10.80%	10.88%	12.25%	10.19%	10.30%	10.14%
July	9.77%	10.86%	10.96%	12.31%	10.26%	10.36%	10.21%
August	9.71%	10.77%	10.87%	12.22%	10.19%	10.27%	10.14%
September	9.86%	10.89%	11.01%	12.38%	10.33%	10.39%	10.28%
October	9.97%	11.00%	11.13%	12.46%	10.43%	10.50%	10.38%
November	9.93%	10.98%	11.11%	12.45%	10.39%	10.48%	10.34%
December	9.72%	10.79%	10.92%	12.26%	10.18%	10.29%	10.13%
2024							
December	10.43%	11.48%	11.55%	12.89%	10.97%	10.98%	10.91%



Capital Structure and Management Policy on Capital Structure

Basis for Determining Management Policy on Capital Structure

In managing capital, the Bank is required to maintain and strengthen its capital position to support business growth and preserve the confidence of investors, depositors, customers, and the market, as reflected in the implementation of POJK No. 11/POJK.03/2016 concerning the Obligation to Maintain Minimum Capital for Commercial Banks, as last amended by POJK No. 27 of 2022. The Bank has taken these regulations into account in evaluating and managing its capital adequacy. The Bank's implementation of these regulations demonstrates its commitment to maintaining a strong and resilient capital structure, in accordance with regulatory requirements and industry best practices.

Capital Structure

Based on POJK No. 11/POJK.03/2016 on the Obligation to Maintain Minimum Capital for Commercial Banks, as last amended by POJK No. 27 of 2022, the Bank divides its capital into two components:

1. Tier 1 Capital, which includes Common Equity Tier 1 (CET1) and Additional Tier 1 Capital.
2. Tier 2 Capital.

Capital Structure Policy

In the context of calculating capital adequacy, the Bank is required to calculate Risk-Weighted Assets (RWA) for Operational, Market, and Credit risks as components in the calculation of the Minimum Capital Requirement (KPMR). To calculate the capital charge and RWA for operational risk, the Bank has currently implemented the Standardized Approach (SA) in accordance with SEOJK No. 6/SEOJK.03/2020.

In addition, the Bank has conducted two trial runs to calculate the operational risk capital charge using the Standardized Approach, in accordance with SEOJK No. 6/SEOJK.03/2020 regarding the calculation of Risk-Weighted Assets (RWA) for Operational Risk using the Standardized Approach, which has been effectively implemented since January 2023.

For the calculation of Market Risk RWA, the Bank uses the Standardized Approach, referring to SEOJK No.23/SEOJK.03/2022 regarding the calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

In the calculation of Credit Risk RWA, the preparation and calculation of RWA refer to SEOJK No.24/SEOJK.03/2021 on the calculation of Risk-Weighted Assets for Credit Risk using the Standardized Approach, which has adopted the Basel III reforms.

The Bank's obligations in providing minimum capital according to its risk profile, as regulated in POJK No.11/POJK.03/2016 on the Minimum Capital Requirement for Commercial Banks, as last amended by POJK No.27 of 2022, are as follows:

- a. 8% of RWA for Banks with a risk profile rating of 1;
- b. 9% up to less than 10% of RWA for Banks with a risk profile rating of 2;
- c. 10% up to less than 11% of RWA for Banks with a risk profile rating of 3;
- d. 11% up to 14% of RWA for Banks with a risk profile rating of 4 or 5.



Material Commitments for Capital Expenditure

Bank Mega has no material commitments for capital expenditure in the fiscal year 2025. Therefore, the Bank does not present information related to this, including the following:

1. The name of the party making the commitment;
2. The purpose of the commitment;
3. The source of funds allocated to fulfill the commitment;
4. The currency denomination in the commitment; and
5. The steps planned by the Bank to hedge the risk of foreign exchange positions related to it.



Realization Of Capital Goods Investment

Capital Goods Investment

Bank Mega carries out capital goods investments every year, which are expenditure activities used to purchase assets or investments expected to provide benefits in the future.

Purpose of Capital Goods Investment

Bank Mega undertakes capital goods investments to support and enhance the Bank's overall operational activities.

Types and Value of Capital Goods Investment

The types and values of capital goods investment are presented in the following table:

Type and Value of Capital Expenditure

(Expressed in millions of Rupiah)

Types of Capital Expenditure	Capital Goods Investment Value	
	2025	2024
Land	4.779	-
Building	521	-
Office equipment	84.812	118.393
Furniture and fixtures	7.183	4.896
Vehicle	1.896	-
Building improvements	3.146	2.532
Construction in progress	23.235	47.725
Right of use of assets	9.581	15.562
Total	135.153	189.108

Material Information and Material Information Subsequent Events

The Bank reported there was no material fact and information happened after accounting report date.

Dividend Policy and Its Distribution

Dividend Policy

Bank Mega implements a dividend policy based on the Company's Articles of Association, taking into account the Prospectus of the Initial Public Offering (IPO) conducted by the Bank, as well as regulations issued by the Financial Services Authority (OJK) as stipulated in POJK No.17 of 2023 regarding the implementation of good corporate governance for commercial banks.

Furthermore, Bank Mega executes its Dividend Policy in accordance with Decree No. 035/DIRBM/24 to ensure the implementation of good corporate governance principles in the distribution of dividends. Bank Mega's Dividend Policy regulates, among other things:

1. The proposal for dividend distribution is decided in a Joint Meeting of the Board of Commissioners and the Board of Directors.
2. The cash dividend amount distributed is a minimum of 20% (twenty percent) of the net profit for the fiscal year as approved in the General Meeting of Shareholders (GMS), unless the GMS decides otherwise.

3. The dividend distribution plan is based on fulfilling shareholders' rights while prioritizing the Bank's interests and is included in the Bank's Business Plan (RBB).
4. If the GMS approves the distribution of cash dividends, the Bank is obliged to make cash dividend payments to entitled shareholders no later than 30 (thirty) calendar days after the announcement/publication of the GMS minutes summary, ensuring equal treatment for all entitled shareholders in accordance with the applicable procedures.

Schedule and Procedures for Cash Dividend Payment for the 2024 Fiscal Year

In accordance with the resolution of Bank Mega's General Meeting of Shareholders (GMS) on March 27, 2025, at the Second Agenda of the Meeting, it was decided to distribute a cash dividend from the Company's net profit for the 2024 fiscal year amounting to IDR 1,052,400,000,000, or IDR 89.635.198 per share, which will be distributed to xxx shares of the Company.

The schedule and procedures for the distribution of

cash dividends for the 2024 fiscal year are as follows:

No	Description	Date
1	End of Trading Period for Shares with Dividend Rights (Cum Dividend) - Regular and Negotiated Market - Cash Market	15 April 2025 15 April 2025
2	Beginning of Trading Period of Shares without Dividend Rights (Ex Dividend) - Regular and Negotiated Market - Cash Market	16 April 2025 21 April 2025
3	Date of Register of Shareholders Eligible for Dividends (Recording Date)	17 April 2025
4	Payment Date of Cash Dividend for Financial Year 2024	29 April 2025

Procedures for Cash Dividend Distribution

1. Cash dividends will be distributed to the Company's shareholders whose names are recorded in the Shareholders Register ("DPS") or as of the recording date on 17 April 2025 and/or to shareholders holding the Company's shares in sub-accounts at PT Kustodian Sentral Efek Indonesia ("KSEI") at the close of trading on 17 April 2025.
2. For shareholders whose shares are included in KSEI's collective custody, the cash dividend payment will be processed through KSEI and distributed on 29 April 2025 to the Investors' Fund Accounts ("RDN") at Securities Companies and/or Custodian Banks where the shareholders hold their sub-accounts. For shareholders whose shares are not included in KSEI's collective custody, the cash dividend will be transferred directly to the shareholders' bank accounts.



3.a. The cash dividends will be subject to tax in accordance with the prevailing tax laws and regulations. The amount of tax payable will be borne by the respective shareholders and deducted from the cash dividends entitled to them.

b. Under the applicable tax laws and regulations, the cash dividends will be exempt from tax if received by domestic corporate taxpayers ("WP Badan DN"), and the Company will not withhold Income Tax on cash dividends paid to such WP Badan DN. Cash dividends received by domestic individual taxpayers ("WPOP DN") will be exempt from tax as long as the dividends are reinvested within the territory of the Republic of Indonesia. For WPOP DN who do not meet the aforementioned investment requirements, the dividends received will be subject to Income Tax ("PPh") in accordance with applicable laws and regulations, and the relevant WPOP DN is required to remit the tax themselves in accordance with Government Regulation No.9 of 2021 on Tax Treatment to Support Ease of Doing Business.

4. Shareholders of the Company can obtain confirmation of dividend payments through the securities company and/or custodian bank where the respective shareholder has opened a securities account. Furthermore, the shareholders are responsible for reporting the receipt of such dividends in their tax filings for the relevant fiscal year in accordance with the applicable tax laws and regulations.

5. For shareholders who are Foreign Taxpayers, the withholding tax will be applied based on the Double Tax Avoidance Agreement ("P3B"). Such shareholders must fulfill the requirements of the Director General of Taxes Regulation No. PER-25/PJ/2018 regarding the procedure for applying the Double Tax Avoidance Agreement and submit proof documents or DGT/SKD receipts that have been uploaded to the Directorate General of Taxes website to KSEI or BAI in accordance with KSEI regulations and provisions. Without these documents, the cash dividends paid will be subject to Article 26 Income Tax at a rate of 20%.

The Bank Mega cash dividend payments for the fiscal years 2024 and 2025 are as follows:

	2025	2024
Legal Basis	AGMS Resolution dated March 27, 2025	AGMS Resolution dated March 1, 2024
Fiscal Year	2024 audited financial report	2023 audited financial report
Income for the year (IDR Million)	2,631,054	3,510,670
Dividends (IDR Million)	1,052,400	2,457,420
Dividend per share (Rp)	89.635	209.303
Dividend Pay Out Ratio	39.99%	69.99%
Cash dividend announcement date	17 April 2025	15 March 2024
Cash dividend payment date	29 April 2025	27 March 2024



Information about The Share Ownership of Employees and/or Management Program (ESOP/MSOP)

As of December 31, 2025, Bank Mega does not have a policy on employee and/or management share ownership program. Therefore, the Company does not provide information regarding the number of ESOP/MSOP shares and their realization, the period, the eligibility criteria for employees and/or management, or the exercise price.



Provision of Funds to Related Parties and Bank Management

Policy

Bank Mega regulates the provision of funds to related parties, including members of the Board of Commissioners, members of the Board of Directors, Executive Officers, and other affiliated parties, in accordance with the provisions of the Commercial Credit Policy and Consumer Credit Policy. Accordingly, the provision of funds to related parties must be granted under reasonable terms and in compliance with applicable credit regulations and procedures.

For material transactions with related parties and transactions that could potentially create conflicts of interest for the Bank, the Audit Committee is

required to provide recommendations to the Board of Commissioners before such material transactions with affiliates occur. These transactions must be reported to the Financial Services Authority (OJK) and disclosed to the public in accordance with POJK No.42/POJK.04/2020 on Affiliated Transactions and Conflicts of Interest and POJK No.17/POJK.04/2020 on Material Transactions and Changes in Business Activities.

In 2025, there were no violations or exceedances of the Maximum Credit Limit (BMPK) in the provision of funds to Bank Mega's related parties.

The table below presents the provision of funds to members of the Board of Commissioners and the Board of Directors in 2025.

Name	Position	Loans
Board of Commissioners		
Chairul Tanjung	President Commissioner	Credit Card
Achjadi Ranuwisata	Independent Commissioner	Credit Card
Lambock V. Nahattands	Independent Commissioner	-
Hizbullah	Independent Commissioner	Credit Card
Board of Directors		
Kostaman Thayib	President Director	Credit Card
Indivara Erni	Vice President Director	Credit Card
Yuni Lastianto	Director	Loan and Credit Card
Madi Darmadi Lazuardi	Director	Credit Card
Martin Mulwanto	Director	Loan and Credit Card
Y.B. Hariantono	Director	-
Heriwan Gazali	Director	Credit Card



Information on The Realization of The Use of Funds from Public offerings

Pada tahun 2025 tidak ada realisasi penggunaan dana hasil penawaran umum.

Material Information Regarding Investment, Expansion, Divestment Business Merger, Acquisition, and/or Debt/Capital Restructuring

Pada tahun 2025 tidak terdapat aktivitas Investasi, Ekspansi, Divestasi Penggabungan Usaha, Akuisisi, dan/atau Restrukturisasi Utang.



Material Information on Transactions that Contain Conflict of Interest and/or Transactions with Affiliated Parties/Related Parties

Bank Mega telah memiliki kebijakan mengenai penanganan benturan kepentingan dan transaksi afiliasi yang tertuang dalam Surat Keputusan Direksi No. 099/DIRBM/22 tanggal 20 Desember 2022 tentang Transaksi Afiliasi, Transaksi Benturan Kepentingan, dan Transaksi Material. Kebijakan ini secara umum mengatur tentang persetujuan, administrasi dan pengungkapan benturan kepentingan dan transaksi afiliasi.

Pada tahun 2025 tidak terdapat aktivitas / transaksi yang menimbulkan benturan kepentingan, namun terdapat aktivitas atau transaksi afiliasi dengan perusahaan dalam group usaha. Selain transaksi dengan pihak afiliasi yang merupakan kegiatan usaha Bank, Bank juga melakukan transaksi yang lain yaitu sewa-menyewa penggunaan ruang kantor dan box arsip. Transaksi tersebut telah diproses sesuai ketentuan dan dilakukan secara wajar (*arm's length principle*), serta didukung dengan Perjanjian Kerjasama yang diadministrasikan dengan baik oleh Bank.

Data transaksi afiliasi selama tahun 2025 (transaksi yang bukan kegiatan usaha Bank) adalah sebagai berikut :

A. SEWA MENYEWAWA GEDUNG

1. Bank Mega dengan Bank Mega Syariah

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa menyewa MBM Tendeand Jakarta lantai 2	2-Feb-2022	24-Mar-2026	Rp1.604.250.000
	PT. Bank Mega Syariah	Yuwono Waluyo (Direktur Utama) & Slamet Riyadi (Direktur)				
2.	PT. Bank Mega, Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)	Sewa Menyewa Gedung Bank Mega KC Bogor Lt. 8	27-Dec-2022	26-Dec-2027	Rp4.224.132.000
	PT. Bank Mega Syariah	Dila Karnela Peter (Sales & Distribution Division Head) & Nugraha Permana (GS Dept. Head)				
3.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Gedung KC Bank Mega Pekanbaru Lt 2	3-Dec-2020	2-Dec-2025	Rp2.445.120.000
	PT Bank Mega Syariah	Yuwono Waluyo (Direktur Utama) & Slamet Riyadi (Direktur)				
	PT Bank Mega Tbk	Mariana Haryani (PRFS Head) & Yudi Trihastanto (FM Head)		3-Dec-2025	2-Dec-2030	
	PT Bank Mega Syariah	Dila Karnela Peter (Sales & Distribution Division Head) & Priliandi Bambang Wisaksono (Operation & General Service Div. Head)				



No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
4.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)	Sewa Menyewa Menara Bank Mega Bandung, Lantai Dasar dan 2	20-Jun-2023	19-Jun-2028	Rp3.689.280.000
	PT Bank Mega Syariah	Dila Karnela Peter (Sales & Distribution Division Head) & Priliandi Bambang Wisaksono (Operation & GS Division Head)				
5.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Menara Bank Mega Semarang, Lantai 1	1-Jan-2021	31-Dec-2025	Rp4.238.208.000
	PT Bank Mega Syariah	Yuwono Waluyo (Direktur Utama) & Slamet Riyadi (Direktur)				
	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)		15-May-2023	31-Dec-2025	Rp711.144.000
	PT Bank Mega Syariah	Dila Karnela Peter (Sales & Distribution Division Head) & Priliandi Bambang Wisaksono (Operation & GS Div. Head)				
6.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa Menyewa Gedung Bank Mega, KC Surabaya Darmo Lt 1 & 2	2-May-2022	1-May-2027	Rp3.922.176.000
	PT Bank Mega Syariah	Yuwono Waluyo (Direktur Utama) & Slamet Riyadi (Direktur)				
7.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Menara Bank Mega Makassar Ground Floor	3-Dec-2020	2-Dec-2024	Rp3.669.969.600
	PT Bank Mega Syariah	Yuwono Waluyo (Direktur Utama) & Slamet Riyadi (Direktur)				
	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)		3-Dec-2024	2-Dec-2028	Rp4.292.752.320
	PT Bank Mega Syariah	Dila Karnela Peter (Sales & Distribution Division Head) & Priliandi Bambang Wisaksono (Operation & GS Division Head)				

2. Bank Mega dengan PT. Para Bandung Propertindo

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendean Jakarta Lt.3A	25-Mar-2021	24-Aug-2024	Rp3.385.370.000
	PT. Para Bandung Propertindo	Yaya Sukaryadi (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)		25-Aug-2024	24-Aug-2028	Rp4.221.840.000
	PT. Para Bandung Propertindo	Yaya Sukaryadi (Direktur)				



3. Bank Mega dengan PT Asuransi Umum Mega

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa menyewa MBM Tendean Jakarta lt. 18	25-Mar-2024	24-Mar-2025	Rp3.310.620.000
	PT. Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)		25-Mar-2025	24-Mar-2026	Rp3.310.620.000
	PT. Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
2.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Gedung KC Bank Mega Pekanbaru Lt 5	15-Mar-2021	14-Mar-2026	Rp255.960.000
	PT Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
3.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)	Sewa Menyewa Menara Bank Mega Bandung, Lantai 3	20-Jun-2023	19-Jun-2028	Rp1.296.000.000
	PT Asuransi Umum Mega	Hardianto Wirawan (Wakil Direktur Utama)				
4.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)	Sewa Menyewa Menara Bank Mega Semarang, Lantai 7	1-Apr-2024	31-Mar-2025	Rp185.379.840
	PT Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)		1-Apr-2025	31-Mar-2030	Rp926.899.200
	PT Asuransi Umum Mega	Hardianto Wirawan (Wakil Direktur Utama)				
5.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa Menyewa Gedung Bank Mega, KCP Malang Dinoyo Lt 3	17-Dec-2022	16-Dec-2027	Rp73.440.000
	PT Asuransi Umum Mega	Hardianto Wirawan (Wakil Direktur Utama)				
6.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Menara Bank Mega Makassar Lantai 1	3-Mar-2021	2-Dec-2025	Rp432.630.000
	PT Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
	PT Bank Mega Tbk	Mariana Haryani (PRGS Head) & Yudi Trihastanto (FM Head)		3-Dec-2025	2-Dec-2026	Rp110.400.000
	PT Asuransi Umum Mega	Hardianto Wirawan (Wakil Direktur Utama)				
7.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Gedung KCP Bank Mega Manado Calaca Lt. 3	9-May-2021	8-May-2026	Rp287.280.000
	PT. Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
8.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa Menyewa Gedung KCP Bank Mega Samarinda Ahmad Yani	1-Apr-2022	31-Mar-2027	Rp60.000.000
	PT. Asuransi Umum Mega	Hardianto Wirawan (Direktur)				

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
9.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa Menyewa Gedung KCP Bank Mega Palembang A. Rivai	1-Jul-2022	30-Jun-2027	Rp92.925.000
	PT. Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
10.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa Menyewa Gedung KCP Bank Mega Pontianak Siantan	1-Jun-2022	31-May-2027	Rp204.660.000
	PT. Asuransi Umum Mega	Hardianto Wirawan (Direktur)				
11.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa Menyewa Gedung KC Bank Mega Jayapura	1-Aug-2024	31-Jul-2028	Rp95.040.000
	PT Asuransi Umum Mega	Hardianto Wirawan (Wakil Direktur Utama)				

4. Bank Mega dengan PT Mega Capital Sekuritas

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa menyewa MBM Tendean Jakarta Lt. 2	25-Mar-2024	24-Mar-2025	Rp2.671.680.000
	PT. Mega Capital Sekuritas	Nany Susilowati (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)		25-Mar-2025	24-Mar-2026	Rp2.671.680.000
	PT. Mega Capital Sekuritas	Yimmy Lesmana (Direktur Utama) & Nany Susilowati (Direktur)				
2	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)	Sewa Menyewa Menara Bank Mega Bandung, Lantai 3	25-Aug-2023	24-Aug-2028	Rp638.172.000
	PT Mega Capital Sekuritas	Yimmy Lesmana (Direktur Utama) & Nany Susilowati (Direktur)				
3.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa Menyewa Menara Bank Mega Semarang, Lantai Dasar	7-Nov-2022	6-Nov-2027	Rp505.764.000
	PT Mega Capital Sekuritas	Yimmy Lesmana (Direktur Utama) & Nany Susilowati (Direktur)				

5. Bank Mega dengan PT Duta Visual Nusantara Tivi Tujuh

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa menyewa MBM Tendean Jakarta Lt.10	25-Oct-2024	24-Mar-2025	Rp1.410.820.000
	PT. Duta Visual Nusantara Tivi Tujuh	Ch. Suswati Handayani (Direktur)				



No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
2.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa menyewa MBM Tendean Jakarta It.20	25-Mar-2025	24-Mar-2030	Rp16.929.840.000
	PT. Duta Visual Nusantara Tivi Tujuh	Ch. Suswati Handayani (Direktur)				
3.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa menyewa MBM Tendean Jakarta It.22	25-Oct-2024	24-Mar-2025	Rp1.505.695.000
	PT. Duta Visual Nusantara Tivi Tujuh	Ch. Suswati Handayani (Direktur)				

6. Bank Mega dengan PT Allo Bank Indonesia Tbk.

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendean Jakarta It.5	1-Nov-2021	31-Oct-2026	Rp15.937.620.000
	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur) & Ari Yanuanto Asah (Direktur)				
2.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendean Jakarta It.6	1-Nov-2021	31-Oct-2026	Rp13.924.200.000
	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur) & Ari Yanuanto Asah (Direktur)				
3.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendean Jakarta It. Mezanine	3-Jan-2022	2-Jan-2027	Rp2.918.700.000
	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur) & Ari Yanuanto Asah (Direktur)				
4.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendean Jakarta It. Dasar	15-Mar-2022	14-Mar-2025	Rp3.167.100.000
	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur) & Ari Yanuanto Asah (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)		15-Mar-2025	14-Mar-2028	Rp3.442.500.000
	PT Allo Bank Indonesia Tbk	Rumiris Fouryentina S (Business Performance, Facility & Vendor Management Div. Head) & Sonya Rosmala (Collection Head)				

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
5.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendea Jakarta Lahan Reklame	15-Mar-2022	14-Mar-2025	Rp493.491.600
	PT Allo Bank Indonesia Tbk	Arief Tendeas (Direktur) & Ari Yanuanto Asah (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)		15-Mar-2025	14-Mar-2028	Rp528.741.000
	PT Allo Bank Indonesia Tbk	Rumiris Fouryentina S (Business Performance, Facility & Vendor Management Div. Head) & Sonya Rosmala (Collection Head)				
6.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Management Head)	Sewa Menyewa Ruang Gedung Arsip Setu Lt. Dasar	16-Oct-2023	15-Oct-2026	Rp3.827.266.200
	PT Allo Bank Indonesia Tbk	Iswibowo (IT Infrastructure Head) & Rully Feranata (IT Strategy & Governance Head)	Sewa Menyewa Lahan Gedung Arsip Setu	16-Oct-2023	15-Oct-2026	Rp279.666.000
7.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa Menyewa Gedung Kuningan Card Center Lt. 10	9-Apr-2024	8-Oct-2028	Rp456.775.200
	PT. Allo Bank Indonesia Tbk	Sonya Rosmala (Collection Head)	Sewa Menyewa Gedung Kuningan Card Center Lt. 9	9-Oct-2024	8-Oct-2028	Rp1.422.720.000

7. Bank Mega dengan pihak Terafiliasi lainnya

No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
1.	PT. Bank Mega Tbk	Mariana Haryani (PRGS Head) & Yudi Trihastanto (FM Head)	Sewa menyewa MBM Tendea Jakarta Lt. 7	17-Nov-2025	16-Nov-2027	Rp4.320.000.000
	PT Daily Dinamika Kreasi	Rangga Prana Citra (Interim Chief Operating Office)				
2.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa menyewa MBM Tendea Jakarta Lt. LG (Food Court)	15-May-2021	14-May-2026	Presentase bagi hasil sebesar 15%
	(PT. Trans Ice) Baskin Robbins	Kuncoro Hadi (Direktur)				
3.	PT. Bank Mega Tbk	Paulus Tangkilisan (PRFM Head) & Herman Irawan (FM Head)	Sewa menyewa MBM Tendea Jakarta Lt.LG (Food Court)	9-Jan-2015	8-Jan-2035	Presentase bagi hasil sebesar 3%
	(PT. Trans Retail Indonesia) Trans Mini	Shafie Bin Shamsuddin (Presiden Direktur)				



No	Nama Pihak Afiliasi	Nama Dan Jabatan Pengambil Keputusan	Jenis Transaksi	Jangka Waktu		Nilai Transaksi
				Awal	Akhir	
4.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Vendor & Quantity Management Head)	Sewa menyewa MBM Tendean Jakarta Lt.LG (Food Court)	14-Jul-2020	13-Jul-2025	Presentase bagi hasil sebesar 15%
	(PT. Trans Burger) Wendys	Bouzeneth Benaouda (Direktur Utama)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)		14-Jul-2025	13-Jul-2030	Presentase bagi hasil sebesar 15%
	(PT. Trans Burger) Wendys	Kuncoro Hadi (Direktur)				
5.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Vendor & Quantity Mgt Head)	Sewa Menyewa Gedung KC Bank Mega Surabaya Yos Sudarso Lt 3 & 4	1-Jul-2020	30-Jun-2025	Rp1.741.320.000
	PT Detik Tivi Dua	Titin Rosmasari, (Direktur Utama)				
	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (FM Head)		1-Jul-2025	31-Dec-2025	Rp145.031.100
	PT Detik Tivi Dua	Titin Rosmasari, (Direktur Utama)				
6.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Project & Cost Mgt Head)	Sewa Menyewa Menara Bank Mega Makassar Lantai 9	10-Oct-2021	9-Oct-2026	Rp346.500.000
	PT. Trans Kalla Makassar	Max Kembuan, SE, MM, AK (Direktur Utama)				
7.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa menyewa lt. 14	8-Dec-2023	7-Dec-2025	Rp3.740.372.400
	PT Trans Berita Bisnis	Wahyu Daniel Panjaitan (Direktur Utama)				
	PT Bank Mega Tbk	Mariana Haryani (PRGS Head) & Yudi Trihastanto (FM Head)	Sewa menyewa lt. 14	8-Dec-2025	7-Dec-2027	Rp3.851.460.000
	PT Trans Berita Bisnis	Wahyu Daniel Panjaitan (Direktur Utama)				
8.	PT Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa Menyewa Gedung KCP Bank Mega Singkawang	9-Sep-2024	8-Sep-2025	Rp12.960.000
	PT. Mega Auto Finance	Melly Armeilia (Direktur Utama)				
				9-Sep-2025	8-Nov-2025	Rp2.160.000
	PT Bank Mega Tbk	Mariana Haryani (PRGS Head) & Yudi Trihastanto (FM Head)				
9.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa menyewa MBM Tendean Jakarta lt. 2	10-Jun-2025	9-Jun-2030	Rp300.000.000
	PT. Mega Asset Management	Martono (Direktur Utama)				



B. SEWA MENYEWA BOX ARSIP

No	Nama Pihak Afiliasi	Nama dan Jabatan Pengambil Keputusan	Jenis Transaksi	Biaya Sewa/Tahun	Jangka Waktu	
					Awal	Akhir
1.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Vendor & Quantity Mgt Head)	Sewa Rack Box Arsip Setu	Rp. 4.200,-/box/bulan	1-Apr-2020	28-Feb-2025
	PT. Trans Coffee	Bouzeneth Benaouda (Direktur Utama)				
2.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Vendor & Quantity Mgt Head)	Sewa Rack Box Arsip Setu	Rp. 4.200,-/box/bulan	1-Apr-2020	31-Mar-2025
	PT. Trans Fashion Indonesia	Ali Gunawan (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)			1-Apr-2025	31-Mar-2030
	PT. Trans Fashion Indonesia	Deisy (Direktur)				
3.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Herman Irawan (Vendor & Quantity Mgt Head)	Sewa Rack Box Arsip Setu	Rp. 4.200,-/box/bulan	1-Apr-2020	31-Mar-2025
	PT. Mega Capital Sekuritas	Yimmy Lesmana (Direktur Utama) & Nany Susilowati (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)			1-Apr-2025	31-Mar-2030
	PT. Mega Capital Sekuritas	Yimmy Lesmana (Direktur Utama) & Nany Susilowati (Direktur)				
4.	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)	Sewa Rack Box Arsip Setu	Rp. 4.200,-/box/bulan	1-Sep-2022	31-Mar-2025
	PT. Allo Bank Indonesia Tbk	Arief Tendeas (Direktur) & Ari Yanuanto Asah (Direktur)				
	PT. Bank Mega Tbk	Dimas Prasetyo (PRFS Head) & Yudi Trihastanto (Facility Mgt Head)			1-Apr-2025	31-Mar-2030
	PT Allo Bank Indonesia Tbk	Rumiris Fouryentina S (Business Performance, Facility & Vendor Management Div. Head) & Sonya Rosmala (Collection Head)				



PT Bank Mega Tbk - Periode November 2025

No.	Nama Debitur Skema Club Deal	CCY	Plafond	Tgl Pencairan	Tgl Jatuh Tempo
1	PT.Karya Mandiri Digdaya Maju	IDR	2.293.431.932.750,00	29 July 2022	23 September 2026
2	PT.Cipta Sinar Indah	IDR	822.531.763.902,09	29 September 2021	29 September 2031
3	PT.Kalimantan Sangar Pusaka	IDR	44.804.892.560,40	29 September 2021	29 September 2031
4	PT.Kalimantan Sangar Pusaka	IDR	469.999.300.000,00	06 October 2021	29 September 2031
5	PT.Cakra Wisesa Karya Makmur	USD	USD 124.000.000,00	26 November 2021	25 November 2026
6	PT.Dirgantara Karya Cipta	USD	USD 65.000.000,00	28 March 2022	28 March 2027
7	PT.Adyatama Cipta Cemerlang	USD	USD 62.000.000,00	28 March 2022	28 March 2027
8	PT.Bintani Megaindah	IDR	50.000.000.000,00	26 April 2022	31 March 2026
9	PT.Muara Data Sentosa	IDR	79.287.000.000,00	14 June 2022	13 June 2027
10	PT.Tamaris Prima Energi	IDR	68.000.000.000,00	30 September 2022	08 September 2027
11	PT. Anta Express Tour & Travel Service	IDR	400.000.000.000,00	26 June 2024	14 June 2034
12	PT. Trans Fashion	IDR	800.000.000.000,00	26 June 2024	14 June 2034
13	PT. Argha Karya Prima Industri	USD	USD 3.750.000,00	13 February 2025	13 February 2034
14	PT. Argha Karya Prima Industri	USD	USD 3.187.500,00	13 February 2025	13 February 2034
15	PT. Argha Karya Prima Industri	USD	USD 937.500,00	13 February 2025	13 February 2034
16	PT ARDRA MULIA GRAHA	IDR	599.000.000.000,00	23 June 2025	23 June 2035



	Baki Debet	Kualitas	Sektor Ekonomi	Segmen Kredit	Penggunaan Kredit Spesifik
	460.734.036.650,00	1	723000 Pengolahan Data	Korporasi	Pembangunan Data Center
	583.997.552.370,09	1	011340 Perkebunan Kelapa Sawit	Korporasi	Take Over di Mandiri
	31.811.473.720,40	1	011340 Perkebunan Kelapa Sawit	Korporasi	Take Over di Mandiri
	343.099.300.000,00	1	011340 Perkebunan Kelapa Sawit	Korporasi	Akuisisi Saham
	28.416.661,00	2	723000 Pengolahan Data	Korporasi	Pembangunan Data Center
	20.312.507,00	1	723000 Pengolahan Data	Korporasi	Pembangunan Data Center
	19.375.000,07	2	723000 Pengolahan Data	Korporasi	Pembangunan Data Center
	5.600.652.032,12	1	131000 P'tambang Pasir Besi & Bijih Besi	Korporasi	Pembangunan Infrastruktur Pabrik
	29.732.625.000,00	1	723000 Pengolahan Data	Korporasi	Pembangunan Data Center
	7.881.556.435,68	1	401002 Ketenagalistrikan Lainnya	Korporasi	Akuisisi Saham
	393.500.000.000,00	1	634000 Jasa Perjalanan Wisata	Korporasi	Distribusi Dana Kepada Holding utk Pembayaran kewajiban PT Trans Corpora
	787.000.000.000,00	1	533102 Perdagangan Ekspor Pakaian Jadi	Korporasi	Distribusi Dana Kepada Holding utk Pembayaran kewajiban PT Trans Corpora
	3.201.101,18	1	252000 Industri Barang dari Plastik	Korporasi	Pembelian Mesin Produksi
	2.942.283,47	1	252000 Industri Barang dari Plastik	Korporasi	Pembelian Mesin Produksi
	312.905,29	1	252000 Industri Barang dari Plastik	Korporasi	Pembelian Mesin Produksi
	599.000.000.000,00	1	701007 Real Estate Gedung Perkantoran	Korporasi	Pembelian Gedung



Changes in Laws and Regulations That Have a Significant Effect on the Company

Changes in legislation in 2024 that significantly affect Bank Mega's business are as follows:

Type of Regulation	About	Impact on Bank Mega
Otoritas Jasa Keuangan		
POJK No. 4 of 2024	Report on Ownership or Any Changes in the Ownership of Shares of Public Companies and Report on Activities of Pledging Shares of Public Companies	The Bank has updated and adjusted its operational policies to ensure compliance with the regulations.
POJK No. 5 of 2024	Establishment of Supervision Status and Handling of Issues in Commercial Banks	The Bank has updated and adjusted its policies to ensure compliance, including the Recovery Plan Policy and the Resolution Plan Policy.
POJK No. 12 of 2024	Implementation of Anti-Fraud Strategy for Financial Service Institutions	The Bank has updated and adjusted its policies to ensure compliance, including the Recovery Plan Policy and the Resolution Plan.
POJK No. 13 of 2024	Transparency and Publication of Base Lending Rates for Conventional Commercial Banks	No impact to the Bank
POJK No. 15 of 2024	Integrity of Bank Financial Reporting	No impact to the Bank
POJK No. 26 of 2024	Expansion of Banking Business Activities	No impact to the Bank
POJK No. 28 of 2024	Management of Actor Track Record Information through the Actor Information System in the Financial Services Sector	The duties and responsibilities of Bank Mega as the Main Entity in the Financial Conglomerate (KK) - Mega Corpora and as the Parent Company Executor in the Banking Group (KUB) - Mega Corpora will be transferred to the Parent Company of the Financial Conglomerate.
POJK No. 30 of 2024	Financial Conglomeration and Financial Conglomerate Holding Company	The duties and responsibilities of Bank Mega as the Main Entity in Mega Corpora Financial Conglomerate and as the Parent Company Executor in the Bank Mega Corpora Group will be transferred to the Parent Company of the Financial Conglomerate.
POJK No. 44 of 2024	Bank Confidentiality	No impact to the Bank
SEOJK No. 13/SEOJK.08/2024	Preparation and Submission of Financial Literacy and Financial Inclusion Plan and Realization Reports	No impact to the Bank
SEOJK No. 18/SEOJK.08/2024	Self-Assessment of Compliance with Consumer and Public Protection Regulations in the Financial Services Sector	The Bank has updated and adjusted its operational policies to ensure compliance with the regulations.



Type of Regulation	About	Impact on Bank Mega
Bank Indonesia		
PBI No. 2 of 2024	Information System Security and Cyber Resilience for Payment System Operators, Money Market and Foreign Exchange Market Participants, and Other Entities Regulated and Supervised by Bank Indonesia	The Bank is updating and adjusting its policies to ensure compliance with these regulations.
PBI No. 5 of 2024	Standardization of Competence in the Payment System Sector (PBI SK SP) and PADG No. 17 of 2024 on the Implementation of Competence Standardization in the Payment System Sector	No impact to the Bank
PBI No. 6 of 2024	Money Market and Foreign Exchange Market	The Bank has updated and adjusted its operational policies to ensure compliance with the regulations.
PBI No. 7 of 2024	Bank Foreign Funding Ratio and PADG No. 7 of 2024 on the Implementation Regulations for the Bank Foreign Funding Ratio	No impact to the Bank
PADG No. 24 of 2024	Information System Security and Cyber Resilience for Payment System Providers, Money Market and Foreign Exchange Market Participants, as well as Other Parties Regulated and Supervised by BI	The Bank has updated and adjusted its operational policies to ensure compliance with the regulations.



Changes in Accounting Policies and Their Impact on the Company

The following are amendments, revisions, and annual adjustments to standards effective for periods beginning on or after January 1, 2026, with early application permitted:

- Amendment to PSAK 109: Financial Instruments, and PSAK 107: Financial Instruments: Disclosures on the Classification and Measurement of Financial Instruments;
- Annual adjustments to PSAK 107, PSAK 109, PSAK 110, and PSAK 207; and
- Revision of PSAK 338: Business Combinations of Entities Under Common Control regarding the scope and application of the pooling-of-interests method.

New standards, revisions, amendments, and interpretations effective for periods beginning on or after January 1, 2027, with early application permitted, include:

- PSAK 118: Presentation and Disclosure in Financial Statements;
- PSAK 119: Subsidiaries without Public Accountability: Disclosures;
- PSAK 401: Presentation and Disclosure in Sharia Financial Statements;
- PSAK 403: Components of Sharia Financial Statements Applying Indonesian Financial Accounting Standards for Private Entities and for Micro, Small, and Medium Entities;
- PSAK 413: Impairment; and
- PSAK 414: Impairment of Sharia Financial Assets for Entities Applying Indonesian Financial Accounting Standards for Private Entities (SAK EP).

As of the date of this annual report, the Company is still evaluating the potential impact of the implementation of these new standards, amendments, and interpretations.

Target, Realization, and Projection

The comparison between the Company's targets and actual performance for 2025, as well as projections for 2026, is as follows:

Description	(in billions of Rupiah)		
	2025		2026
	Target	Realization	Target
Total Assets	139,141	140,828	148,861
Loans	69,970	67,231	73,731
Third Party Loan	96,252	104,131	111,131
- Current Accounts	11,291	12,475	14,175
- Savings	19,030	15,665	17,665
- Deposits	65,931	75,991	79,291
Profit before Tax	3,481	4,161	4,523
Profit for the Year	2,810	3,365	3,658
CAR	26.97%	30.49%	28.60%



Business Prospect

The global and domestic economic conditions in 2026 are expected to remain full of challenges and uncertainties. These include geopolitical tensions in the Middle East, exacerbated by U.S. aggression toward Iran in February; the ongoing trade war between the United States and China; commodity price fluctuations; geopolitical tensions arising from the Ukraine-Russia war; threats from El Niño and climate change; global debt crisis risks; and regulatory changes due to new governments in many countries.

All of these uncertainties are contributing to a slowdown in global economic growth. According to the January 19, 2026 edition of the *World Economic Outlook* (WEO) report, the International Monetary Fund projects global economic growth at 3.2% in 2026.

Amid these global economic conditions, the domestic economy is expected to continue growing, supported by increasing domestic demand, household

consumption, and government spending. Both domestic and foreign investment are anticipated to rise, following new initiatives from the elected government and accelerated implementation of national priority programs. According to a press release from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia, and in line with statements from Bank Indonesia Governor Perry Warjiyo, Indonesia's economic growth in 2025 remained around 5% and is projected to increase to between 4.9% and 5.7% in 2026, with inflation realized at 2.92%—within the target range of 2.5%±1% in 2025—and expected to remain within that target range.

Entering 2026, Bank Mega remains optimistic yet cautious. Considering both national and global economic conditions, Bank Mega has established strategies to achieve its targets for 2026.



Information on Business Continuity

Factors That May Significantly Affect Business Continuity

In line with global economic forecasts full of challenges, Indonesia's economy is expected to continue growing well and remain resilient to the impacts of global economic conditions. Bank Indonesia forecasts that economic growth is projected to increase to approximately 5.11% in 2026.

The economy is expected to grow stronger, supported by estimated growth in household consumption and government spending.

This optimism regarding growth is expected to drive banking credit distribution.

Assumptions Used by Management in Conducting the Assessment

Several important aspects in bank management, such as capital, liquidity, profitability, and asset quality, are taken into consideration by Bank Mega in assessing business continuity with reference to the

RBB (Business Plan). These four important aspects are then detailed in the RBB and serve as parameters for Bank Mega to maintain its business continuity in the national banking industry. The Bank also uses these four key aspects as performance evaluation indicators, comparing them to the targets that have been set previously. Additionally, Bank Mega prioritizes sustainable financial aspects by aligning the economy with environmental sustainability, social aspects, and good corporate governance.

Management's Assessment of Factors Affecting Business Continuity

Bank Mega conducts an evaluation of the implementation of its strategy and assesses the Bank's ability to achieve the targets set in the Bank's Business Plan (RBB) to maintain business continuity. This step is taken by considering the dynamics occurring in the macroeconomy and the banking industry.



Business Supporting Overview

HUMAN RESOURCES

Throughout 2025, Indonesia's banking industry continued to move dynamically, with intensifying competition among banks, accelerating digital transformation, and growing demands for more adaptive and data-driven work models. In anticipation of these conditions, the Bank remains committed to continuously strengthening its human resource management, which serves as a key foundation in supporting business sustainability.

The Bank continues to ensure that talent management and organizational development are aligned with the Company's strategic policy direction and are capable of addressing both current and future business challenges. Human resource management is carried out in an integrated and sustainable manner to enhance employee performance, strengthen employee engagement, and

foster a productive and collaborative work culture.

The optimization of technology utilization across various human resource management processes is carried out on an ongoing basis. The integration of digital-based HR systems, the use of artificial intelligence (AI) in learning processes, and the implementation of people analytics support faster, more accurate, and data-driven decision-making. These efforts are undertaken to create a better, more efficient, and more personalized employee experience.

Agile principles, continuous learning, digital excellence, and a performance-driven culture are the main focus of organizational development in 2025. Initiatives to enhance digital capabilities, adaptive leadership, and the reinforcement of corporate values continue to be accelerated to remain relevant to the evolving business environment and the expectations of future talent.





Through the implementation of these various initiatives, the Bank is committed to creating an outstanding, adaptive, and highly competitive organization, capable of sustainably supporting the achievement of the Company's business strategy.

Development Strategy

The Bank is committed to enhancing human resource development through the utilization of multiplatform technology to create integrated, effective, and efficient HR management. By integrating technology into every organizational development process, the Bank ensures that all initiatives are aligned, adaptive, and performance-oriented. This effort represents a strategic step in strengthening competitiveness and delivering sustainable contributions to organizational growth.

Human Resource Fulfillment

Meeting human resource needs is one of the Bank's key priorities. This is implemented through recruitment strategies from both internal and external sources to ensure that critical and other positions are filled by competent talent.

The recruitment process is carried out using a digital approach through various job portals and the Bank's career website, including the implementation of online personality assessments (as needed) to accelerate and enhance the efficiency of candidate selection.

Through the Employee Referral Program scheme, the Bank empowers employees to act as organizational ambassadors by recommending competent, high-potential talent. This strategy is supported by strengthening a consistent employer branding narrative across social media to build a positive public perception. By highlighting aspects of innovation and workplace dynamism, the Bank is committed to continuously attracting top talent who are ready to contribute to the Company's progress.

In 2025, the Bank successfully recruited a total of 1,458 employees through external channels, with a distribution of 165 individuals (11%) at the Head Office and 1,293 individuals (89%) across Regional Offices and Branch Offices.

The Bank implemented development programs based on functional specialization and generalist capabilities to sustainably address workforce needs. This initiative was specifically designed as a strategic solution to support business growth. Through a transparent and systematic selection mechanism, we ensure that only candidates with the highest qualifications are selected to participate in this development program.

Fulfillment of Human Resources for Development Program 2025

No	Types of Development Programs in 2025	Total			
		Batch	%	Participants	%
1	Branch Manager Training (BMTP)	6	9%	38	5%
2	Retail Funding Officer Training (RFOT)	4	6%	33	5%
2	Retail Funding Training Program (RFTP)	17	26%	166	23%
4	Young Financial Academy (YFA)	29	45%	314	43%
5	Team Leader Training Program (TLTP)	3	5%	15	2%
6	Mega Management Development Program (MMDP)	3	5%	69	10%
7	Operation Supervisor Development Program (OSDP)	2	3%	38	5%
8	Intership Bank Mega (Mega Prima) Program	1	2%	53	7%
Jumlah		65	100%	726	100%

Number of Employees by Gender

Gender	2025	2024
Male	2,471	2,618
Female	2,816	3,083
Total	5,287	5,701

Number of Employees by Employment Status

Employment Status	2025	2024
Permanent	3,931	4,416
Non-Permanent	1,356	1,285
Total	5,287	5,701



Number of Employees by Age

Age	2025	2024
20-24 years old	363	403
25-29 years old	1,258	1,364
30-34 years old	980	1,099
35-39 years old	910	1,067
40-44 years old	851	862
45-49 years old	503	459
50-54 years old	328	357
55-59 years old	73	73
> 60 years old	21	17
Total	5,287	5,701

Number of Employees by Position

Level	2025	2024
Vice President	303	311
Manager	1,443	1,396
Officer	1,754	2,086
Administration	1,787	1,908
Jumlah	5,287	5,701

Number of Employees by Education Level

Education Level	2025	2024
S2 & S3	163	195
S1	4,214	4,502
D3-D4	722	820
D1-D2	19	23
SMU	169	161
Jumlah	5,287	5,701

Career Development

Career development is an integral part of the Bank's talent management strategy in building a sustainable and competitive organization. The career development approach is designed to ensure the availability of talent ready to support the achievement of business strategies and the strengthening of long-term leadership.

Career management is carried out in an integrated manner with learning and development programs to create development pathways that are aligned with business needs. The Bank provides various career development alternatives, both through deepening competencies within a specific function and through cross-functional experience, to broaden employees' perspectives and enhance their readiness.

Internal promotion policies and succession management serve as the foundation for maintaining leadership continuity and strengthening the talent pipeline. Targeted learning initiatives continue to be developed to ensure that employees possess the necessary competencies and

readiness to support organizational transformation and the Bank's sustainable growth.

Organizational Development

Organizational development is a key element in supporting the success of the Bank's business strategy and the sustainability of its performance. This approach is aimed at ensuring that the organization's structure, processes, and capabilities are able to address evolving business needs and strengthen the Company's competitiveness within the banking industry.

The Bank continuously conducts organizational evaluations and adjustments by considering internal readiness as well as external environmental dynamics. Enhancing the quality of human resources, improving the effectiveness of cross-unit collaboration, and clarifying organizational roles and responsibilities are the main focus areas in creating a more agile and responsive organization.

The advancement of digital technology, increasing competition complexity, and changing customer expectations drive the need for adjustments in organizational design and work patterns. The Bank ensures that organizational development is aligned with digital transformation needs and supports the creation of sustainable added value for all stakeholders.

The optimization of organizational structure and functions is carried out in a planned manner to enhance operational efficiency and work productivity. Alignment of business processes, strengthening of governance, and clarification of organizational roles are continuously pursued to ensure the Bank has a strong, flexible organizational foundation ready to face future business challenges.

Employee Education, Development, and Training

In supporting business sustainability and the achievement of business strategies, the Bank positions human resources as a strategic organizational asset. Capability development and competency enhancement for employees are carried out continuously through the strengthening of a learning organization foundation, ensuring that competencies remain aligned with the dynamics of the banking industry and the Bank's transformation direction throughout 2025.

Throughout 2025, the Bank remained committed to enhancing human resource capabilities by conducting training programs involving more than 120,000 participants. These programs include competency certification, the development of technical (hard) and non-technical (soft) skills, as well as leadership training to ensure employees are prepared to navigate the dynamics



of the banking industry. Trainings are designed according to organizational needs and are delivered through various methods, both in-person and digitally. The use of digital learning—including virtual learning, hybrid learning, and e-Learning—provides employees with the flexibility to continuously develop their competencies anytime and anywhere.

Human resource quality development is carried out in a measured and continuous manner, referring to the Human Capital Development Plan, which is integrated with the Bank's Business Plan (RBB). Program implementation is focused on fulfilling the requirements of the Work Competency Certification (SKKNI) and other relevant professional certifications to ensure technical, non-technical, and leadership competency standards. This approach ensures that all employees possess capabilities that are adaptive to industry dynamics and capable of contributing optimally to the Bank's growth.

Competency certification programs are conducted continuously as part of the Bank's efforts to ensure that employee expertise aligns with industry standards, governance requirements, and the Bank's transformation direction. Competency development is targeted in strategic areas that support risk management, operational continuity, compliance strengthening, and enhancement of digital capabilities.

In the field of risk management, the Bank facilitates Risk Management Certification (SMR) at various levels in accordance with applicable regulations, implemented through new certification schemes, maintenance, and continuous competency strengthening. The Bank also conducts Risk Management Certification Training for Trainer (ToT) programs as part of efforts to enhance the capacity of internal instructors and maintain the quality of learning.

In addition, the Bank organizes certifications in Payment Systems and Treasury, as well as other professional certifications relevant to business and operational functions, including AAJI, WPPE-P, and WAPERD, to support service quality and the management of the Bank's financial activities.

In line with increasing operational risks and the need to strengthen internal controls, the Bank also facilitates certifications in compliance and fraud prevention, including the Certified Anti-Fraud Manager (CAFM) and certifications in AML, PPT & PPPSPM, to reinforce a culture of integrity and compliance across the organization.

To support the digital transformation agenda, the Bank also facilitates competency development in information technology and cybersecurity, including certifications such as Cisco Certified Network Associate

(CCNA), Certified SOC Analyst (CSA), and Enterprise IT Architecture with TOGAF. These initiatives aim to strengthen employees' technical capabilities in supporting system reliability, information security, and the readiness of the Bank's technology architecture.

Through the implementation of these various certification programs, the Bank ensures that employee competency development not only meets professional standards but also directly supports the effectiveness of business strategy execution, governance strengthening, and the sustainability of the Bank's performance.

The Bank has obtained authorization from the Professional Certification Institute (LSP) as a provider of Competency-Based Training (PBK) for Risk Management Certification (SMR), enabling it to conduct preparatory training for employees who will undergo certification as well as maintenance programs for already certified employees. In addition, the Bank has also received authorization from the Ministry of Manpower and Transmigration of DKI Jakarta Province and Bank Indonesia as the Mega Learning Center Vocational Training Institution (LPK), allowing it to organize PBK for Payment System Competency Standardization (SK SP) in 2025, successfully certifying (both new and maintenance) more than 1,700 employees.

The Bank consistently ensures the implementation of training in IT Security Awareness, Anti-Money Laundering & AML/CFT, and Consumer Protection for both new employees and as periodic refresher sessions. The Bank also provides intensive training on Personal Data Protection in line with the implementation of Law No. 27 of 2022 concerning Personal Data Protection (PDP), whose transition period ends in October 2024.

The Bank continuously organizes the Mega Management Development Program (MMDP), an acceleration program designed to develop future leaders with a comprehensive understanding of the banking industry. Through this program, participants are expected to gain in-depth insights into banking strategies and processes from various perspectives, as well as the supporting soft skills. MMDP graduates have been placed in various strategic functions, and many currently hold key positions, both in structural and functional roles, making significant contributions to the Bank's growth and business sustainability.

Various development programs are designed and implemented to strengthen employee competencies in the business and marketing sectors. These include the Branch Manager Training Program (BMTP) for prospective branch heads, as well as development programs for marketing teams through the Retail Funding Officer Training Program (RFOTP), Retail Funding Training



Program (RFTP), Team Leader Training Program (TLTP), and Young Financial Program (YFA).

The Bank also enhances the leadership capabilities of Branch Managers across various Regions. The Leadership Program is conducted with a Leadership and Entrepreneurial approach, where Branch Managers are expected not only to possess strong managerial skills but also an entrepreneurial mindset, enabling them to be adaptive, innovative, and proactive in managing business opportunities and risks.

The enhancement of credit expertise covers the entire credit cycle, from initiation to credit quality management. Comprehensive training programs are conducted, including Basic Credit, Credit Analysis, Administration, Legal, Custody, and Appraisal, as well as strengthening understanding of product knowledge and risk management. Technical credit deepening programs are also provided specifically for the Bank's young talent to support the accelerated growth of the credit business. Various mentoring programs are implemented to improve employee capabilities, such as Sales Clinics, Coaching in Credit Business Forums, and credit preparatory sessions led by Senior Management. The Bank also strengthens the Collection team to optimize the management of non-performing loans through a series of training programs, including instruction on collection ethics.

The Bank also provides career promotion opportunities for branch operational staff through the Operations Supervisor Development Program (OSDP), a comprehensive training program that strengthens competencies to become branch operations leaders. This

aims to support the improvement of operational process quality and optimize branch transaction services in a prudent manner.

In the transformation process, the Bank improves the frontline function with a focus on enhancing technical skills, soft skills, and the ability to build a positive image while delivering optimal customer service. To this end, the Bank organizes a structured internship program specifically designed to prepare young talent as frontliners through intensive training and hands-on work experience at branches. In addition, the Bank also supports the Government in national internship programs for university graduates across Indonesia.

In terms of innovation in training and development, the Bank has introduced intensive bootcamp-style training with open enrollment for all employees. The training areas focus on Digitalization, AI, and Data, aiming to accelerate the Bank's digitalization and accommodate employee aspirations for large-scale training programs.

To support employee learning and development, the Bank has optimized its e-Learning platform, which can be accessed anytime and anywhere. Throughout 2025, more than 40,000 participants have completed various e-Learning modules, including Company Regulations, Handling Complaints, AML/CFT, IT Security Awareness, Good Corporate Governance, Sustainable Finance Action Plans, Basic Credit, as well as other topics such as Introduction to Risk Management, Personal Data Protection, and Occupational Health and Safety. The Bank will continue to expand e-Learning offerings in line with organizational needs and industry developments.

Employee Education, Development and Training

Type of Program		Batch	Participant
Certification	Risk Management Certification (SMR)	16	258
	Payment System Competency Certification (SK-SP)	38	1.794
	WPPE-P Certification	10	90
	WAPERD Certification	21	61
	AAJI Certification	45	384
	Treasury Certification	17	26
	APU, PPT & PPPSPM Certification	1	4
	Certified Anti Fraud Manager (CAFM)	1	1
	Certified Cisco Network Administrator (CCNA)	1	2
	Certified SOC Analyst (CSA)	1	4
	Enterprise IT Architecture with TOGAF	1	1
	Sertifikasi Training on Trainer Manajemen Risiko	1	3
Training	Branch Manager Training Program (BMTP)	6	38
	Retail Funding Officer Training (RFOT)	4	33
	Retail Funding Training Program (RFTP)	17	166
	Young Financial Academy (YFA)	29	314
	Team Leader Training Program (TLTP)	3	15



Employee Education, Development and Training

Type of Program		Batch	Participant
Development	Mega Management Development Program (MMDP)	3	69
	Operation Supervisor Development Program (OSDP)	2	38
	Internship Bank Mega (Mega Prima) Program	1	53
Total		218	3,354

Program Pelatihan (In-House & Off-House)

Jenis Program	Participant
Other In-House Training Programs	81,943
Other Off-House Training Programs	3,017
e-Learning & Online Test	42,607
Total	127,567

Human Resource System Development

The development of the HR system is part of the Bank's commitment to strengthening effective and efficient HR governance that aligns with organizational needs. The Bank continuously leverages digital technology to support integrated, transparent, and easily accessible HR management processes for all employees.

The digital-based HR system is continuously enhanced to support various employee data management processes, including performance management, online recruitment, e-Learning, online attendance, employee insurance enrollment, Know Your Employee (KYE) system, online leave management, and employee loan applications. Optimization of the employee self-service system is carried out by improving stability, functionality, and cross-platform accessibility to ensure smooth work processes and enhance service convenience for employees.

Improvements to the HR system in 2025 focused on strengthening integration between modules and enhancing the digitalization of employee services. Various administrative processes continued to be directed to digital platforms to increase operational efficiency, accelerate service workflows, and ensure consistency and accuracy of HR data. This approach also supports stronger internal controls and the availability of reliable information for management.

Further development of the HR system is aimed at supporting a more integrated technology ecosystem, in line with organizational transformation needs and the evolution of modern HR management practices. Digital-based internal communication and information channels continue to be enhanced to ensure timely, structured, and easily accessible information for all employees.

Through the continuous development of the HR system, the Bank strives to create an adaptive and productive work environment while enhancing the quality of the employee experience. A reliable HR system is expected to provide added value in supporting organizational effectiveness and the sustainable achievement of the Bank's performance.

2025 Flagship Engagement Program

Throughout 2025, the Bank consistently strengthened its employee engagement strategy through a holistic approach encompassing physical, mental, and social well-being. These programs are systematically designed to enhance employees' quality of life while fostering an adaptive and high-performing work culture. By optimizing community spaces and interactive activities, the Bank facilitates talent actualization and employee synergy. These initiatives represent a crucial investment in aligning individual well-being with the sustainable success of the organization.

By reinforcing the pillars of physical, mental, and social health, the Bank underscores its commitment to building a positive and productive work ecosystem. The provision of community spaces and interactive activities is designed as a catalyst for employees to realize their potential and strengthen collaborative synergy. This engagement initiative is a strategic step that integrates individual well-being with the sustainable achievement of the organization's vision.



INFORMATION TECHNOLOGY

The utilization of technology is a key pillar in the Bank's future business development strategy. With a focus on service digitalization, the Bank will deliver banking solutions that are faster, more secure, and easily accessible to customers. The Bank's initiatives include the development of Artificial Intelligence (AI)-based banking applications for data analytics and service personalization, as well as the integration of an omni-channel system to provide a consistent user experience across all platforms.

The Bank also places cybersecurity and personal data protection as top priorities throughout all operational processes. The Bank's measures include the implementation of the latest encryption technologies, early cyber threat detection systems, and the strengthening of network security infrastructure to protect customer data from potential breaches or cyberattacks, including minimizing the risk of fraud. In addition, the Bank is committed to complying with personal data protection regulations and providing full transparency to customers regarding the management of their data.

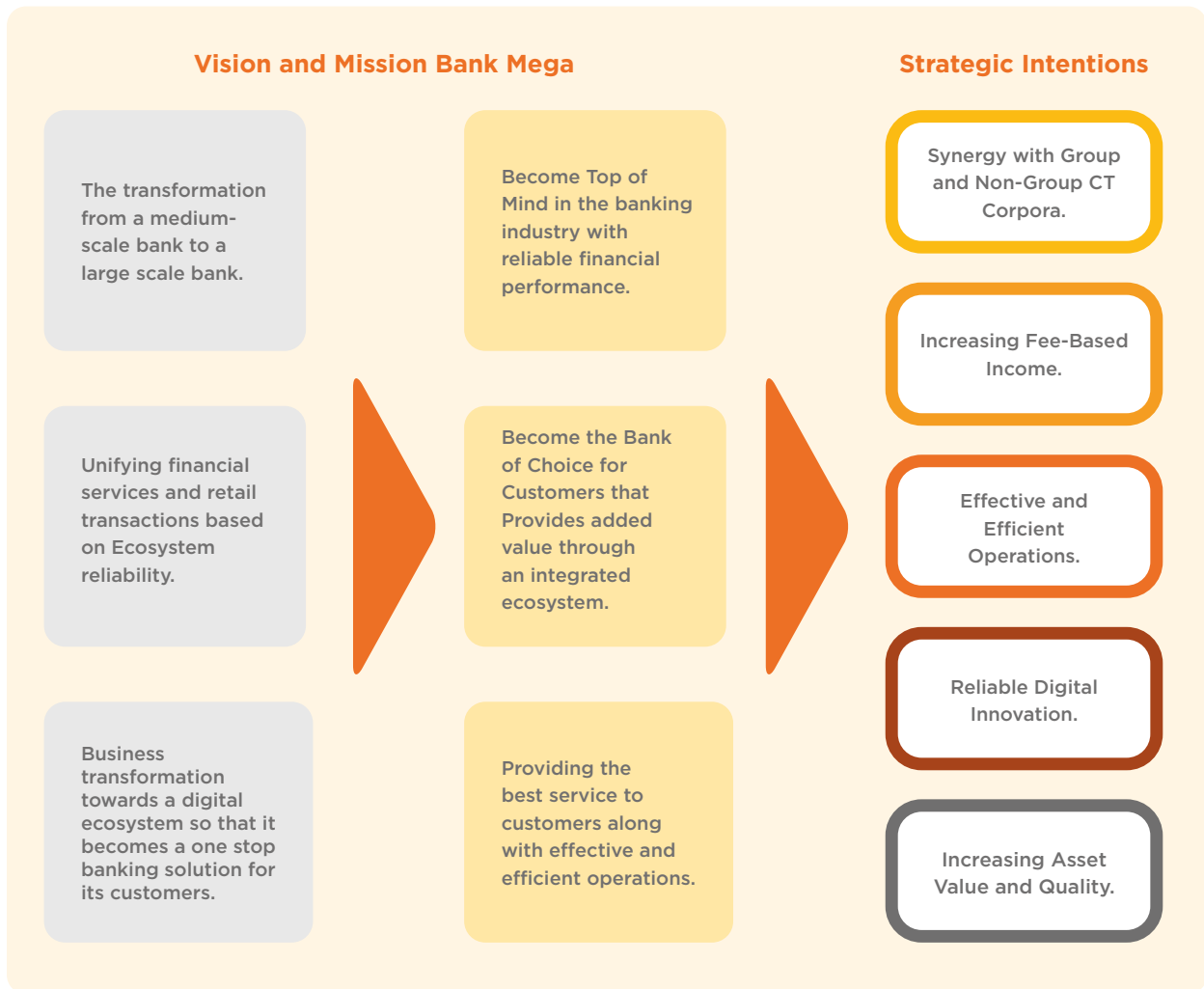
By strengthening technology, data protection, and cyber security, the Bank will be able to deliver services that are not only efficient and innovative, but also provide a sense of security and trust to all customers. Taking into account and considering the current situation and conditions faced by the Bank, the Bank prioritizes proactive, preventive, and solution-oriented efforts that include strengthening infrastructure, IT security, and Personal Data Protection, as well as developing IT applications accompanied by focused and continuous human resource development to ensure sustained and optimal support for business growth.

The Information Technology Strategic Plan (ITSP) is prepared as a guideline for IT to support the Bank's business growth during the 2024-2028 period, covering three (3) areas, namely:

- 1) Aplikasi Strategis,
- 2) Infrastruktur Teknologi Informasi,
- 3) Organisasi dan Tata kelola Teknologi Informasi



The three areas are aligned with the Bank's vision and mission, resulting in five (5) strategic intentions in the development of the information technology strategic plan:



In line with the Bank's business development plan, the Bank continues its digitalization initiatives in accordance with its vision and mission. The rapid advancement of digital banking technology is driven by a strong customer-focused approach, operational efficiency, product innovation, and a holistic business strategy supported by artificial intelligence (AI) solutions, with a particular focus on delivering effective customer promotions, automating business processes, and integrating with internal and external systems to build a reliable and collaborative ecosystem.

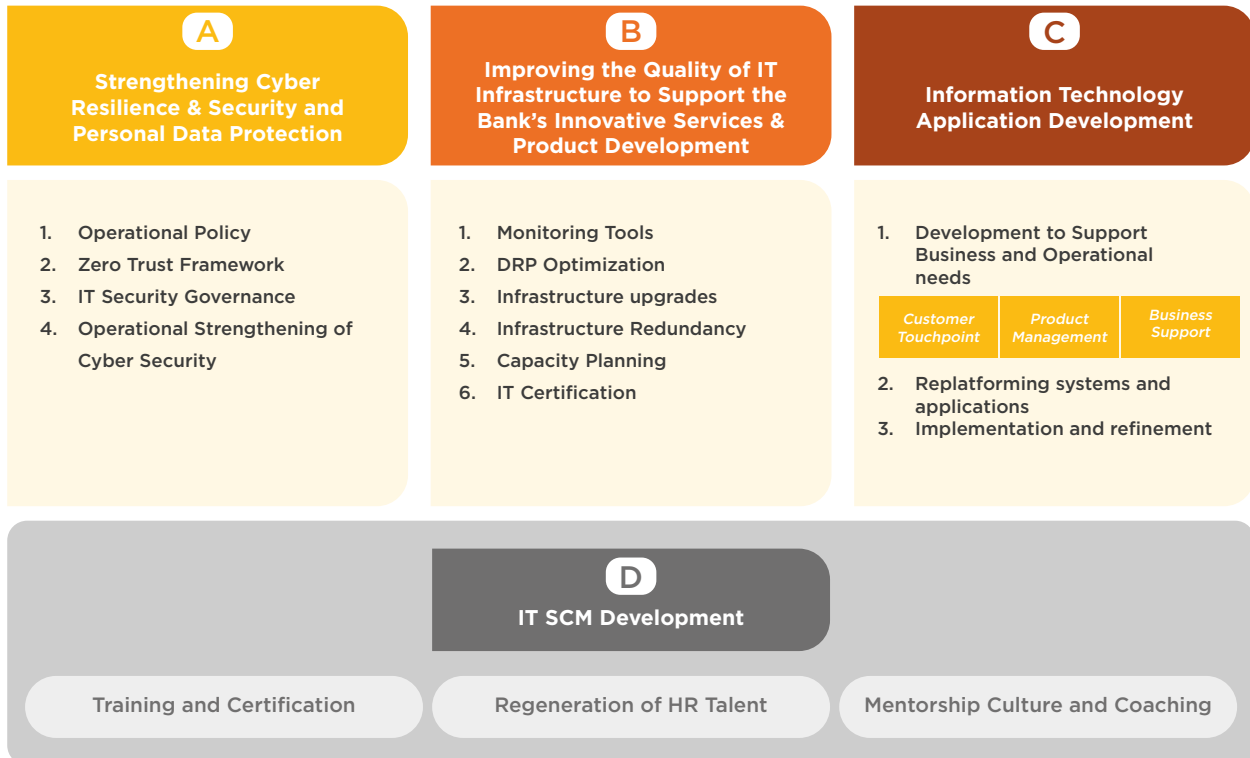
Implementation of IT Development in 2025

1. Enhancement of the M-Smile Mobile Banking application through improvements in performance, security, and user experience, including optimization of application stability and the development of features to support the growing digital transaction needs of customers.
2. Development and implementation of Internet Banking for corporate customers to expand access to mobile business banking services, increase transaction flexibility, and support operational efficiency and real-time decision-making.
3. Enhancement of ChatBot service capabilities through the development of artificial intelligence (AI), enabling faster, more accurate, and more personalized responses to support 24/7 customer service.
4. Modernization of the Contact Center system through infrastructure upgrades, omnichannel integration, and strengthened monitoring and reporting capabilities to improve service quality and customer experience.
5. Other initiatives are continuously developed to support the Bank's operations.



Strategic Plan for The Development of Information Technology

The Bank will further strengthen Cyber Security and Personal Data Protection as a top priority and continue to innovate and optimize the digitization of Artificial Intelligence-based services that are fast, easy and provide a sense of security and comfort for customers, in order to make the Bank a trusted financial partner.



A. Strategy for Strengthening Cyber Resilience and Security as well as Personal Data Protection

1. Development of Operational Policies
 - a. Improvement of Operational Policies to reduce the potential misuse of access rights and fraud, both internal and external, through the implementation of stricter monitoring and control systems within user access management policies and procedures.
 - b. Enhancement of the Security Policy and hardening parameters based on the NIST framework and CIS standards to ensure the implementation of adequate and continuously updated Security Policies in line with the evolving cyber threats and increasingly complex infrastructure.

- c. Ensuring assurance of the compliance of operational processes and technology with international information security standards as well as laws and regulations related to personal data protection, through the Information Security Certification and Governance Program, which includes the following activities:
 - Development of an Information Security Management System (ISMS) in accordance with the ISO 27001 standard, including annual surveillance audits.
 - Development of a Privacy Information Management System (PIMS) in accordance with the ISO 27701 standard, including annual surveillance audits.
 - Development of sensitive card data protection management in accordance with the PCI DSS standard.



2. Implementation of the Zero Trust Framework to effectively protect access to systems and sensitive data through the gradual enhancement of security parameters, including:
 - a. Implementation of micro-segmentation to prevent the potential spread of cyberattacks to the Bank's critical systems.
 - b. Deployment of security technology tools through the implementation of Secret Management, File Integrity Management (FIM), Multi-Factor Authentication (MFA), Secure Access Service Edge (SASE), as well as user access control using Identity and Access Management (IAM) for the Bank's critical systems.
3. Implementation of IT Security Governance by scheduling regular cybersecurity forums to monitor and review developments in potential information security and cyber vulnerabilities, as well as to formulate follow-up actions to address such vulnerabilities.
4. Strengthening Cybersecurity Operations, through:
 - a. Development of the SOC (Security Operations Center), both internal and external, through the adoption of AI-based technologies to detect anomalies in transaction systems and enhance the scope of threat intelligence solutions to monitor global threats to the Bank's IT infrastructure.
 - b. Conducting periodic security assessments (Penetration Tests & Vulnerability Assessments) on the Bank's systems and/or applications.
 - c. Strengthening cybersecurity through the implementation of a bug bounty program, in collaboration with third-party platforms that connect the Bank with the global ethical hacker community. This program enables the proactive identification of vulnerabilities and provides measurable incentives for security researchers/bug hunters to report findings in a secure and controlled manner.
2. Optimization of the DRP (Disaster Recovery Plan) by implementing robotic automation for active path switching within the Data Center.
3. Continuous updating of infrastructure to maintain reliability, availability, and durability, where the Bank regularly reviews and upgrades infrastructure in alignment with technological advancements and the Bank's ongoing business strategy.
4. Ensuring infrastructure redundancy to maintain continuous operational continuity and conducting regular reviews to identify and eliminate critical points.
5. Continuous capacity planning, in which the Bank reviews the capacity and development of resources, both physical and virtual, through:
 - Use of stress test tools to measure the performance of systems and/or applications.
 - Monitoring application resource usage trends to predict capacity needs based on AI-driven forecasts.
6. Development of management for the Bank's Data Center environment and facilities through ongoing Tier III Certification to ensure the continuity of managed systems.

C. Information Technology Application Development

The Bank is undertaking various developments in its services to provide a better customer experience for its clients. These services are being enhanced by optimizing the use of the latest technology and leveraging customer data to deliver services that are fast, convenient, secure, and reliable.

The Bank will focus on the development and reliability of its applications to provide customers with a "beyond banking" experience.

1. Development to Support Business and Operational Needs
 - a. Customer Touch Points, where the Bank will develop applications/systems that directly interact with and impact customers, such as M-Smile and Internet Banking.
 - b. Product Management, where the Bank will develop or leverage applications/systems that can foster product diversification to offer to customers, such as the Retail Banking System, Credit Card System, Wealth Management System, Open API, Financing System, BI FAST, and SWIFT.

B. Enhancement of IT Infrastructure Quality to Support the Bank's Services and Innovative Product Development

1. Development of AI-based Monitoring Tools that enable early detection of system anomalies to enhance the reliability and availability of systems and infrastructure in a centralized manner.



- c. Business Support, where the Bank will develop or leverage applications/systems related to the development of AI- and machine learning-based analytical capabilities for all business lines and operational processes.
2. Replatforming of the Bank's systems and applications through the use of the latest technology in new applications and application upgrades to improve performance, innovation, and scalability.
3. Implementation and refinement of application development governance by taking the following steps:
 - a. Establishing an architecture forum aimed at ensuring strategic alignment between technology investments and business priorities, and promoting the use of consistent technology standards across the organization to minimize complexity and enhance interoperability between platforms through sound architectural design.
 - b. Adopting the CI/CD (Continuous Integration/Continuous Deployment) method so that application development can be carried out more frequently, with lower risk, and higher quality.
 - c. Measuring productivity in application development quality, both in terms of speed and overall quality.

D. Development of IT Human Resources (HR)

To support the Bank's strategic plan in the era of digitalization, the Bank is preparing the development of IT human resources (HR) through, among others, the following measures:

1. Investing in human resources through continuous training, certification programs, and career development.
2. Fostering a culture of mentorship and coaching in the areas of hard skills, soft skills, and leadership for IT personnel.

To ensure the adequacy of human resources related to in-house IT development, the Bank continuously aligns its business strategy with IT development by matching the fulfillment of IT functions, as outlined in the Bank's adequate IT Organizational Structure, while taking into account the sufficiency of human resources for each function as specified in the Bank's Manpower Planning (MPP).

Furthermore, the Bank also ensures the fulfillment of competencies for IT personnel through relevant training programs that correspond to the skill sets required for each IT function's job description.

E. Information Technology Organization and Governance

An effective Information Technology organization and governance is a key factor in enabling the IT function to adapt to technological changes, support business growth, and meet the continuously increasing needs of customers. In line with this, the Bank will implement various initiatives to strengthen IT governance while continuously adjusting the IT organizational structure to ensure alignment with the needs and evolution of IT governance.

- Good IT governance can have a positive impact on the management, supervision, and planning of IT-related strategies. The Bank is committed to continuously improving IT governance in accordance with regulations and widely recognized frameworks and best practices.
- The Bank is committed to always safeguarding its customers' data and processing it in compliance with applicable regulations. In the Information Technology Strategic Plan, the Bank will adopt a widely recognized Data Governance framework, namely DMBOK (Data Management Body of Knowledge). By implementing proper data governance in line with this framework, it is expected that data management processes will be more structured, compliant with rules established by the Bank and regulators, handled by teams with proper authorization and responsibility, and supported by advanced and fit-for-purpose technology.



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Bank Mega bermitra dengan PT Navya Retail Indonesia & Bank Indonesia | Bank Mega merupakan anggota perusahaan (Bank Mega Group) yang terafiliasi dengan PT Bank Mega Tbk.



Capital and Risk Management

Key Metrics Report

No.	Description	a	b	c	d	e
		31-Dec-25	30-Sep-25	30-Jun-25	31-Mar-25	31-Dec-24
Available capital (amounts)						
1	Common Equity Tier 1 (CET1)	23,970,518	22,607,493	21,190,145	20,474,952	20,121,168
2	Tier 1	23,970,518	22,607,493	21,190,145	20,474,952	20,121,168
3	Total capital	24,592,761	23,203,877	21,762,668	21,031,825	20,668,092
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	80,654,762	78,631,763	82,744,128	81,185,743	80,189,443
Risk-based capital ratios as a percentage of RWA						
5	CET1 ratio (%)	29.72%	28.75%	25.61%	25.22%	25.09%
6	Tier 1 ratio (%)	29.72%	28.75%	25.61%	25.22%	25.09%
7	Total capital ratio (%)	30.49%	29.51%	26.30%	25.91%	25.77%
Additional CET1 buffer requirements as a percentage of RWA						
8	Capital conservation buffer (2.5% from RWA) (%)	2.500%	2.500%	2.500%	2.500%	2.500%
9	Countercyclical Buffer (0-2.5% from RWA) (%)	0.000%	0.000%	0.000%	0.000%	0.000%
10	Capital Surcharge for Systemic Bank (1%-2.5%) (%)	1.000%	1.000%	1.000%	1.000%	1.000%
11	Total of bank CET1 specific buffer requirements (%) (row 8 + row 9 + row 10)	3.500%	3.500%	3.500%	3.500%	3.500%
12	CET1 Component for buffer	19.74%	19.51%	16.30%	15.91%	15.77%
Basel III leverage ratio						
13	Total Exposure	143,842,709	140,919,882	133,755,266	137,633,049	139,142,720
14	Leverage Ratio, including the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any)	16.66%	16.04%	15.84%	14.88%	14.46%
14b	Leverage Ratio, excluding the impact from the adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any)	16.66%	16.04%	15.84%	14.88%	14.46%
14c	Leverage Ratio, including the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT)	16.13%	16.67%	15.50%	15.57%	14.54%
14d	Leverage Ratio, excluding the impact of adjustment of the temporary exemption from account with Bank Indonesia in regards with the fulfill of stipulated Minimum Reserve Requirement (if any), which already included the average from gross asset carrying value Securities Financing Transaction (SFT)	16.13%	16.67%	15.50%	15.57%	14.54%
Liquidity Coverage Ratio (LCR)						
15	Total high-quality liquid assets (HQLA)	63,744,257	52,594,752	38,750,602	42,232,845	41,277,004
16	Total net cash outflow	35,591,326	27,196,254	20,421,524	22,421,635	19,201,814
17	LCR ratio (%)	179%	193%	190%	188%	215%
Net Stable Funding Ratio (NSFR)						
18	Total available stable funding	83,759,008	85,507,693	81,140,334	80,333,200	82,971,818
19	Total required stable funding	65,972,595	62,889,962	68,188,104	68,051,047	66,279,014
20	NSFR ratio (%)	127%	136%	119%	118%	125%



Qualitative Analysis

Capital

As of December 31, 2025, capital increased by IDR781 billion compared to September 30, 2025. This was primarily due to a loss from the decline in the fair value of financial assets in the available-for-sale category amounting to IDR1,167 billion. On the other hand, the profit for the year decreased by IDR300 billion, and core capital reduction factors also increased by IDR110 billion.

Capital Adequacy Requirement (CAR)

The Capital Adequacy Requirement (KPM) as of December 2025 was 29.74%, which is above the regulatory minimum requirement of 13.50%. This ratio increased by 0.23% compared to September 2025, which stood at 29.51%. The increase was due to an increase in Capital amounted IDR781 billion compared to September 2025.

CET1 (Common Equity Tier 1)

CET1 consists of several components, namely:

- Paid-in Capital;
- Disclosed reserve;
- Non-controlling interest; and
- Deduction Factor of CET 1.

Excess Tier 1 Capital for Buffer Fulfillment was 11.59%.

Liquidity Coverage Ratio (LCR)

The Liquidity Coverage Ratio as of December 2025 is 179.10% above the regulatory requirement of 100% (POJK Number 42/POJK.03/2015 on Obligations to Meet the Liquidity Coverage Ratio for Commercial Banks). The Liquidity Coverage Ratio for the December 2025 position was 179.10%, a decrease of 14.29% compared to the September 2025 position of 193.39%. The increase in this ratio was due to:

- Decrease in High Quality Liquid Assets (HQLA) by IDR11.15 trillion.
- Decrease in Cash Outflow of IDR9.19 trillion.
- Increase in Cash Inflow of IDR769.77 billion.

High Quality Liquid Asset (HQLA)

The High Quality Liquid Asset (HQLA) position in December 2025 was IDR63.74 trillion, an increase of IDR11.15 trillion compared to the position in September 2025 of IDR52.59 trillion. This decrease in HQLA was caused by:

- Increase in the holding of government bonds by IDR8.27 trillion.
- Increase in Placements with Bank Indonesia by IDR2.83 billion; and

Net Cash Outflow

Net Cash Outflow for the December 2025 position was IDR33.59 trillion, an increase of IDR8.40 trillion compared to the September 2025 position of IDR27.201 trillion. The increase in Net Cash Outflow was caused by a increase in Cash Outflow of IDR9.19 trillion and an increase in Cash Inflow of IDR796.77 billion. The following are the significant movements in the Net Cash Outflow component ≤30 days:

- Cash Outflow
 - An increase in Operational CASA by IDR7.59 billion (after weighting); and
- Cash Inflow
 - An increase in Interbank Placing by IDR909.73 billion.

Net Stable Funding Ratio (NSFR)

Bank Mega's NSFR (Net Stable Funding Ratio) position in December 2024 is 126.96% above the regulatory requirement of 100% (POJK Number 50/POJK.03/2017 concerning obligations to meet the Net Stable Funding Ratio). For commercial banks, decreased by 135.96%, a decrease of 2.69% compared to the position in September 2025 of 135.96%. The increase in this ratio was due to:

- Decrease in Available Stable Funding (ASF) by IDR1.75 trillion.
- Increase in Required Stable Funding (RSF) of IDR3.08 trillion



Differences Between Consolidation Scope Under Accounting Standards and Prudential Regulations

Quantitative Analysis

The Bank is expected to provide qualitative explanations for financial assets subject to more than one risk.

	a	b	
	Carrying values as reported in published financial statements	Carrying values under the prudential principle	
Assets			
Cash and placement with Bank Indonesia	15,456,519	15,456,519	
Placement with other banks	2,130,611	2,130,611	
Traded assets Portfolio	-	-	
Financial assets designated at fair value	1,171,956	1,171,956	
Derivative Instruments	44,389	44,389	
Loans to Bank	83,399	83,399	
Loans to Customers	67,147,135	67,147,135	
<i>Reverse repurchase and related secured lending</i>	6,717,210	6,717,210	
Financial Instruments measured at fair value through other comprehensive income	37,917,378	37,917,378	
Securities sold under repurchased agreements	996,582	996,582	
Acceptance receivables	986	986	
Investment	767	767	
Allowance for impairment losses	(841,835)	(841,835)	
Fixed Assets and inventory	6,562,037	6,562,037	
Other Assets	3,440,910	3,440,910	
Total Assets	140,828,044	140,828,044	
Liabilities			
Loans received from Bank	3,534,000	3,534,000,00	
Liabilities from other Banks	5,766,545	5,766,545	
Customer Accounts	104,130,948	104,130,948	
<i>Repurchase agreements and related secured borrowing</i>	993,223	993,223	
Derivative Instruments	113,086	113,086	
Acceptance Payable	986	986	
Subordinate Bonds	50,000	50,000	
Security Deposits	9,603	9,603	
Deferred tax Liabilities - net	-	-	
Other Liabilities	1,153,295	1,153,295	
Total Liabilities	115,751,686	115,751,686	

Quantitative Analysis

The carrying values as presented in the published financial statements predominantly consist of carrying amounts aligned with the credit risk framework. The carrying values for each risk category are determined in accordance with the applicable SEOJK/POJK regulations.

	c	d	e	f	g
	Carrying the value of each risk				
	In accordance with the credit risk	In accordance with counterparty credit risk	In accordance with securitization	In accordance with market risk	Does not refer to capital requirements or based on capital reduction
	15,456,519	-	-	-	-
	2,130,611	-	-	-	-
	-	-	-	-	-
	-	-	-	1,171,956	-
	-	44,389	-	44,389	-
	83,399	-	-	-	-
	67,147,135	-	-	-	-
		6,717,210	-	-	-
	37,917,378	-	-	-	-
	996,582	3,358	-	-	-
	986	-	-	-	-
	767	-	-	-	-
	(841,835)	-	-	-	-
	5,798,962	-	-	-	-
	2,045,351	-	-	-	-
	130,735,855	6,764,958	-	1,216,345	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	113,086	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	113,086	-



Key Sources of Differences between Exposure Under Prudential Regulations and Carrying Values Under Financial Accounting Standards

	a	b	c	d	e
	Total	Items according to:			
		Credit Risk Framework	Securitization Framework	Counterparty Credit Risk Framework	Market Risk Framework
Asset carrying value amount under scope of regulatory consolidation (as per template LI1)	140,828,044	130,735,855	-	6,764,958	1,216,345,00
Liabilities carrying value amount under regulatory scope of consolidation (as per template LI1)	115,751,686	-	-	-	113,086,00
Total net amount under regulatory scope of consolidation	25,076,358	130,735,855	-	6,764,958	1,103,259
Off-balance sheet amounts	572,139	3,708,549	-	-	-
Differences in valuations	-	-	-	-	-
Differences due to different netting rules, other than those already included in row 2	-	-	-	-	-
Differences due to consideration of provisions	-	-	-	-	-
Differences due to prudential filters	-	-	-	-	-
Exposure amounts considered for regulatory purposes	25,648,497	134,444,404	-	6,764,958	1,103,259

Quantitative Analysis

The carrying values as presented in the published financial statements predominantly consist of carrying amounts aligned with the credit risk framework. The carrying values for each risk category are determined in accordance with the applicable SEOJK/POJK regulations.

CAPITAL

Explanation of The Difference Between Exposure Value According to Financial Accounting Standards and Prudential Provisions

Banks must explain the origin of the difference between the carrying value according to financial accounting standards, as reported in the financial statements, and the exposure value according to prudential provisions, as contained in templates LI1 and LI2.

- The bank must explain the source of the significant difference between the values in columns (a) and (b) in LI1.
- The bank must explain the source of the difference between the recorded value and the value used for regulatory purposes, as stated in LI2.
- By implementing the guidelines on prudential valuation, banks should describe the systems and controls to ensure prudential and reliable valuation estimates. Disclosures must include:
 - Valuation methodology, including explaining the extent of use of mark-to-market and mark-to-model methodologies.
 - Description of the independent price verification process.
 - Procedures for valuation or reserve adjustments (including a description of the process and methodology for valuing trading positions by instrument type).

The carrying amount as stated in the publication of the financial statements has taken into account the precautionary principle so that there is no difference between the two values. The carrying amount according to each risk is the value in accordance with the POJK for the Calculation of the Credit Risk Framework, Calculation of the Securitization Asset Framework, Counterparty Credit Risk Framework, and Market Risk Framework.

Capital Composition

Quantitative Analysis

Banks are expected to add an explanation of the significant changes and the main causes of the changes.

No	Component	Total (in million rupiah)	No. Ref (from Consolidated Balance 1)
CET 1: Instruments and Additional Paid-up Capital			
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	12,217,953	1
2	Retained earnings	9,259,060	2
3	Accumulated other comprehensive income (and other reserves)	3,834,582	3
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	N/A	N/A
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	4
6	Common Equity Tier 1 capital before regulatory adjustments	25,311,595	
CET 1: Regulatory Adjustment			
7	Prudential valuation adjustments	-	
8	<i>Goodwill (net of related tax liability)</i>	-	5
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	(79,465)	
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	N/A	
11	<i>Cash-flow hedge reserve</i>	N/A	
12	<i>Shortfall of provisions to expected losses</i>	N/A	
13	Securitization gain on sale (as set out in paragraph 562 of Basel II framework)	N/A	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	N/A	
15	Defined-benefit pension fund net assets	N/A	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	N/A	
17	Reciprocal cross-holdings in common equity	N/A	
18	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued share capital (amount above 10% threshold)	N/A	
19	Significant investments in the common stock of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	N/A	
20	Mortgage servicing rights (amount above 10% threshold)	N/A	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	N/A	
22	Amount exceeding the 15% threshold	N/A	
23	of which: significant investments in the common stock of financials	N/A	
24	of which: mortgage servicing rights	N/A	
25	of which: deferred tax assets arising from temporary differences	N/A	
26	National specific regulatory adjustments	N/A	
26a.	Difference between PPA and allowance	(659,658)	
26b.	PPA from non-productive assets	(601,954)	
26c.	Deferred tax assets	-	7
26d.	Investments	-	
26e.	Capital shortfall in insurance subsidiary	N/A	
26f.	Securitization exposure	N/A	
26g.	Others	N/A	



No	Component	Total (in million rupiah)	No. Ref (from Consolidated Balance 1)
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	
28	Total regulatory adjustments to Common equity Tier 1	(1,341,077)	
29	Common Equity Tier 1 capital (CET1)	23,970,518	
Additional Tier 1 capital: Instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	-	
31	of which: classified as equity under applicable accounting standards	N/A	
32	of which: classified as liabilities under applicable accounting standards	N/A	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	N/A	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	N/A	
35	of which: instruments issued by subsidiaries subject to phase out	N/A	
36	Additional Tier 1 capital before regulatory adjustments	-	
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	N/A	
38	Reciprocal cross-holdings in Additional Tier 1 instruments	N/A	
39	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	N/A	
40	Significant investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
41	National specific regulatory adjustments	N/A	
41a.	Investments in AT1 instruments in other banks	N/A	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	N/A	
43	Total regulatory adjustments to Additional Tier 1 capital	-	
44	Amount of AT 1 after deduction factor	-	
45	Tier 1 capital (T1 = CET1 + AT1)	23,970,518	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	46,667	
47	Directly issued capital instruments subject to phase out from Tier 2	N/A	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	N/A	
49	of which: instruments issued by subsidiaries subject to phase out	N/A	
50	Provisions	575,576	
51	Total Supplementary Capital (Tier 2) before deduction factor	622,243	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	N/A	
53	Reciprocal cross-holdings in Tier 2 instruments	N/A	
54	Investments in the capital of Banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the Bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	N/A	
	Investments in other TLAC liabilities of banking, financial and insurance entities that fall outside the scope of regulatory consolidation and, for which the bank does not own more than 10% of the issued entity's common stock: an amount previously set for the 5% limit but which no longer eligible (only for Systemic Banks)		

No	Component	Total (in million rupiah)	No. Ref (from Consolidated Balance 1)
55	Significant investments in the capital Banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	N/A	
56	National specific regulatory adjustments		
56a.	<i>Sinking fund</i>	N/A	
56b.	Investments in Tier 2 instruments in other banks	N/A	
57	Total regulatory adjustments to Tier 2 capital	-	
58	Tier 2 capital (T2)	622,243	
59	Total capital (TC = T1 + T2)	24,592,761	
60	Total risk weighted assets	80,654,762	
Capital Ratios and Buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	29.72%	
62	Tier 1 (as a percentage of risk weighted assets)	29.72%	
63	Total capital (as a percentage of risk weighted assets)	30.49%	
64	Buffer (as a percentage of risk weighted assets)	20.49%	
65	Capital Conservation Buffer	2.50%	
66	Countercyclical Buffer	0.00%	
67	Higher Loss Absorbency Requirement	1.00%	
68	For Conventional Commercial Bank: CET 1 is used to meet Buffer (percentage on RWA) For Bank's branch offices from overseas: Part of CEMA business funds (will be disclosed as percentage of RWA) is used to meet Buffer	20.49%	
National minimal (if different from Basel 3)			
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
70	National Tier 1 minimum ratio (if different from Basel 3 minimum)	N/A	
71	National total capital minimum ratio (if different from Basel 3 minimum)	N/A	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities	N/A	
73	Significant investments in the common stock of financials	N/A	
74	<i>Mortgage servicing rights (net of related tax liability)</i>	N/A	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	N/A	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	N/A	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	N/A	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N/A	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N/A	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	N/A	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N/A	
82	Current cap on AT1 instruments subject to phase out arrangements	N/A	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N/A	
84	Current cap on T2 instruments subject to phase out arrangements	N/A	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N/A	



Qualitative Analysis

Capital as of December 31, 2025, increased by IDR3.319 billion compared to December 31, 2024, with the increase originating from Tier 1 Capital by IDR3.243 billion and Tier 2 Capital by IDR75 billion. The Minimum Capital Adequacy Requirement (KPMM) ratio as of December 2025 stood at 29.74%, still above the regulatory requirement of 13.50%. This ratio increased by 3.96% compared to December 2024, which was 25.77%. However, the bank's Risk-Weighted Assets (ATMR) also increased by IDR465 trillion, with Credit Risk ATMR increasing by IDR1.40 trillion, Market Risk ATMR decreasing by IDR585 billion, and Operational Risk ATMR decreasing by IDR465 billion.

Capital Reconciliation

As of 31 December 2025

(in million Rupiah)

No.	Account	Statement of Financial Position	Published Balance with Coverage Under the Prudential Principles	No. Ref
Asset				
1.	Cash	872,657	872,657	
2.	Placements with Bank Indonesia	14,583,862	14,583,862	
3.	Placements with other banks	2,130,611	2,130,611	
4.	Spot and derivative / forward receivables	44,389	44,389	
5.	Securities	39,339,334	39,339,334	
6.	Securities sold under repurchase agreements (repo)	996,582	996,582	
7.	Claims from securities purchased under resale agreements (reverse repo)	6,717,210	6,717,210	
8.	Acceptance receivables	986	986	
9.	Loans	67,230,534	67,230,534	
10.	Sharia financing/receivables	-	-	
11.	Equity Participation	767		
	a. Calculated in CAR	-	-	
	b. Not calculated in CAR	-	767	
12.	Other financial asset	1,145,536	1,145,536	
13.	Impairment on financial assets -/-			
	a. Securities	-	-	
	b. Loans	(804,800)	(804,800)	
	c. Others	(37,035)	(37,035)	
14.	Intangible assets			
	a. Goodwill	-	-	5
	b. Other intangible assets	474,918	474,918	6
	Accumulated amortization of intangible assets -/-	(395,453)	(395,453)	6
15.	Fixed assets and equipment	7,970,086	7,970,086	
	Accumulated depreciation on fixed assets and equipment -/-	(1,487,514)	(1,487,514)	
16.	Non-productive assets			
	a. Abandoned properties	-	-	
	b. Foreclosed assets	723,118	723,118	
	c. Suspense accounts	-	-	
	d. Interbranch assets	-	-	
17.	Other assets	1,322,256	1,322,256	
	Deferred tax assets	-	-	7
Total Asset		140,828,044	140,828,044	



(in million Rupiah)

No.	Account	Statement of Financial Position	Published Balance with Coverage Under the Prudential Principles	No. Ref
Liability and Equity				
Liability				
1.	Demand deposits	12,475,423	12,475,423	
2.	Saving deposits	15,664,957	15,664,957	
3.	Time deposits	75,990,568	75,990,568	
4.	Electronic Money	29,817	29,817	
5.	Liabilities to Bank Indonesia	-	-	
6.	Liabilities to other banks	5,766,545	5,766,545	
7.	Spot and derivative/forward liabilities	113,086	113,086	
8.	Securities sold under repurchase agreements (repo)	993,223	993,223	
9.	Acceptance liabilities	986	986	
10.	Securities issued	50,000	50,000	9
11.	Borrowings			
	a. Calculated in CAR	-	-	
	b. Not Calculated in CAR	3,534,000	3,534,000	
12.	Margin deposits	9,603	9,603	
13.	Interbranch liabilities*			
	a. Operating in Indonesia	-	-	
	b. Operating outside Indonesia	-	-	
14.	Other liabilities	1,123,478	1,123,478	
15.	Minority Interest	-	-	
Total Liability		115,751,686	115,751,686	
Equity				
17.	Paid up Capital			
	a. Authorized Capital	13,500,000	13,500,000	1
	b. Unpaid Capital -/-	(7,629,538)	(7,629,538)	1
	c. Repurchased shares (treasury stock) -/-	-	-	
18.	Additional paid-up capital			
	a. Agio	6,347,491	6,347,491	1
	b. Disagio -/-	-	-	
	c. Donated capital	-	-	
	d. Capital deposit funds	-	-	
	e. Others	-	-	
19.	Other comprehensive income			
	a. Adjustments due to explanation of financial statements in foreign currencies	-	-	
	b. Gains (losses) from changes in the value of classified financial assets are available for measurement at fair value through other comprehensive income	467,603	467,603	3
	c. Effective portion of cash flow hedge	-	-	
	d. Fixed assets revaluation profit	3,365,138	3,365,138	3
	e. Portion of other comprehensive income from associates	-	-	
	f. Gain (loss) on defined benefit actuarial plan	-	-	
	g. Income tax of other comprehensive income	-	-	
	h. Others	(235,237)	(235,237)	



(in million Rupiah)

No.	Account	Statement of Financial Position	Published Balance with Coverage Under the Prudential Principles	No. Reff
20.	Difference in quasi reorganization	-	-	
21.	Difference in restructuring of entities under common control	-	-	
22.	Other Equity	-	-	
23.	Reserves			
	a. General Reserves	1,841	1,841	3
	b. Purpose reserves	-	-	8
24.	Profit/Loss			
	a. Past years	6,946,725	6,946,725	2
	b. Current Years	3,364,735	3,364,735	2
	c. Dividend payout -/-	(1,052,400)	(1,052,400)	2
	Total Equity Attributable to Owners	25,076,358	25,076,358	
25.	Non controlling interests			4
	Total Equity	25,076,358	25,076,358	
	Total Liabilities and Equity	140,828,044	140,828,044	-

Qualitative Analysis

Capital of the Bank is calculated according to regulation of POJK No.11/POJK.03/2016 dated January 29, 2016 concerning Minimum Statutory Deposit for Commercial Bank. Bank Mega ensures that it has sound capital structure and in line with Bank's risk profile, business target and rule on capitalization from Regulator.

Main Features of Capital Instruments

Quantitative Analysis

The Bank is expected to provide information on terms and conditions including capitalization.

No.	Question	Qualitative/Quantitative Information
1	Publisher	PT Bank Mega Tbk
2	Identification Number	MEGA01XXMF
3	Laws used	Indonesian Law
3a	Instruments that reliable having liability to held on section 13 from TLAC term sheet achieved	N/A
	Instruments treatment based on CAR	
4	During the period	N/A
5	After the period	T2
6	Is it eligible to Individual/Consolidation or Consolidation and Individual	Group, solo
7	Type of Instrument	Subordinated Securities
8	Amount recognized in CAR calculation	46,667
9	Par value from the instrument	50,000
10	Classification based on Financial Accounting Standards	Liabilities - Amortised Cost
11	Published date	22/08/25
12	without maturity date (perpetual) or with maturity date	By Due
13	Maturity date	22/08/30
14	Call Option execution from the approval of Otoritas Jasa Keuangan	No
15	Call option date, disbursed amount and other call option requirements (if any)	N/A
16	Subsequent call option	N/A
	Coupon/dividend	
17	Dividend/Coupon with Fixed Interest or floating	Fixed
18	The level of the coupon rate or other index be the reference	8.50%
19	Whether or not the dividend stopper	No
20	Fully discretionary; partial or mandatory	Mandatory
21	Is there a step-up feature or other incentives	No
22	Non cumulative or cumulative.	Non-cumulative
23	Convertible or non-convertible	Non-convertible
24	If converted, specify a trigger point.	N/A
25	If converted, whole or in part	N/A
26	If converted, how the conversion rate	N/A
27	If converted, whether mandatory or optional	N/A
28	If converted, specify the type of instrument conversion	N/A
29	If converted, specify the issuer of the instrument converts it into	N/A
30	Write-down Features	Yes
31	If the write- down, specify trigger its	Following OJK Regulations
32	If the write-down, full or partial	Following OJK Regulations
33	If the write-down, permanent or temporary	Following OJK Regulations
34	If the temporary write- down, explain mechanism write- up	N/A
34a	Types of subordinates	Senior
35	Hierarchy of instruments at the time of liquidation	N/A
36	Whether the transition to features that are non - compliant	No
37	If yes , explain the features of non -complaint	N/A

Qualitative Analysis

The capital instrument issued by the Bank is a subordinated bond, named Medium Term Notes (MTN) Subordinated PT Bank Mega Tbk Tahun 2025. The MTN subordinated bonds were issued to comply with POJK No. 14/POJK.03/2017 dated 4 April 2017 concerning the Recovery Plan for Sistemik Banks.



Disclosures on Capital Structure

(dalam jutaan rupiah)

	Capital Components	December 31, 2025 Audited	December 31, 2024 Audited
I	Modal Inti (Tier 1)	23,970,518	20,121,168
1	Main Core Capital/Common Equity Tier 1 (CET 1)	23,970,518	20,121,168
1.1	Paid-in Capital (after deducting Treasury Stock)	5,870,462	5,870,462
1.2	Additional Capital Reserves	18,179,521	14,413,886
	1.2.1 Enhancement Factor		
	1.2.1.1 Other comprehensive income		
	1.2.1.1.1 Differences in the translation of financial statements	-	-
	1.2.1.1.2 Potential gain from an increase in the fair value of available-for-sale financial assets	467,603	-
	1.2.1.1.3 Fixed asset revaluation surplus balance	3,365,138	3,033,358
	1.2.1.2 Other additional capital reserves (other disclosed reserves)		
	1.2.1.2.1 Agio	6,347,491	6,347,491
	1.2.1.2.2 General reserve	1,841	1,786
	1.2.1.2.3 Previous year prof	5,894,325	4,039,966
	1.2.1.2.4 Current year profit	3,364,735	2,631,054
	1.2.1.2.5 Capital deposit fund	-	-
	1.2.1.2.6 Others	-	-
	1.2.2 Deduction Factor		
	1.2.2.1 Other comprehensive income		
	1.2.2.1.1 Differences in the translation of financial statements	-	-
	1.2.2.1.2 Potential loss from decrease in fair value of available-for-sale financial assets	-	(555,139)
	1.2.2.2 Other additional capital reserves (other disclosed reserves)		
	1.2.2.2.1 Disagio	-	-
	1.2.2.2.2 Previous year loss	-	-
	1.2.2.2.3 Current year loss	-	-
	1.2.2.2.4 Less difference between Allowance for Asset Losses (PPA) and Allowance for Impairment Losses (CKPN) on earning assets	(659,658)	(695,026)
	1.2.2.2.5 The difference between the amount of fair value adjustment of financial instruments in the trading book	-	-
	1.2.2.2.6 PPA of non-productive assets that must be formed	(601,954)	(389,604)
	1.2.2.2.7 Others	-	-
1.3	Non-Controlling Interests that can be taken into account		
1.4	Main Core Capital Deduction Factor	(79,465)	(163,180)
	1.4.1 Deferred tax calculation	-	(105,542)
	1.4.2 Goodwill	-	-
	1.4.3 All other intangible assets	(79,465)	(57,638)
	1.4.4 The inclusion that is calculated as a deduction factor	-	-
	1.4.5 Lack of capital in the insurance subsidiary company	-	-



(dalam jutaan rupiah)

	Capital Components	December 31, 2025 Audited	December 31, 2024 Audited
	1.4.6 Securitization exposure	-	-
	1.4.7 Other major core capital deduction factors	-	-
	1.4.7.1 Placement of funds in AT1 and/or Tier 2 instruments at other banks	-	-
	1.4.7.2 Cross-ownership of another entity acquired by transfer by law, grant or testamentary grant	-	-
2	Additional Tier 1 Additional Core Capital (AT 1)	-	-
	2.1 Instruments that meet the requirements of AT 1	-	-
	2.2 Agio/Disagio	-	-
	2.3 Deduction Factor: Additional Core Capital ⁹⁾	-	-
	2.3.1 Placement of funds in AT1 and/or Tier 2 instruments at other banks	-	-
	2.3.2 Cross-ownership of another entity acquired by transfer by law, grant or testamentary grant	-	-
II	Supplementary Capital (Tier 2)	622,243	546,924
	1 Capital instruments in the form of shares or others that meet Tier 2 requirements	46,667	4,167
	2 Agio/Disagio	-	-
	3 PPA general reserves for productive assets that must be formed (maximum 1.25% RWA Credit Risk)	575,576	542,757
	4 Supplementary Capital Deduction Factor	-	-
	4.1 Sinking Fund	-	-
	4.2 Placement of funds in AT1 and/or Tier 2 instruments at other banks	-	-
	4.3 Cross-ownership of another entity acquired by transfer by law, grant or testamentary grant	-	-
	Total Capital	24,592,761	20,668,092

Description	December 31, 2025	December 31, 2024
Risk Weighted Assets		
RWA Credit Risk	72,456,397	71,060,267
RWA Market Risk	318,039	783,746
RWA Operational Risk	7,880,326	8,345,430
RWA Total	80,654,762	80,189,443
CAR Based on Risk Profile (%)	10.00%	10.00%
Allocation of KPMM Fulfillment According to Risk Profile		
From CET 1 (%)	9.23%	9.32%
From AT 1 (%)	0.00%	0.00%
From Tier 2 (%)	0.77%	0.68%
CAR Ratio		
CET 1 Ratio (%)	29.72%	25.09%
Tier 1 Ratio (%)	29.72%	25.09%
Tier 2 Ratio (%)	0.77%	0.68%
KPMM Ratio (%)	30.49%	25.77%
CET 1 for Buffer (%)	20.49%	15.77%



Description	December 31, 2025	December 31, 2024
Of Buffer Mandatory Filled by Bank (%)	3.500%	2.500%
Capital Conservation Buffer (%)	2.500%	2.500%
Countercyclical Buffer (%)	0.000%	0.000%
Capital Surcharge for Systemic Banks (%)	1.000%	1.000%

Qualitative Disclosures on Capital Structure and Capital Adequacy

- The capital instrument issued by the Bank is The capital instrument issued by the Bank is a subordinated bond, named Medium Term Notes (MTN) Subordinated PT Bank Mega Tbk Tahun 2025. The MTN subordinated bonds were issued to comply with POJK No. 14/POJK.03/2017 dated 4 April 2017 concerning the Recovery Plan for Sstemic Banks.
- As part of a banking entity in Indonesia, the Bank always strives to comply with the applicable regulations from regulators. On December 31, 2021 and 2020, the Bank's capital is calculated following the provisions of POJK No. 11/POJK.03/2016 dated January 29, 2016 concerning Minimum Capital Adequacy Requirement for Commercial Banks.

CREDIT RISK

Disclosure of Details on The Movement of Allowance for Impairment Losses

Bank Individually

(in million Rupiah)

No.	Description	December 31, 2025			December 31, 2024		
		Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3
(1)	(2)	(3)	(4)	(5)	(3)	(4)	(5)
1	Beginning balance of Allowance for Impairment Losses (CKPN)	187,886	95,291	381,700	283,361	57,929	263,526
2	Formation (recovery) of CKPN during the current period (Net)						
	a. Formation (recovery) of CKPN during the current period (Net)	4,136	7,265	472,374	(96,141)	37,362	276,967
	b. Recovery of CKPN during the current period	-	-	-	-	-	-
4	CKPN used for write-offs of receivables during the current period (-/-)	-	-	(591,924)	-	-	(420,875)
5	Other formation (recovery) during the current period	712	-	247,360	666	-	262,082
	Ending balance of CKPN	192,734	102,556	509,510	187,886	95,291	381,700



Disclosure of Credit Quality of Assets

Bank Individually

(in million Rupiah)

No.		Gross Carrying Value		CKPN	CKPN		Impairment (IRB Approach)	Net Worth (a+b-c)
		Claims That Have Been Due Date	Bills that are not yet due		Stage 2 and Stage 3	Stage 1		
		a	b	c	d	e	f	g
1	Loans	1,108,728	66,130,663	804,800	612,066	192,734		66,434,591
2	Securities	-	38,167,378	-	-	-		38,167,378
3	Administrative Account Transactions	-	33,462,682	537	-	537		33,462,145
	Total	1,108,728	137,760,723	805,337	612,066	193,271	-	138,064,114

Additional Disclosures

Past Due Receivables are debtors who have arrears of more than 90 days or collectability 3, 4 and 5.

Disclosure of Movements in Loans and Securities Past Due

Bank Individually

(in million Rupiah)

		a
1	Loans and securities that matured during the last reporting period	1,089,557
2	Loans and securities that have matured since the last reporting period	366,918
3	Loans and securities that have been repaid but have not yet matured	13,018
4	Write-off value	171,712
5	Other changes	(163,017)
6	Loans and securities matured at the end of the reporting period (1+2-3-4+5)	1,108,728

Additional Disclosures

All past due receivables originate from loans. The increase in past due receivables is due to the addition of several credit debtors with arrears exceeding 90 days or classified under collectability categories 3, 4, and 5.



Disclosure of Net Receivables by Region

Bank Individually

No.	Portfolio Category	December 31, 2025								
		Net Claims By Region								
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	Government Claims	52,875,529	-	-	-	-	-	-	52,875,529	
2	Claims to Public Sector Entities	566,877	-	-	-	-	-	-	566,877	
3	Claims on Multilateral Development Banks and International Agencies	-	-	-	-	-	-	-	-	
4	Bank Claims	2,415,371	-	6	-	29	126	42	2,415,573	
5	Covered Bond Claims	-	-	-	-	-	-	-	-	
6	Claims to Securities Companies and Other Financial Services Institutions	327,367	-	76,434	8,063	-	-	-	411,865	
7	Receivables in the form of securities/ subordinated receivables, equity and other capital instruments	767	-	-	-	-	-	-	767	
8	Residential Mortgage Loans	313,816	44,794	95,882	3,583	22,983	2,736	11,057	494,851	
9	Commercial Property Backed Credit	2,573,770	145,135	95,276	109,615	164,037	77,105	36,629	3,201,566	
10	Loan for land purchase, land development and construction	1,920,468	-	-	-	-	-	-	1,920,468	
11	Employee/Retirees Credit	843	-	-	-	-	521	-	1,364	
12	Micro Business, Small Business and Retail Portfolio Bills	17,259,194	448,805	807,309	468,418	527,197	403,648	268,282	20,182,853	
13	Claims to Corporate	42,872,436	5,743	544,248	48,377	-	10,015	75,352	43,556,171	
14	Matured Claims	491,314	18,595	114,743	157,162	7,559	5,346	4,382	799,101	
15	Other Assets	(21,736,556)	5,122,011	6,802,383	2,523,721	7,514,384	3,747,405	4,743,622	8,716,969	
	Total	99,881,194	5,785,083	8,536,282	3,318,939	8,236,188	4,246,900	5,139,367	135,143,955	



(in million Rupiah)

	December 31, 2024							
	Net Claims By Region							
	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	55,416,096	-	-	-	-	-	-	55,416,096
	577,334	-	-	-	-	-	-	577,334
	-	-	-	-	-	-	-	-
	1,511,931	-	-	-	2	375	45	1,512,354
	-	-	-	-	-	-	-	-
	662,528	-	60,547	16,100	-	-	-	739,174
	657	-	-	-	-	-	-	657
	338,270	70,989	103,601	5,498	11,901	5,895	14,723	550,877
	2,361,219	126,488	128,270	117,965	165,694	-	39,252	2,938,888
	2,304,108	29	-	-	-	-	-	2,304,136
	1,099	-	-	-	-	835	-	1,935
	15,508,349	456,691	808,886	463,662	502,585	381,755	256,021	18,377,949
	41,669,042	10,304	142,955	161	-	10,004	65,802	41,898,269
	605,347	15,073	69,192	156,531	9,091	5,143	5,717	866,093
	(21,299,957)	4,494,705	7,206,874	2,955,828	7,088,781	4,080,278	4,580,336	9,106,844
	99,656,021	5,174,278	8,520,324	3,715,745	7,778,055	4,484,286	4,961,897	134,290,606



Disclosure of Net Receivables by Economic Sector

Bank Individually

No	Economic Sectors	Government Claims	Claims to Public Sector Entities	Claims on Multilateral Development Banks and International Agencies	Bank Claims	Covered Bond Claims	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	
Desember 2025							
1	Agriculture, hunting and forestry	-	-	-	-	-	
2	Mining and excavation	-	-	-	-	-	
3	Processing Industry	-	-	-	-	-	
4	Electricity, Gas and Water	-	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	
6	Construction	-	-	-	-	-	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	-	-	-	-	
8	Transportation and Warehousing	-	566,877	-	-	-	
9	Provision of accommodation and provision of drinking meals	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	
11	Financial and Insurance Activities	-	-	-	83,875	-	
12	<i>Real Estate</i>	-	-	-	-	-	
13	Professional, Scientific and Technical Activities	-	-	-	-	-	
14	Leasing and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	-	-	-	-	-	
15	Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	
16	Education Services	-	-	-	-	-	
17	Health services and social activities	-	-	-	-	-	
18	Arts, Entertainment and Recreation	-	-	-	-	-	
19	Other Service Activities	-	-	-	-	-	
20	Household Activities As Employers	-	-	-	-	-	
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	
22	Household	-	-	-	-	-	
23	Not other businesses	-	-	-	-	-	
24	Others	52,875,529	-	-	2,331,698	-	
	Total	52,875,529	566,877	-	2,415,573	-	
Desember 2024							
1	Agriculture, hunting and forestry	-	-	-	-	-	
2	Mining and excavation	-	-	-	-	-	
3	Processing Industry	-	-	-	-	-	
4	Electricity, Gas and Water	-	-	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling	-	-	-	-	-	
6	Construction	-	-	-	-	-	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	-	-	-	-	-	
8	Transportation and Warehousing	-	577,334	-	-	-	
9	Provision of accommodation and provision of drinking meals	-	-	-	-	-	
10	Information and Communication	-	-	-	-	-	
11	Financial and Insurance Activities	-	-	-	161,982	-	
12	<i>Real Estate</i>	-	-	-	-	-	
13	Professional, Scientific and Technical Activities	-	-	-	-	-	
14	Leasing and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	-	-	-	-	-	
15	Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	
16	Education Services	-	-	-	-	-	
17	Health services and social activities	-	-	-	-	-	
18	Arts, Entertainment and Recreation	-	-	-	-	-	
19	Other Service Activities	-	-	-	-	-	
20	Household Activities As Employers	-	-	-	-	-	
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	
22	Household	-	-	-	-	-	
23	Not other businesses	-	-	-	-	-	
24	Others	55,416,096	-	-	1,350,371	-	
	Total	55,416,096	577,334	-	1,512,354	-	



(in million Rupiah)

	Claims to Securities Companies and Other Financial Services Institutions	Receivables in the form of securities/subordinated receivables, equity and other capital instruments	Residential Mortgage Loans	Commercial Property Backed Credit	Employee/Retirees Credit	Loans for land purchase, land development and construction	Micro Business, Small Business and Retail Portfolio Claims	Claims to Corporate	Matured Claims	Other Assets
	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)
	-	-	453	-	-	857,735	500,114	3,796,202	79	-
	-	-	-	-	-	92,132	19,313	9,150,160	39,559	-
	-	-	13,052	938,967	-	-	100,911	7,697,303	3,736	-
	-	-	-	-	-	-	2,101	2,246,210	-	-
	-	-	746	-	-	-	-	-	3,257	-
	-	-	8,623	401,160	-	4,968	162,211	222,343	116,973	-
	-	-	42,323	5,552	-	-	242,892	837,641	53,362	-
	-	-	31,670	-	-	165,537	8,943,498	8,027,450	186,207	-
	-	-	12,230	1,105,106	-	-	61,231	359,307	48,766	-
	-	-	-	27,891	-	-	14,309	4,129,213	70	-
411,865	-	-	1,469	-	-	-	18,851	3,885,937	76,019	-
-	-	-	135,939	706,048	-	800,097	62,357	1,545,536	58,958	-
-	-	-	282	-	-	-	58,272	608,848	714	-
-	-	-	1,599	14,742	-	-	24,744	394,167	2,022	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	1,607	-	4,531	-
-	-	-	53,372	-	-	-	7,089	-	1,035	-
-	-	-	39	-	-	-	-	225,028	-	-
-	-	-	638	-	-	-	16,800	-	-	-
-	-	-	292	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	192,124	2,100	1,364	-	1,435,426	-	42,312	-
-	-	-	-	-	-	-	8,459,581	12,539	92,216	-
-	-	767	-	-	-	-	51,546	418,287	69,284	8,716,969
411,865	767	494,851	3,201,566	1,364	1,920,468	20,182,853	43,556,171	799,101	8,716,969	
-	-	-	798	-	-	1,162,014	472,579	4,009,071	186	-
-	-	-	-	-	-	186,418	52,536	8,200,198	37,730	-
-	-	-	17,076	715,686	-	-	29,833	6,627,754	3,346	-
-	-	-	-	-	-	-	2,357	235,546	-	-
-	-	-	2,896	-	-	-	-	-	3,217	-
-	-	-	10,920	425,242	-	948,370	149,051	2,183,762	119,628	-
-	-	-	63,978	8,322	-	-	197,508	851,817	68,363	-
-	-	-	44,981	20,555	-	-	7,319,354	3,424,380	148,765	-
-	-	-	16,051	1,623,049	-	-	54,738	451,050	48,810	-
-	-	-	135	25,948	-	-	13,188	7,636,009	-	-
739,174	-	-	1,494	1,469	-	-	24,894	4,319,549	147,375	-
-	-	-	144,618	100,379	-	7,305	47,717	2,744,737	64,998	-
-	-	-	331	-	-	-	15,162	353,167	803	-
-	-	-	2,618	15,183	-	-	12,173	400,323	1,997	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	2,778	-	4,531	-
-	-	-	57,720	-	-	-	9,094	-	1,022	-
-	-	-	50	-	-	-	-	125,328	-	-
-	-	-	786	-	-	-	17,180	-	-	-
-	-	-	347	-	-	-	119	-	-	-
-	-	-	-	-	-	-	-	-	-	-
-	-	-	186,077	3,056	1,935	29	1,562,996	-	46,319	-
-	-	-	-	-	-	-	8,343,937	10,214	99,718	-
-	657	-	-	-	-	-	50,752	325,365	69,284	9,106,844
739,174	657	550,877	2,938,888	1,935	2,304,136	18,377,949	41,898,269	866,093	9,106,844	



Disclosure of Net Receivables Based on Remaining Contract Term Individual Banks

Bank Individually

No	Portfolio Category	December 31, 2025						
		Net Bill Based on the Remaining Contract Period						
		≤ 1 Year	> 1 Year to 3 Years	> 3 Years To 5 Years	>5 Years	Non-Contractual	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	
1	Government Claims	12,847,003	277,598	2,060,170	29,650,551	8,040,206	52,875,529	
2	Claims to Public Sector Entities	-	-	-	566,877	-	566,877	
3	Claims on Multilateral Development Banks and International Agencies	-	-	-	-	-	-	
4	Bank Claims	1,784,963	-	-	-	630,611	2,415,573	
5	Covered Bond Claims	-	-	-	-	-	-	
6	Claims to Securities Companies and Other Financial Services Institutions	116,472	295,393	-	-	-	411,865	
7	Receivables in the form of securities/ subordinated receivables, equity and other capital instruments	-	-	-	-	767	767	
8	Residential Mortgage Loans	54,136	32,130	207,263	201,322	-	494,851	
9	Commercial Property Backed Credit	245,518	207,687	716,357	2,032,005	-	3,201,566	
10	Loan for land purchase, land development and construction	102,486	-	1,648,180	169,802	-	1,920,468	
11	Employee/Retirees Credit	75	822	466	-	-	1,364	
12	Micro Business, Small Business and Retail Portfolio Bills	4,112,711	9,415,032	5,529,814	1,125,296	-	20,182,853	
13	Claims to Corporate	9,303,529	11,355,830	5,086,570	17,810,243	-	43,556,171	
14	Matured Claims	399,058	140,170	202,782	57,091	-	799,101	
15	Other Assets	-	-	-	-	8,716,969	8,716,969	
	Total	28,965,952	21,724,662	15,451,601	51,613,187	17,388,553	135,143,955	

Disclosure of Claims and Reserves by Region

Bank Individually

No.	Description	December 31, 2025								
		Region								
		Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total	
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	
1	Receivables	124,331,812	6,641,809	10,296,180	3,923,111	9,372,271	5,099,536	5,653,876	165,318,594	
2	Impairment losses on Receivables	3,782,627	147,060	218,724	358,670	167,319	15,182	40,787	4,730,370	
	a. Not yet due	2,887,503	121,328	121,449	191,425	156,215	7,451	34,332	3,519,704	
	b. Past due	895,124	25,732	97,275	167,245	11,104	7,731	6,456	1,210,666	
3	Provision for impairment losses (CKPN) - Step 1	144,492	9,466	15,837	5,331	8,570	6,624	2,950	193,271	
4	Provision for impairment losses (CKPN) - Step 2	73,970	8,289	5,873	4,820	6,609	2,142	853	102,556	
5	Provision for impairment losses (CKPN) - Step 3	460,745	7,779	52,858	10,468	4,164	2,873	3,535	542,422	
6	Deleted book claims	416,300	17,756	33,330	12,974	19,582	12,849	9,161	521,951	



(in million Rupiah)

	December 31, 2024					
	Net Bill Based on the Remaining Contract Period					
	≤ 1 Year	> 1 Year To 3 Years	> 3 Years To 5 Years	>5 Years	Non- Contractual	Total
	(9)	(10)	(11)	(12)	(13)	(14)
	12,111,538	715,107	790,081	34,274,126	7,525,245	55,416,096
	-	-	-	577,334	-	577,334
	-	-	-	-	-	-
	355,886	201,083	-	-	955,385	1,512,354
	-	-	-	-	-	-
	444,542	249,711	44,921	-	-	739,174
	-	-	-	-	657	657
	84,179	51,637	50,095	364,965	-	550,877
	165,917	216,899	1,522,651	1,033,421	-	2,938,888
	165,695	29,358	1,162,014	947,070	-	2,304,136
	43	485	1,406	-	-	1,935
	3,500,063	7,766,511	6,144,328	967,046	-	18,377,949
	3,840,179	14,537,973	6,884,580	16,635,537	-	41,898,269
	352,479	174,796	236,113	102,705	-	866,093
	-	-	-	-	9,106,844	9,106,844
	21,020,521	23,943,560	16,836,190	54,902,205	17,588,130	134,290,606

(in million Rupiah)

	December 31, 2024							
	Region							
	Jakarta	Bandung	Surabaya	Semarang	Medan	Makassar	Banjarmasin	Total
	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
	122,434,356	5,993,267	10,302,479	4,341,231	8,815,314	5,280,432	5,500,335	162,667,414
	3,515,319	164,936	243,231	373,235	177,490	18,123	43,281	4,535,615
	1,806,224	146,537	123,083	204,760	160,478	8,576	3,566	2,453,226
	1,709,094	18,399	120,148	168,475	17,012	9,546	39,715	2,082,389
	142,835	9,711	15,384	5,670	8,519	6,433	2,955	191,507
	65,287	7,584	6,469	5,602	7,314	2,176	861	95,292
	335,093	6,597	48,115	11,029	6,146	3,536	4,095	414,611
	164,361	14,321	37,245	11,067	18,545	11,216	5,144	261,898

Disclosure of Claims and Provisions Based on Economic Sector

Bank Individually

No	Economic Sector	December 31, 2025							
		Claims	Impaired Receivables		CKPN - Stage 1	CKPN - Stage 2	CKPN - Stage 3	Claim-Off	
			Not Off Past Due	Past Due					
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	
1	Agriculture, hunting and forestry	6,449,647	-	116	6,332	-	37	-	
2	Mining and excavation	12,606,644	-	64,040	11,654	-	24,481	-	
3	Processing Industry	12,878,143	909,819	18,359	9,986	1,284	134,243	12	
4	Electricity, Gas and Water	4,311,460	-	-	2,959	-	-	-	
5	Water Management, Wastewater Management, Waste Management and Recycling	5,494	-	4,768	2	-	1,511	-	
6	Construction	1,283,548	486,695	124,531	405	11,792	8,501	2,474	
7	Wholesale and Retail Trade; Car and Motorcycle Repair and Maintenance	1,290,918	18,844	95,727	1,917	1,386	42,365	3,330	
8	Transportation and Warehousing	18,451,123	1,203,159	274,330	25,808	33,160	88,123	97,862	
9	Provision of accommodation and provision of drinking meals	1,623,750	30,586	51,885	2,112	-	4,430	90	
10	Information and Communication	4,165,922	-	104	5,027	-	34	-	
11	Financial and Insurance Activities	5,882,190	-	197,889	2,296	-	121,870	-	
12	Real Estate	3,415,807	558,265	69,972	3,425	9,427	11,014	-	
13	Professional, Scientific and Technical Activities	1,047,125	-	1,045	772	-	331	-	
14	Leasing and Leasing Activities Without Option Rights, Employment, Travel Agents and Other Business Support	510,578	13,574	2,960	589	117	938	-	
15	Government Administration, Defense and Compulsory Social Security	-	-	-	-	-	-	-	
16	Education Services	7,909	-	6,306	-	-	1,774	-	
17	Health services and social activities	62,233	-	1,515	66	-	480	-	
18	Arts, Entertainment and Recreation	225,037	-	-	289	-	-	-	
19	Other Service Activities	24,799	95	-	47	-	-	-	
20	Household Activities As Employers	556	247	-	-	42	-	-	
21	Activities of International Agencies and Other Extra International Agencies	-	-	-	-	-	-	-	
22	Household	1,702,474	158,626	59,175	3,023	4,729	16,903	27,445	
23	Not other businesses	24,376,042	139,794	135,750	116,024	40,618	52,475	-	
24	Others	64,997,195	-	102,196	-	-	32,911	390,740	
	Total	165,318,594	3,519,704	1,210,666	192,734	102,556	542,422	521,951	

Disclosure of Receivables Based on Days Past Due

Bank Individually

(in million Rupiah)

No	Exposure Type	December 31, 2025				December 31, 2024			
		Invoices based on days past due				Invoices based on days past due			
		> 90 days up to 120 days	> 120 days up to 180 days	> 180 days	Total	> 90 days up to 120 days	> 120 days up to 180 days	> 180 days	Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
1	Loans included in past due receivables	114,286	128,725	865,718	1,108,728	81,194	121,773	885,985	1,088,952
2	Securities included in past due receivables	-	-	-	-	-	-	-	-
Total		114,286	128,725	865,718	1,108,728	81,194	121,773	885,985	1,088,952



(in million Rupiah)

	December 31, 2024						
	Claims	Impaired Receivables		CKPN - Stage 1	CKPN - Stage 2	CKPN - Stage 3	Claim-Off
		Not Off Past Due	Past Due				
	(10)	(11)	(12)	(13)	(14)	(15)	(16)
	7,171,481	13	276	6,780	0	90	-
	10,395,037	-	60,910	10,034	-	23,180	-
	8,750,931	3,809	889,693	8,571	292	95,106	-
	238,147	-	-	288	-	-	-
	7,664	1,809	4,768	2	61	1,550	-
	7,833,023	493,956	128,431	1,591	9,527	8,803	-
	1,325,277	15,370	92,473	1,616	2,193	29,569	-
	12,955,997	1,020,886	226,214	16,374	26,981	77,450	-
	2,202,948	1,648	82,536	2,820	118	4,078	-
	7,751,823	122	-	9,509	16	-	-
	5,688,831	-	210,138	6,073	-	62,763	-
	3,124,199	595,037	70,030	2,972	10,515	5,033	-
	384,848	-	1,190	455	-	387	-
	433,266	14,524	2,960	533	433	962	-
	-	-	-	-	-	-	-
	11,283	-	6,306	-	-	1,774	-
	69,512	94	1,515	78	6	493	-
	125,378	-	-	156	-	-	-
	22,278	160	-	24	-	-	-
	685	-	-	3	-	-	-
	-	-	-	-	-	-	-
	1,814,770	167,664	56,013	3,245	5,125	13,663	-
	24,467,438	138,135	146,740	116,762	40,026	56,799	261,898
	67,892,599	-	102,196	3,622	-	32,911	-
	162,667,414	2,453,226	2,082,389	191,507	95,292	414,611	261,898



Additional Disclosures Relating to the Treatment of Troubled Assets

Bank Individually

(in million Rupiah)

No		Performing (Quality L and DPK)		Non Performing (Quality KL, D, M)					
				Impaired Receivables		Receivables that are not Impaired			
		Gross Carrying Amount	CKPN	Gross Carrying Amount	CKPN	Past Due >90 Days Gross Carrying Amount	CKPN	<90 Days Past Due Gross Carrying Amount	CKPN
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)
1	Securities	38,167,378	-	-	-	-	-	-	-
2	Loans	66,130,663	417,205	1,108,728	387,595	-	-	-	-
	a. Corporate	48,562,519	203,358	602,601	218,543	-	-	-	-
	b. Retail	17,568,144	213,847	506,127	169,052	-	-	-	-
3	Administrative Account Transaction	33,373,269	537	89,413	-	-	-	-	-

Disclosure of Performing and Non-Performing Restructuring Assets

Bank Individually

(in million Rupiah)

No		Performing (Quality L and DPK)		Non Performing (Quality KL, D, M)		Stage 1		Stage 2		Stage 3	
		Gross Carrying Amount	CKPN	Gross Carrying Amount	CKPN	Gross Carrying Amount	CKPN	Gross Carrying Amount	CKPN	Gross Carrying Amount	CKPN
		(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)
1	Securities	-	-	-	-	-	-	-	-	-	-
2	Loans	2,097,070	147,662	577,376	200,632	81,883	1,157	1,097,870	24,590	1,494,693	322,548
	a. Corporate	2,037,263	144,932	535,588	188,603	37,192	389	1,084,413	22,668	1,451,246	310,477
	b. Retail	59,807	2,730	41,788	12,030	44,691	768	13,458	1,922	43,446	12,070
3	Administrative Account Transaction	48,098	-	6,773	-	42,677	-	5,421	-	6,773	-

Quantitative Disclosures Related to MRK Techniques

Bank Individually

(in million Rupiah)

No		Bills That Are Not Guaranteed Using MRK Techniques	Bills Guaranteed with MRK Techniques	Bills Secured by Collateral	Bills Secured by Guarantee, Guarantee, and Credit Insurance	Bills Secured by Credit Derivatives
		(a)	(b)	(c)	(d)	(e)
1	Loans	62,992,495	3,442,095	3,442,095	-	
2	Securities	38,167,378	-	-	-	
3	Total	101,159,873	3,442,095	3,442,095	-	
4	Credit and Securities which have matured	720,912	220	220	-	

Additional Disclosures

Receivables secured using MRK techniques are primarily contributed by loans guaranteed by the government.

Disclosure of Credit Risk Exposure and Impact of MRK Techniques

Bank Individually

(in million Rupiah)

No	Portfolio Category	Net Receivables Before Implementation of FKK and MRK Techniques		Net Receivables After Implementation of FKK and MRK Techniques		RWA and Average Risk Weight	
		Financial Position Report	TRA	Financial Position Report	TRA	ATMR	Average Risk Weight (e/(c+d))
		(a)	(b)	(c)	(d)	(e)	(f)
1	Government Claims	52,875,529	-	52,875,529	-	-	0.0%
2	Claims to Public Sector Entities	566,877	-	762	-	381	50.0%
3	Claims on Multilateral Development Banks and International Agencies	-	-	-	-	-	-
4	Bank Claims	2,214,662	200,940	2,214,662	200,912	483,246	20.0%
	Claims to Securities Companies and Other Financial Services Institutions	390,364	215,011	390,364	21,501	308,899	75.0%
5	Covered Bond Claims	-	-	-	-	-	-
6	Claims on Corporations - General Corporate Exposure	14,510,871	1,527,367	11,923,882	288,283	11,507,150	94.2%
	Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-
	Special Financing Exposure	27,518,973	12,380,441	27,461,971	1,238,044	30,998,327	108.0%
7	Receivables in the form of securities/subordinated receivables, equity and other capital instruments	767	-	767	-	1,917	250.0%
8	Micro Business, Small Business and Retail Portfolio Claims	18,310,128	18,268,088	18,078,358	1,872,725	14,787,650	74.1%
9	Property Backed Credit	-	-	-	-	-	-
	Residential property-backed loans where payments are not materially dependent on property cash flows	488,181	47,827	488,181	4,783	273,265	55.4%
	Residential property-backed loans whose payments are materially dependent on property cash flows	1,888	-	1,888	-	1,776	94.1%
	Commercial property-backed loans where payments are not materially dependent on property cash flows	1,671,757	184,525	1,671,757	18,452	1,397,120	82.7%
	Commercial real estate loans where payments are materially dependent on cash flows from the property	1,504,357	70,000	1,504,357	7,000	1,351,300	89.4%
	Loans for land acquisition, development and construction	1,872,561	479,070	1,872,561	47,907	2,176,266	113.3%
10	Other Assets	8,716,969	-	8,716,969	-	8,205,871	94.1%
11	Matured Claims	790,160	89,413	789,939	8,941	931,586	116.6%
12	Employee/Retirees Credit	1,364	-	1,364	-	682	50.0%
13	Total	131,435,406	33,462,682	127,993,310	3,708,549	72,425,434	55.0%

Additional Disclosures

1. In calculating Allowance for Impairment Loss, the Bank refers to Indonesian Financial Accounting Standard 71, where it uses quantitative factors, including the determination of status based on days past due and other qualitative information that may indicate a significant increase in credit risk and default.
2. In applying Credit Risk Mitigation, the Bank follows the provisions for calculating Risk Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks.
3. The application of Credit Risk Mitigation in the Bank's calculations comes from collateral, which serves as a deduction factor for net receivables in the Statement of Financial Position.



Exposure Information By Asset Class and Risk Weight

Bank Individually

	Portfolio Category	0%		20%			50%				
1	Government Claims	52,875,529			-			-			
	Portfolio Category	20%			50%						
2	Claims to Public Sector Entities	-			566,877						
	Portfolio Category	0%	20%		30%		50%				
3	Claims on Multilateral Development Banks and International Agencies	-	-		-		-				
	Portfolio Category	20%	30%		40%		50%				
4	Bank Claims	2,414,264	1,309		-		-				
	Claims to Securities Companies and Other Financial Services Institutions	-	-		-		-				
	Portfolio Category	10%	15%		20%		25%				
5	Covered Bond Claims	-	-		-		-				
	Portfolio Category	20%	50%		65%		75%		80%		
6	Claims to Corporate	347,874	173,812		-		-		-		
	Claims to Securities Companies and Other Financial Services Institutions	-	-		-		-				
	Special Financing Exposure	-	-			-		184,296			
	Portfolio Category	75%			100%			150%			
7	Receivables in the form of securities/ subordinated receivables, equity and other capital instruments	-			-			-			
	Portfolio Category	45%		67,5%		75%			85%		
8	Micro Business, Small Business and Retail Portfolio Claims	1,081,746		5,966		18,193,580			733,175		
	Portfolio Category	0%	20%	25%	30%	35%	40%	45%	50%	60%	
9	Property Backed Credit										
	Residential property-backed loans where payments are not materially dependent on property cash flows	-	65,778	66,869	27,255	-	8,966	3,126	18,284	310	
	without credit sharing	-	-	-	-	-	-	-	-	-	
	With credit sharing approach (guaranteed)		-								
	With credit sharing approach (guaranteed)	-	-		-		-		-		
	Residential property-backed loans where payments are not materially dependent on property cash flows				880	-		-		-	
	Commercial property-backed loans where payments are not materially dependent on property cash flows	-	-		-		-		-	145,993	
	without credit sharing	-	-		-		-		-	-	
	With credit sharing approach (guaranteed)									-	
	With credit sharing approach (guaranteed)	-	-		-		-		-		
	Commercial real estate loans where payments are materially dependent on cash flows from the property										
	Loans for land acquisition, development and construction										
	Portfolio Category	50%			100%						
10	Matured Claims	-			539,091						
	Portfolio Category	0%		20%			100%				
11	Other Assets	872,657		-			7,121,194				
	Portfolio Category	50%			100%						
12	Employee/Retirees Credit	1,364			-						



(in million Rupiah)

	100%				150%				Others	Net Receivables after application of FKK and MR techniques	
	-				-				-	52.875.529	
	100%				150%				Others	Net Receivables after application of FKK and MR techniques	
	-				-				-	762	
	100%				150%				Others	Net Receivables after application of FKK and MR techniques	
	-				-				-	-	
	75%		100%		150%			Others	Net Receivables after application of FKK and MR techniques		
	-		-		-			-	2.415.573		
	411,865		-		-			-	411.865		
	35%		50%		100%			Others	Net Receivables after application of FKK and MR techniques		
	-		-		-			-	-		
	85%	100%	130%		150%			Others	Net Receivables after application of FKK and MR techniques		
	4,778,096	9,499,371	-		-			-	12.212.166		
	-		-		-			-	-		
		20,788,818	7,783,903		-			-	28.700.015		
	250%		400%				Others	Net Receivables after application of FKK and MR techniques			
	767		-				-	767			
	100%		112,5%			150%		Others	Net Receivables after application of FKK and MR techniques		
	114,176		48,453			5,757		-	19.951.083		
	65%	70%	75%	85%	90%	100%	105%	110%	150%	Others	Net Receivables after application of FKK and MR techniques
	-	202,570	81,940	1,084	-	-	11,736		-	5,046	492.964
	-	-	-	-	-	-	-		-	-	-
										-	-
	-		-	-		-			-	-	-
			-			-			1,008	-	1.888
	-		30,596	1,513,620		-			-	-	1.690.209
										-	-
										-	-
	-		-	-		-			-	-	-
		339,032			902,173			258,015	12,136	-	1.511.357
					1,408,872			511,596	-	-	1.920.468
	150%							Others	Net Receivables after application of FKK and MR techniques		
	260,010							-	798,881		
	150%		1250%				Others	Net Receivables after application of FKK and MR techniques			
	723,118		-				-	8.716.969			
	150%							Others	Net Receivables after application of FKK and MR techniques		
	-							-	1.364		



No	Risk Weight	Net Receivables Balance Sheet	TRA Net Receivables (before FKK)	Average FKK	Net Receivables (after application of FKK and MRK technique)
1	< 40%	56,370,897	345,813	87.7%	56,674,123
2	40% - 70%	2,083,169	4,648,768	10.0%	1,898,732
3	75%	17,303,540	13,853,555	10.2%	18,569,411
4	80%	2,829	1,814,676	10.0%	184,296
5	85%	6,973,517	524,580	10.0%	4,513,279
6	90% - 100%	39,702,225	6,069,207	11.1%	40,242,366
7	105% - 130%	7,495,269	6,101,767	10.0%	8,105,446
8	150%	1,503,193	104,317	10.0%	1,513,440
9	250%	767	-	-	767
10	400%	-	-	-	-
11	1250%	-	-	-	-
Total Net Receivables		131,435,406	33,462,682	11.1%	131,701,859

Additional Disclosures

1. In calculating Allowance for Impairment Loss, the Bank refers to Indonesian Financial Accounting Standard 71, where it uses quantitative factors, including the determination of status based on days past due and other qualitative information that may indicate a significant increase in credit risk and default.
2. In applying Credit Risk Mitigation, the Bank follows the provisions for calculating Risk Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks.
3. The application of MRK in the Bank's calculations comes from collateral, which serves as a deduction factor for net receivables in the Statement of Financial Position.

Qualitative Disclosures Regarding Counterparty Credit Risk

1. The current exposure to Credit Risk due to Counterparty Default consists of Government Repo Transactions, Government Reverse Repo Transactions, and Derivative Receivables arising from claims on the Government, Banks, Micro and Small Enterprises, Retail portfolios, and Corporations.
2. The Bank manages this risk comprehensively by monitoring Counterparty Credit Risk exposure on a monthly basis, including measuring Potential Future Exposure.
3. The Bank comprehensively manages this risk by monitoring Counterparty Credit Risk exposure on a monthly basis, including measuring Potential Future Exposure (PFE)

Counterparty Credit Risk Exposure Analysis

(in million Rupiah)

No		Replacement Cost (RC)	Potential Future Exposure (PFE)	EEPE	Alpha used for regulatory EAD calculations	Net Receivables	ATMR
1	SA-CCR (for derivatives)	44,389	26,125		1,4	98,720	30,963
2	Internal model approach (for derivatives and SFT)					N/A	N/A
3	Simple approach to credit risk mitigation (for SFT)					N/A	N/A
4	Comprehensive credit risk mitigation approach (for SFT)					-	-
5	VaR for SFT					N/A	N/A
Total							30,963



Qualitative Analysis

Counterparty Credit Risk exposure in December 2025 consists of Derivative Receivables arising from claims on the Government, Banks, Micro and Small Enterprises, Retail Portfolios, and Corporations.

Counterparty Credit Risk Exposure by Portfolio Category and Risk Weight

(in million Rupiah)

Portfolio Category	0%	10%	20%	50%	75%	100%	150%	Lainnya	Total Net Billing
Government Claims	6,725,016	-	-	-	-	-	-	-	6,725,016
Claims to Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Multilateral Development Banks and International Agencies	-	-	-	-	-	-	-	-	-
Bank Claims	-	-	45,184	-	-	-	-	45,288	90,471
Covered Bond Claims	-	-	-	-	-	-	-	-	-
Claims to Securities Companies and Other Financial Services Institutions	-	-	-	-	-	-	-	-	-
Receivables in the form of securities/ subordinated receivables, equity and other capital instruments	-	-	-	-	-	-	-	-	-
Residential Mortgage Loans	-	-	-	-	-	-	-	-	-
Commercial Property Backed Credit	-	-	-	-	-	-	-	-	-
Loans for land purchase, land development and construction	-	-	-	-	-	-	-	-	-
Employee/Retirees Credit	-	-	-	-	-	-	-	-	-
Micro Business, Small Business and Retail Portfolio Claims	-	-	-	-	-	-	-	76	76
Claims to Corporate	-	-	-	-	-	3,726	-	-	3,726
Matured Claims	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-
Total	6,725,016	-	45,184	-	-	3,726	-	45,364	6,819,288

Qualitative Analysis

As of December 2025, counterparty credit risk exposure includes claims on the government, arising from repo, reverse repo, and derivative instruments. Additionally, exposure is present in claims on other banks, claims on micro and small enterprises, retail portfolio claims, and claims on corporations, specifically originating from derivative instruments.



Net credit derivative exposure

As of December 2025, the Bank has no net credit derivative exposure for either purchased protection or sold protection.

Qualitative Disclosures on Securitization Exposures

As of December 2025, the Bank has no securitization exposure.

Securitization Exposure in Banking Book

As of December 31, 2025, the Bank has no securitization exposure in the Banking Book.

Securitization Exposure in Trading Book

As of December 31, 2025, the Bank has no securitization exposure in the Trading Book.

Definition

- (i) When the bank is the originator, the securitization exposure is retained, even though it is not suitable for the securitization framework due to the absence of a significant and effective risk transfer (which can be presented separated).
- (ii) If the bank acts as a sponsor, securitization exposure includes exposure to commercial paper conduits, where the bank provides program-wide enhancements, liquidity support, and other facilities. Where the bank is both the originator and sponsor, double entry should be avoided. In this regard, banks may unify the two columns "Bank as originator" and "Bank as sponsor" and use the column "Bank as originator/sponsor".

(iii) Securitization exposures when the bank acts as an investor are investments purchased under agreements with third parties.

- Synthetic transactions: If the bank has purchased protection, it must report the net exposure amount under the originator/sponsor column, provided that the amount remains unsecured. If the bank has sold the protection, the exposure value of the credit protection should be reported in the "investor" column.
- Re-securitization: all securitization exposures related to re-securitisation should be completed on the "re-securitization" line, and not on the previous line (with underlying asset type) that contains the securitization exposure.

Securitization exposure in the banking book and related capital requirements - Bank acts as originator or sponsor

As of December 31, 2025, the Bank has no securitization exposure in the Banking Book and related Capital Requirements - Bank acts as originator or sponsor

Securitization exposure in the banking book and related capital requirements - Bank acts as investor

As of December 31, 2025, the Bank has no securitization exposure in the banking book and related capital requirements - Bank acts as investor

MARKET RISK

Disclosure of ATMR for Market Risk Using the Standardized Approach

(in million Rupiah)

No	Risk Category	December 31, 2025			
		Bank		Consolidation	
		Capital Expenses	ATMR	Capital Expenses	ATMR
(1)	(2)	(3)	(4)	(5)	(6)
1	Interest Rate Risk				
	a. GIRR risk class	11,775	147,190	-	-
	b. CSR risk class (non-securitization)	3,792	47,406	-	-
	c. CSR risk class (securitization: non-CTP)	-	-	-	-
	d. CSR risk class (securitization: CTP)	-	-	-	-
	e. Equity risk class	-	-	-	-
	f. Commodity risk class	-	-	-	-
	g. Foreign exchange risk class	5,572	69,647	-	-
2	Beban modal default risk capital (DRC)	4,083	51,036	-	-
3	Residual risk add-on (RRAO)	-	-	-	-
4	ATMR Pilar 1 tambahan	-	-	-	-
5	Credit Valuation Adjustment (CVA)	221	2,760	-	-
	Total	25,443	318,039	-	-

Additional Disclosures

The Bank uses the Standard Method Approach in the calculation of its Market Risk RWA in accordance with the framework of SEOJK Number 23/SEOJK.03/2022 regarding the Calculation of RWA for Market Risk for Commercial Banks, starting from the reporting period of January 2024. The components of market risk capital charges include:

- General Interest Rate Risk (GIRR); on all interest rate risk exposures in the trading book category;
- Non-securitized Credit Spread Risk (CSR) risk class; on all credit spread risk exposures in the trading book category;
- Exchange Rate risk class; on both trading book and banking book categories;
- Non-securitized Default Risk Charge (DRC) on all securities issuer default risk exposures in the trading book category;
- Credit Valuation Adjustment (CVA) on all derivative transactions.



Disclosure of Basic Credit Valuation Adjustment Approach - Reduced Version (BA-CVA)

(in million Rupiah)

No	Risk	December 31, 2025			
		Bank		Consolidated	
		Component	ATMR BA-CVA	Component	ATMR BA-CVA
(1)	(2)	(3)	(4)	(5)	(6)
1	Aggregation of systematic components of CVA risk	549		-	
2	Aggregation of idiosyncratic components of CVA risk	231		-	
Total			2.760		-

Additional Disclosures

The Bank uses the Simplified Basic Approach in the calculation of CVA RWA in accordance with the framework of SEOJK Number 23/SEOJK.03/2022 concerning RWA Calculation for Market Risk for Commercial Banks, starting from the reporting period of January 2024.

Report on the Implementation of Risk Management for Interest Rate Risk in Banking Book (IRRBB)

Analisis Kualitatif

1. IRRBB Definition for Measurement and Control of Interest Rate Risk

IRRBB is a risk arising from changes in interest rates that cause changes in present value and determination of timing of future cash flows that affect the economic value of assets, liabilities, and administrative account transactions of the Bank and cause changes in the value of net interest income. Because its effects affect the economic value and income, the Bank needs to accurately identify risks and calculate and report IRRBB to OJK in accordance with the regulated standards and references so that they can carry out appropriate corrective actions.

2. Risk Management Strategy and Risk Mitigation for IRRBB

The Bank prepares a Risk Management Strategy and Risk Mitigation by determining the level of risk to be taken (risk appetite) and risk tolerance in line with the Bank's business strategy and policies and procedures for controlling IRRBB. The form of policies and procedures provides an overview of the delegation of power, authority and responsibility for each level of position and

hedging strategy. In addition, the Bank needs to pay attention to the gap risk, basis risk, or certain positions with embedded options and explicit options. Furthermore, IRRBB Risk Management policies and procedures need to be reviewed at least 1 (one) time in 1 (one) year.

3. Periodization of IRRBB Calculations and Specific Measurements Used by Banks to Measure Sensitivity to IRRBB

Based on the rules of the regulator, the Bank carries out an IRRBB calculation every 3 (three) months in accordance with the reporting period of Market Risk Profile and Bank Soundness Reporting. However, the Bank continues to make monthly IRRBB calculations as a form of risk control.

Specific measurements are used for asset and liability instruments that have behavioral properties such as Credit Prepayment Rate (CPR) on Credit exposures, Term Deposit Redemption Ratio (TDRR) on Deposit exposures, and Behavioral Non Maturity Deposit (NMD) exposure on Savings or Demand Deposits using historical data. In addition, it also calculates the cash flow projection for monthly installment payments for credit instruments with fixed rate types, while for loans with floating rate types, it is determined to have a repricing period of 1 (one) month



4. Interest Rate Shock Scenarios and Stress Scenarios Used by Banks in IRRBB Calculations Using EVE and NII

Based on the regulatory provisions, the Bank applies 6 (six) types of interest rate shock scenarios for the Δ EVE calculation, namely Parallel Up, Parallel Down, Steepener, Flattener, Short Rates Up and Short Rates Down. Whereas the DNII calculation uses 2 (two) shock scenarios, namely Parallel Up and Parallel Down.

In the process of interest rate shock scenario, the Bank uses 2 (two) types of currencies, namely Rupiah and foreign currencies using the US Dollar approach. For the scenario of interest rate shock with a Parallel type, the Bank uses a change in the value of the interest rate of 400 bps for Rupiah and 200 bps for US Dollar. Whereas in the short condition use the amount of changes in interest rates of 500 bps (Rupiah) and 300 bps (US Dollar) and for the long condition use the change in interest rates of 350 bps (Rupiah) and 150 bps (US Dollar) respectively. The entire amount follows the rules of the regulator.

5. Modeling Assumptions that Significantly Impact IRRBB Calculations, which are different from the IRRBB Calculation with a Standard Approach

All modeling assumptions made by the Bank in the calculation of IRRBB are in accordance with the standard and reference approaches set by the Regulator. So for now the Bank does not have specific modeling assumptions that have a different approach from the standard approach.

6. Hedging against IRRBB (if any) and related Accounting Treatment

Currently the Bank does not take any hedging measures against IRRBB.

7. Comprehensive explanation of the Main Assumptions of Modeling and Parametric used to calculate Δ EVE and Δ NII:

a. Credit Prepayment Rate (CPR)

The Bank determines the Credit Prepayment Risk (CPR) model based on the longest historical data held by the Bank with the 2007 – 2019 data period. The determination of the CPR rate is done by comparing the credit ceiling that has an accelerated repayment status (Prepayment) with all credit ceiling owned by the data historically, both the repayment status is accelerated, paid off according to the maturity date, and those that are still active. Furthermore, the CPR rate value obtained is used as an initial assumption of potential Credit whose repayment will be accelerated in the calculation of IRRBB cash flow projections.

b. Term Deposit Redemption Ratio (TDRR)

The Bank determines the Term Deposit Redemption Ratio (TDRR) model based on the longest historical data held by the Bank with the 2007 – 2019 data period. The determination of the TDRR rate is carried out by comparing the outstanding deposits that have an early redemption status with all outstanding deposits that are owned in historical data, whether the status of the disbursement is accelerated, the status of the disbursement is in accordance with the due date, and the status is still active. Furthermore, the value of the TDRR rate is obtained, which is used as an initial assumption of the potential for deposits whose withdrawal will be accelerated in the calculation of IRRBB cashflow projections.



c. Non-Maturity Deposit (NMD)

The Bank divides NMD into 3 (three) based on rules, namely Transactional, Non-Transactional, and Corporate (Wholesale). Where the approach uses the assumption of stable and unstable deposits from the Liquidity Coverage ratio (LCR) calculation model to determine Transactional and Non-Transactional nominal. The Transactional Category is assumed to be a stable deposit while the Non-Transactional Category is assumed to be an unstable savings on LCR. For Corporate deposits (Wholesale) only differ by the customer field of business.

The Bank determines the amount of core deposit for Savings and Current Accounts using historical data for 10 (ten) years from 2009 - 2019. Where the assumption of core deposits used is the minimum nominal value of Savings and Current Accounts during the period of historical data and the minimum value is placed on bucket repricing that fits the NMD category. Furthermore, if the nominal Savings and Current Accounts at the reporting date exceeds the minimum value (core deposit), the excess is considered as non-core deposits that will be placed on overnight bucket repricing

d. Aggregation Method between Currencies and Significant Interest Rate Correlations between Currencies

The Bank needs to aggregate the Δ EVE calculation between each currency in order to obtain a consolidated value of all currencies that describe the Bank's condition in general. The bank takes an aggregation value of 50% which will be used to weight the value of Δ EVE calculation in foreign currency. Where the rules used are if the value of Δ EVE in the calculation of foreign exchange experiences a profit, then only 50% of the value of the EVE is taken to add up to the value of Δ EVE in Rupiah. However, this does not apply if the value of Δ EVE foreign currency losses.

8. Other Information

None

Qualitative Analysis

1. Average Repricing Maturity Period applied for NMD

The bank follows the rules of the regulator by setting the average period of repricing maturity for NMD in the range of 5 years for transactional NMD, 4.5 years for non-transactional NMD, and 4 years for corporate NMD.

2. The longest period of repricing maturity applied for NMD

The Bank follows the rules of the regulator by applying the repricing maturity period for NMD in the range of 5 years for Transactional NMD, 4.5 years for Non-Transactional NMD, and 4 years for NMD Corporations.



Report of Interest Rate Risk in Banking Book (IRRBB) Calculations

(in million Rupiah)

	Δ EVE		Δ NII	
	December 31, 2025	September 30, 2025	December 31, 2025	September 30, 2025
Parallel UP (400 bps)	5,649,233	5,335,423	884,719	800,914
Parallel Down (400 bps)	(7,922,128)	(7,059,994)	(777,627)	(708,206)
Steepener	3,286,842	2,860,742		
Flattener	(2,264,830)	(1,746,077)		
Short Rate Up	1,234,354	1,367,918		
Short Rate Down	(1,189,363)	(1,323,538)		
Maximum Loss Value (Absolute)	5,649,233	5,335,423	884,719	800,914
Equity Tier 1 (for Δ EVE) or Projected Income (for Δ NII)	23,362,976	22,607,492	3,723,117	3,723,117
Maximum Value divided by Equity Tier-1 (for Δ EVE) or Projected Income (for Δ NII)	24.18%	23.60%	23.76%	21.51%



LIQUIDITY RISK

Liquidity Coverage Ratio Calculation Report Table

(in million Rupiah)

No	Component	Individual			
		Quarter IV 2025		Quarter III 2025	
		Liability Outstanding value and Commitment/ Contractual Claim Values	HQLA Value after haircut, liability outstanding and Commitment multiplier by run-off rate or contractual claim values multiplier by inflow rate.	Liability Outstanding value and Commitment/ Contractual Claim Values	HQLA Value after haircut, liability outstanding and Commitment multiplier by run-off rate or contractual claim values multiplier by inflow rate.
1	Total data Poin used in LCR Calculation		92 days		92 days
HIGH QUALITY LIQUID ASSET (HQLA)					
2	Total High Quality Liquid Asset (HQLA)		63,744,257		52,594,752
CASH OUTFLOW					
3	Deposits from individual customer and funding come from SME Customer is consisting of:	37,575,011	3,458,326	36,191,397	3,285,430
	a. Deposits/Stable Funding	5,983,497	299,175	6,674,193	333,710
	b. Deposits/Non Stable Funding	31,591,514	3,159,151	29,517,204	2,951,720
4	Funding come from Corporate customer is consisting of:	54,304,597	35,506,277	41,040,788	26,338,963
	a. Operational deposits	4,684,571	1,066,130	4,904,692	1,127,882
	b. Non- Operational deposits and/or other non operational liabilities	49,620,026	34,440,146	36,136,097	25,211,081
	c. Securities in the form of bond issued by the bank	-	-	-	-
5	Secured Funding		-		-
6	Other cash outflow (additional requirement), consist of:	999,745	977,503	1,243,566	1,125,877
	a. Cash outflow on derivative transactions	63,940	63,940	67,609	67,609
	b. Cash outflow on liquidity increment	-	-	-	-
	c. Cash outflow on funding losses	-	-	-	-
	d. Cash outflow on commitment withdrawal of credit facilities and liquidity facilities	-	-	-	-
	e. Cash outflow on other contractual liability related to fund distribution	-	-	-	-
	f. Cash outflow on other funding contingency liabilities	22,929	688	121,329	3,640
	g. Cash outflow on other contractual	912,875	912,875	1,054,628	1,054,628
7	TOTAL CASH OUTFLOW		39,942,106		30,750,270



(in million Rupiah)

No	Component	Individual			
		Quarter IV 2025		Quarter III 2025	
		Liability Outstanding value and Commitment/ Contractual Claim Values	HQLA Value after haircut, liability outstanding and Commitment multiplier by run-off rate or contractual claim values multiplier by inflow rate.	Liability Outstanding value and Commitment/ Contractual Claim Values	HQLA Value after haircut, liability outstanding and Commitment multiplier by run-off rate or contractual claim values multiplier by inflow rate.
CASH INFLOW					
8	Secured lending	11,946,543	-	5,286,844	-
9	Claims from Counterparty	5,282,636	3,693,305	4,424,390	2,928,473
10	Other cash inflow	1,296,598	657,476	1,237,174	625,542
11	TOTAL CASH INFLOW		4,350,781		3,554,015
		TOTAL ADJUSTED VALUE¹		TOTAL ADJUSTED VALUE¹	
12	TOTAL HQLA		63,744,257		52,594,752
13	TOTAL NET CASH OUTFLOWS		35,591,326		27,196,254
14	LCR (%)		179.10%		193.39%

Keterangan:

¹ *Adjusted values* dihitung setelah pengenaan pengurangan nilai (*haircut*), tingkat penarikan (*run-off rate*), dan tingkat penerimaan (*inflow rate*) serta batas maksimum komponen HQLA, misalnya batas maksimum HQLA Level 2B dan HQLA Level 2 serta batas maksimum arus kas masuk yang dapat diperhitungkan dalam LCR.

Qualitative Analysis

- Liquidity Coverage Ratio for the position of Quarter IV 2025 is 179.10% above the provisions required by the Regulator, which is 100% (POJK Number 42/POJK.03/2015 regarding the Obligation to Fulfill the Liquidity Coverage Ratio for Commercial Banks).
- The Liquidity Coverage Ratio for the fourth quarter of 2025 was 179.10%, a increase of 9.83% when compared to the third quarter of 2025 at 193.93%. The decrease in this ratio is caused by:
 - Decrease in High Quality Liquid Assets (HQLA) of IDR11.15 trillion.
 - Increase in Cash Outflow of IDR9.19 trillion.
 - Increase in cash inflow of IDR796.77 billion.
- The composition of Bank Mega's average HQLA during Quarter IV 2025 is dominated by Government securities at 84% (after weighting).
- The average concentration of funding sources in the fourth quarter of 2025 comes from retail customers by 9% and corporate customers by 84% (after weighting).
- The average concentration of funding source in the fourth quarter of 2025 from retail customers was 9% and corporate customers was 91% (after weighting)
- Derivative exposure in the fourth quarter of 2025 is a net long of IDR45.59 billion.
- Bank Mega has a liquidity risk management strategy which includes monitoring liquidity risk limits (appetite limit & tolerance limit), calculating cash flow projections, Behavioral Maturity Profile, calculating Liquid Assets to Non-Core Deposits, Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), liquidity stress testing and liquidity management stipulated in ALCO committee meetings and carried out by related work units, both Funding, Lending and Treasury.

Net Stable Funding Ratio Compliance Report

No	Component	Position September 30, 2025					
		Carrying Value Under Maturity Date					
		No Term	<6 Months	≥6 Months - <1 Year	≥1 Year	Total Weighted Value	
Component ASF							
1	Capital:	22,685,300	-	-	49,167	23,281,684	
2	Capital under CAR of POJK	22,685,300	-	-	49,167	23,281,684	
3	Other capital Instrument	-	-	-	-	-	
4	Deposits from individual customer and funding from SME customer:	17,358,099	32,186,941	386,330	207,262	45,514,440	
5	Deposits and Stable Funding	5,293,224	2,028,253	57,444	29,108	7,039,082	
6	Non Stable Deposits	12,064,875	30,158,688	328,886	178,154	38,475,358	
7	Funding from corporate customer:	6,265,144	52,760,783	904,644	1,500,833	16,505,312	
8	Operational Deposits	3,124,132	-	-	-	1,562,066	
9	Other funding from corporate customer	3,141,012	52,760,783	904,644	1,500,833	14,943,246	
10	Liabilities with pair of interdependent assets	-	-	-	-	-	
11	Other Liabilities and equity:	1,893,829	32,954	18,622	-	206,257	
12	Derivative liabilities NSFR		32,954	18,622	-		
13	Other equity and liabilities which is not in those category	1,893,829	-	-	-	206,257	
14	Total ASF					85,507,693	
Component RSF							
15	Total HQLA in NSFR Calculation					1,850,855	
16	Deposits with other financial institutions for operational purposes	594,574	-	-	-	297,287	
17	Performing and Special mention loans and Securities	-	17,369,289	10,825,428	39,080,030	51,049,327	
18	To financial institutions which secured with HQLA Level 1	-	1,914,455	-	-	191,446	
19	To financial institutions which not secured with HQLA Level 1 and loan to financial institution with unsecured	-	76,020	95,553	187,075	246,255	
20	To non- financial company, individual customer and SME customer, Indonesia Government, governments of other countries, Bank Indonesia, central banks of other countries and public sector entities, which include:	-	15,222,793	10,580,571	38,653,355	50,303,224	
21	Met qualification to get risk weight of 35% or less, according to SE OJK RWA for Credit Risk	-	-	-	-	-	
22	Residential Mortgage loan which unsecured, among others:	-	-	-	-	-	
23	Met qualification to get risk weight of 35% or less, according to SE OJK RWA for Credit Risk	-	156,021	149,304	239,599	308,402	
24	Securities which unsecured, not default, and not include in HQLA, including shares traded on the stock exchange	-	-	-	-	-	
25	Assets with pair of interdependent Liabilities	-	-	-	-	-	
26	Other Assets:	3,069,644	121,638	79,075	6,274,606	9,470,054	
27	Traded physical commodities, including gold	-				-	
28	Cash, securities and other assets recorded as initial margin for derivative contract and cash or other assets which submitted as default fund on central counterparty (CCP)		-			-	
29	Derivative assets NSFR		76			76	
30	Derivative liabilities NSFR before deducted with variation margin		-			-	
31	All other assets which not include in those category	3,069,644	121,638	79,075	6,274,606	9,469,978	
32	Administrative Accounts		33,784,152			222,438	
33	Total RSF					62,889,962	
34	Net Stable Funding Ratio (%)					135.96%	

	Position December 31, 2025				
	Carrying Value Under Maturity Date				
	No Term	<6 Months	≥6 Months - <1 Year	≥1 Year	Total Weighted Value
	23,442,440	-	-	46,667	24,064,683
	23,442,440	-	-	46,667	24,064,683
	-	-	-	-	-
	15,085,755	31,643,737	413,036	211,996	42,941,616
	5,053,675	895,861	77,346	36,335	5,761,872
	10,032,081	30,747,876	335,690	175,662	37,179,744
	12,043,220	52,765,968	1,618,686	3,333	16,627,684
	3,624,995	-	-	-	1,812,498
	8,418,225	52,765,968	1,618,686	3,333	14,815,187
	-	-	-	-	-
	1,095,685	50,091	18,607	-	125,025
		50,091	18,607	-	
	1,095,685	-	-	-	125,025
					83,759,008
					1,754,786
	630,611	-	-	-	315,305
	-	23,837,185	13,987,608	40,556,536	54,267,791
	-	5,557,377	-	-	555,738
	-	1,669,591	180,748	155,134	495,947
	-	16,450,180	13,658,381	39,979,272	52,737,464
	-	-	-	-	-
	-	-	-	-	-
	-	160,037	148,479	172,130	266,142
	-	-	-	250,000	212,500
	-	-	-	-	-
	3,477,294	36,554	78,897	6,211,432	9,398,622
	-				-
		-			-
		-			-
	3,477,294	36,554	78,897	6,211,432	9,398,622
		37,686,166			236,090
					65,972,595
					126.96%



Qualitative Analysis

1. Bank Mega's NSFR (Net Stable Funding Ratio) position in December 2024 is 125.19% above the provisions set required by the Regulator, namely 100% (POJK Number 50/POJK.03/2017 concerning the Obligation to Fulfill Funding Ratios Net Stable (Net Stable Funding Ratio) for Commercial Banks.
2. NSFR (Net Stable Funding Ratio) of Bank Mega in the December 2025 position amounted to 126.96%, decreased by 9.00% compared to the September 2025 position of 135.96%. This was due to an increase in RSF (Required Stable Funding) of IDR1.75 trillion from an increase in loans and securities in current and special mention categories of IDR2.57 trillion (after weighting). But there is an increase in equity of IDR783.00 billion (after weighting), and an increase in corporate customer financing of IDR122.37 billion (after weighting). On the other hand, there was an increase in ASF (Available Stable Funding) of IDR3.08 trillion due to an increase in lending and deposits in special attention of IDR3.22 trillion (after weighting); an increase in deposits operational purposes of IDR18.02 billion (after weighting). However, there was also a decrease in Total HQLA of IDR96.07 trillion and equity of IDR71.43 billion (after weighting).
3. The composition of ASF as of December 2025 is dominated by deposits originating from individual customers, micro-businesses, and small businesses amounting to 51.27%; capital of 28.73%; and savings originating from funding corporate customers amounting to 19.85%. Meanwhile, the composition of the RSF position in December 2025 mainly comes from loans and securities in the current and special mention categories, amounting to 82.26%.
4. There are liabilities that are dependent on certain assets amounting to IDR993.22 trillion in the form of Repo transactions.

Encumbrance)

(in million Rupiah)

	Encumbered	Assets held or agreed with the central bank but not yet used to generate liquidity	Unencumbered	Total
Cash	-	-	872,657	872,657
Placement with BI				
GWM Primer	-	4,526,238	217,327	4,743,564
GWM RIM	-	2,869,800	-	2,869,800
GWM PLM	-	3,566,076	-	3,566,076
FASBI	-	-	6,543,656	6,543,656
Government Securities	-	-	39,089,334	39,089,334
Corporate Securities	-	-	250,000	250,000
Reverse Repo	-	-	6,717,210	6,717,210
Repo	993,223	-	-	993,223

Qualitative Analysis

- a. Encumbered assets are assets that are owned by the Bank but are limited to legal and contractual liquidity needs. Asset Restricted also does not include assets held in custody or agreed with Bank Indonesia, which has not yet been used to generate liquidity. Currently, the Bank has tied assets consisting of Repo amounting to IDR996.58 trillion (average maturity period at under 1 month)
- b. The Bank has assets that are stored or pledged with Bank Indonesia in the form of a Primary GWM of IDR4.10 trillion, RIM's GWM is IDR2.87 trillion, and PLM's GWM is IDR3.57 trillion. Stored assets at Bank Indonesia have not yet been used to generate liquidity but can still be calculated as HQLA as regulated in POJK Liquidity Coverage Ratio (LCR).
- c. Unrestricted Assets are assets that comply with requirements as HQLA as regulated in POJK Liquidity Coverage Ratio (LCR). At the moment, Banks have unrestricted assets in the form of Cash, Letters, Government Securities, Corporate



LIQUIDITY RATIO

Qualitative Disclosure

1. Liquidity risk governance, including: risk tolerance; liquidity risk management structure and responsibilities; internal liquidity reporting; and communication of liquidity risk strategies, policies and practices across business lines and with the Board of Directors.

a. Risk Tolerance

The Bank sets risk tolerance & risk appetite for Liquidity Risk that is consistent and relevant to the business and complexity of the Bank's business activities. These limits include, among others, the Liquidity Coverage Ratio (LCR) limit, the Net Stable Funding Ratio (NSFR) limit, the Macroprudential Intermediation Ratio (RIM) limit, the cash flow mismatch limit both in the short and long term including cash flows originating from administrative accounts, concentration limits on assets and liabilities, and other liquidity ratios. Tolerance limits are set so that the Bank can manage liquidity under normal and crisis conditions. The determination of the limit for risk appetite and risk tolerance is proposed by the Risk Management Unit (SKMR) and approved by the Board of Directors and Commissioners through the Risk Management Committee (KMR). If a limit is exceeded, the Risk Management Unit (SKMR) will coordinate with the relevant Business Units to prepare an action plan.

b. Liquidity Risk Management Structure and Responsibilities

The Bank determines the organizational structure, tools and completeness of the units/functions related to the implementation of risk management for Liquidity Risk in accordance with the characteristics and complexity of the Bank's business activities. The person in charge of Liquidity Risk management is the Business Unit whose activities are directly exposed to Liquidity Risk. The Business Unit is further assisted by the Risk Management Unit (SKMR) by providing objective input and analysis in the process of identifying, measuring, monitoring and reporting Liquidity Risk independently. The Board of Directors and Commissioners are responsible for ensuring that the implementation of Liquidity Risk management is in accordance with the strategic objectives, scale, business characteristics and profile of the Bank's Liquidity Risk, including

ensuring the integration of risk management implementation for Liquidity Risk with other risks that may impact the Bank's liquidity position.

c. Internal Liquidity Reporting and Strategy Communication

The Bank has an adequate and reliable Risk Management Information System for reporting purposes related to Liquidity Risk. In general, the Bank has submitted and reported information related to risk management for Liquidity Risk which consists of: liquidity ratios, cash flow and maturity profiles, Liquidity stress testing, Liquidity Risk Profile, and other information related to the Bank's Liquidity Position and Bank compliance against Liquidity Risk policies and procedures. All information is submitted to the related Business Units as well as the Board of Directors and Commissioners through the Bank's internal information system channel and monthly Risk Management Committee (KMR) meetings. The Risk Management Work Unit (SKMR) will then coordinate periodically with the related Business Units that manage Liquidity Risk if there is an exceedance of policies or limits for Liquidity Risk and compile an action plan.

d. Liquidity Risk Policies and Practices in All Business Lines and with the Board of Directors

In practice, Business Units that are exposed to Liquidity Risk will submit information regarding the condition of macroeconomic indicators and business projections through the Asset and Liability Committee (ALCO) meeting and may submit limits and risk tolerance levels related to Liquidity Risk to the Risk Management Unit (SKMR). to be reviewed and submitted to the Risk Management Committee for approval. Related Business Units also prepare action plans, develop a strong risk culture, and implement risk management policies and procedures for Liquidity Risk that have been established by the Board of Directors. Furthermore, the Board of Directors will monitor and ensure that the implementation of risk management for Liquidity Risk is in accordance with the objectives and characteristics of the Bank, assisted by the Risk Management Unit.



2. The funding strategy, including the policy of diversification sources and funding tenors, and whether the funding strategy is centralized or decentralized.

In general, the Bank will formulate a funding strategy as part of efforts to control Liquidity Risk. This strategy includes a strategy to diversify sources and term of funding related to the characteristics and business plans of the Bank. This is stated in the risk limit for Liquidity Risk related to the concentration of funding such as the concentration of Time Deposits to Total TPF, special rate TPF concentration to Total TPF, Corporate TPF concentration to Total TPF, as well as Interbank Liability concentrations.

3. Liquidity risk mitigation techniques

The Bank mitigates liquidity risk by monitoring the liquidity risk limits set by the Bank's management. If the limit is breached, the Risk Management Unit coordinates with the Related Business Unit to carry out an action plan.

4. A description of how the stress-test is used

Liquidity Stress Testing is used to determine the ability of the Bank to meet liquidity needs in a crisis by using a specific stress test scenario (Bank specific scenario) and market stress (general market stress scenario)

5. Outline of urgent funding plan for the bank

To control liquidity in a crisis situation, a Liquidity Crisis Center Management (LCCM) organization was formed which has the task and responsibility to carry out continuous monitoring of bank liquidity conditions. If the bank's liquidity condition falls within the high risk criteria, the Bank will activate the Emergency Funding Plan.

6. Customized measuring instruments or metrics that assess a bank's balance sheet structure or projected cash flows and future liquidity position, taking into account the risk of off-balance sheet transactions specific to that bank.

The measurement used by the Bank in projecting cash flows is by looking at the main business activities of the bank based on the business information approach, remaining maturity (contractual) and behavioral on & off balance sheet. In addition, the bank also carries out a Funding/Use Plan (RPP) in managing short-term liquidity.

OPERATIONAL RISK

Operational Risk Disclosure - Bank Individually

(in million Rupiah)

Approach Used	Total
Standardized Approach	
- Economic Indicator Components (KIB)	630,426,05
- Internal Loss Multiplier (FPKI)	1.00000000
- Minimum Capital for Operational Risk (MMRO)	630,426,05
- RWA for Operational Risk	7,880,325,63

Risk Management Implementation Report

Qualitative Analysis

- The Bank implements management policies and risks in accordance with the Services Authority Regulations Finance Number 18/POJK.03/2016 and OJK Circular Letter Number 34/SEOJK/032016 regarding the Implementation of Risk Management for Commercial Banks also refer to regulations internally regarding risk management policies. Several internal policies related to management operational risks, including:
 - Management Framework Operational Risk;
 - Risk Management Policy;
 - Operational Risk Management Policy
 - Committee Risk management;
 - RWA Calculation Guidelines Operational Risk;
 - Risk Profile Preparation Guidelines;
 - Capital Adequacy Obligation Policy Minimum (KPM) according to Risk Profile;
 - Guidelines for Preparing Branch Risk Profiles;
 - Risk Policy Mega Bank Limits;



- j. Product Committee Policy and New Product or Activity Issuance Process;
- k. Risk Control Self Assessment (RCSA) provisions;
- l. Appointment of Directorate of Operational Risk Management (DORM);
- m. Business Continuity Policy Management (BCM);
- n. Determination of Organization Members Business Continuity Management (BCM);
- o. Preparing Business Continuity Plan (BCP) Document
- p. Classification Work Unit Tiers Based on Business Activities;
- q. Recording and Reporting of Risk Events;
- r. Operational Risk Online Test (OPRIST);
- s. Bookkeeping and Monitoring of GL-Operational Risk, GL-Operational Loss & Return/Recovery of Operational Loss;
- t. Provision of Split Team;
- u. Emergency Response to Outbreaks of Dangerous and Infectious Diseases or Infectious Diseases; and
- v. Covid-19 Control Group of PT Bank Mega, Tbk.

The existence of an Operational Risk Management Policy is used as a guideline for Banks in managing the Operational Risks inherent in every Bank activity, especially to determine responsibility, accountability, and internal coordination work process. It is hoped that this can minimize the potential losses from malfunctioning internal processes, human error, system failure, and/or external events by anticipating the early emergence of events/errors because they don't know Operational Risk is managed well.

2. To increase the effectiveness of implementation, the Bank Operational Risk Management has developed an operational risk management organization with tasks and responsibilities that have been formulated clearly, starting from the Branch, Regional, and Office levels Center. At the Head Office level, the Bank has established an Operational Risk Management Work Unit located under the coordination of the Risk Management Work Unit. This Work Unit assists the Board of Directors in managing operational risk monitoring processes, implementing active risk management, and ensuring management policies. Operational

risk runs at all levels of the organization. In its implementation, the Work Unit Operational Risk Management coordinates with several Work Units in the Control Forum Internal, such as the Internal Audit Work Unit, Work Unit Process Management & Internal Control, Work Unit Compliance, and other related Work Units that hold regular meetings to discuss material Operational Risk issues to ensure risks These can be controlled effectively from an early age.

To implement the Management Framework, Operational Risk has been appointed by 3 elements of insurance, which is the responsibility of the manager in each Work Unit consisting of the Risk Owner, Operational Risk Manager, and Responsible Person. The risk Owner (RO) is the Top Leader in the Directorate, Office Work Unit Central, Regional, and Branch responsible for managing Operational Risk in the Work Unit he leads. The operational Risk Manager (ORM) is an Operational Risk management function that helps the Risk Owner implement an Operational Risk Management Framework consisting of Corporate ORM/CORM (Bank level), Directorate ORM/DORM (Directorate level), and ORM/UORM Unit (Head Office Work Unit level). Meanwhile, the Responsible Person (RP) is there if needed to help UORM manage Operational Risk.

Apart from that, to supervise risk management operations and oversee risk issues in each unit, work is carried out by operational risk governance meetings starting at the work unit, directorate, and bank level. Operational risk issues discussed in Governance Meetings can be obtained based on data recording risk events, self assessment results, results inspection, etc. Identified risks will be measured and followed up to suppress risk levels.

3. The Bank developed modules in the Operational Risk Management System (ORMS) application system in order to improve the existing tools. ORMS has three modules, namely Risk Control Self Assessment (RCSA), Key Risk Indicator (KRI) and Risk Event Database (RED). RCSA is used to assist the RO in conducting Operational Risk Management process which includes identification and measurement of the effectiveness of Operational Risk controls independently which



is predictive and anticipatory. Furthermore, KRI is a tool that provides early information about symptoms and risks, and its trends show an increase. Meanwhile, RED is a tool that serves as a database of risk events used for the Bank's learning data. This development will be carried out on the Operational Risk Web Links (OWL) application, where OWL currently has an Operational Risk Online Test (OPRIST) module to conduct online tests for branch, regional, and some head office employees. The objective is to measure mastery and understanding of Policies & Procedures and Product Knowledge.

The Bank builds a risk event database, including loss data due to Operational Risk, through the Risk Event Database (RED) module in the ORMS application. This is part of the Bank's activities in managing Loss Data that will be used in the calculation of Operational Risk Capital and Operational Risk RWA. The events recorded include Loss Event and/or Near Miss Event. The events may originate from transactional or non-transactional activities. Near Miss is a risk event that almost causes financial loss or that has caused financial loss but the loss has been fully recovered, with a note that at the time of recording in the ORMS-RED system the risk event has been resolved either on the same day as the event or not, while Loss Event is a risk event that has a financial impact or loss of Bank funds.

Operational risk events shall be analyzed for chronology, cause and impact to obtain complete and comprehensive information. All risk events that have an actual financial impact must be recorded in the RED module regardless of the value of the loss. For Risk Events that have been recorded, the Operational Risk Management Unit monitors the loss of the Loss Event regarding the update of each loss recovery up to the final as well as the booking of the final loss in the Bank's books. The Operational Risk Management Unit will reconcile the Loss recorded in the Risk Event Record with that recorded in the Bank's Loss GL.

4. The Risk Management Work Unit (SKMR), particularly The Operational Risk Management Work Unit, has published or compiled several reports on conditions of risks related to the Bank management ranks. These reports are made public to support the performance of related units through the provision of informative and dual-controlled data in risk control, including:
 - a. Risk Reports Limit;
 - b. Minimum Capital Requirement (KPMR);
 - c. Bank Health Level Assessment;
 - d. Operational Risk Online Test (OPRIST);
 - e. Branch Risk Profile Report;
 - f. Regional Risk Profile Report;
 - g. Risk Control Self Assessment Report (RCSA);
 - h. Operational Risk Governance Meeting Report (ORGM);
 - i. Business Continuity Plan Report (BCP);
 - j. Risk Assessment Result Report;
 - k. Operational Risk Bulletin & Risk Campaign;
 - l. Monitoring Reports & Risk Loss GL Reports Operational; and
 - m. Weighted Asset Calculation According to Operational Risk Using Approach Basic Indicators in previous periods and Calculation of Weighted Assets According to Operational Risk by Using Standard Indicators in the period 2023 by SEOJK No. 6/SEOJK.03/2022/2022.

The Bank Health Level Assessment has several risks, including operational assessment parameters on inherent risks, such as business characteristics and complexity, source human resources, information technology and infrastructure support, fraud, and external events. This parameter is relevant by OJK Circular Letter, Bank Health Level Assessment.

5. The Bank continues to perfect the implementation of operational risk management by improving employee awareness of risks as well as improving policies and procedures for bank operations. These various efforts aim to mitigate inherent risks and continuously improve systems control, especially regarding operational risks. Banks continually increase risk awareness among all their employees through multiple media, including e-campaigns, newsletters, and direct outreach.



In the context of implementing Risk Management by taking into account the level of risk to be taken, risk tolerance, and the Bank's overall strategy and still taking into account the Bank's capital capacity to be able to absorb risk exposure or losses incurred, past loss experience, human resource capabilities and compliance with applicable internal and external regulations, the Bank needs to set risk limits. In establishing the Risk Limit Policy, the Bank must adjust to the level of risk to be taken (Risk Appetite) and adequate risk tolerance (Risk Tolerance) in accordance with the Bank's overall strategic objectives and business strategy and must be obeyed by all lines of organization, therefore the Bank's Risk Limit Policy is issued.

Banks must implement a risk culture (Risk Culture), including consistently implementing the process identification, measurement, monitoring, control, and reporting of possible losses that the Bank can experience, preventing risk events (Risk Events), and minimizing Bank losses (Risk loss). Then, the identification process, measurement, monitoring, control, and reporting of each type and group of risks must be carried out separately, sustainable, and integrated

Management Culture Risk is internalized at all levels of the organization to encourage consistency and effectiveness of Implementation Bank Risk Management. It is the shared responsibility of all employees in every line of the organization.

The Bank strengthens internal control through forums internal control by holding regular meetings to discuss material Operational Risk issues to control these risks early.

A Product Committee has been formed for optimized function, namely identifying and mitigating the risks inherent in the product and new activities and evaluating the performance of products launched. The Bank has developed management guidelines for risks for specific products to facilitate mitigation steps for product risks by related work units.

All cash and Bank Notes managed by the Bank must be insured; the type of cash insurance at the Bank contained in Cash Save (money in the treasury main), Cash In Counter (money in the Teller drawer, and Branch Operations Officer Box in the counter area Teller) and Cash In Transit (transit money).

As a form of active supervision by the Board of Directors on implementing Management Implementation Quality Operational Risk, the Bank has implemented an Operational Risk Governance Meeting at the Bank level, the primary purpose of which is to identify and manage critical risks at the Bank level.



I. GENERAL DISCLOSURE OF BANK RISK MANAGEMENT

A. Organization

The implementation of risk management is regulated by the Financial Services Authority Regulation (POJK) No.18/POJK.03/2016 regarding the Implementation of Risk Management for Commercial Banks.

Risk management at PT Bank Mega, Tbk is under the coordination of Vice President Director Directorate, which oversees 12 Work Units, namely Operational Risk Management, Credit Risk Management, Market, Liquidity & Integrated Risk Management, IT & Cyber Risk Management, National Credit Review & Restructure, National Credit Appraisal, Special Asset Management, Collection Strategy & Support, Jakarta Credit Card & Unsecured Loan (CCUL) Collection & Remedial, Out Region CCUL Collection & Remedial, CCUL Recovery, and Corporate Legal.

Work Units such as Credit Risk Management, Operational Risk Management, Market, Liquidity & Integrated Risk Management, IT & Cyber Risk Management, National Credit Appraisal, National Credit Review & Restructure, along with Compliance & Good Corporate Governance, Crime & Fraud Investigation, Anti Money Laundering, Corporate Legal, Customer Experience & Customer Care, Process Management & Internal Control, and other related units are responsible for identifying, assessing, and monitoring all major risks of the Bank in accordance with the established risk management policies and procedures. The risk control function is entrusted to the Internal Audit (IADT) and Process Management & Internal Control (PMIC) work units.

Within the Bank-wide scope, PT Bank Mega, Tbk has a Risk Management Committee (KMR) that assists the Board of Commissioners and Directors in actively overseeing risk management. The Board of Commissioners structure includes the Risk Monitoring Committee, Remuneration and Nomination Committee, and Audit Committee, while

within the Board of Directors itself, there is an Executive Committee consisting of: Risk Management Committee (KMR), Credit Policy Committee, Product Committee, Information Technology Committee, Human Resources Committee, Asset & Liability Committee (ALCO), and Crisis Management Committee (KMK).

Within the group-wide scope, PT Bank Mega, Tbk is the Main Entity in the Implementation of Integrated Risk Management in the Mega Corpora Financial Conglomerate, and the Market, Liquidity & Integrated Risk Management unit serves as the Integrated Risk Management Work Unit (SKMRT). Additionally, there is also an Integrated Risk Management Committee (KMRT).

B. Risk Indicators

In its implementation, the Bank has divided the inherent risks in its activities into 9 (nine) types of risks according to the Financial Services Authority (OJK) regulations, namely 8 (eight) main Bank risks based on OJK Circular Letter (SEOJK) No.34/SEOJK.03/2016 dated September 1, 2016, and 1 (one) additional risk beyond the 8 (eight) main Bank risks related to the Implementation of Integrated Risk Management according to SEOJK No.14/SEOJK.03/2015. Each risk is assessed from 2 (two) aspects: Inherent Risk and Quality of Risk Management Implementation.

The assessment parameters for Inherent Risk according to SEOJK No.14/SEOJK.03/2017 dated March 17, 2017, regarding the Assessment of the Risk-Based Bank Rating as follows:

Types of Risk	Risk Indicators
Credit	1. Composition of Asset Portfolios and Level of Concentration 2. Quality of Fund Provision and Adequacy of Reserve 3. Strategy for Fund Provision and Sources of Fund Provision 4. External Factor
Market	1. Portfolio Volume and Composition 2. Unrealized (Potential) Loss of Interest Rate Risk in Banking Book (IRRBB) 3. Business Strategy and Policies
Liquidity	1. Composition of Assets, Liabilities and Off-Balance Sheet Transactions 2. Concentration of Assets and Liabilities 3. Susceptibility to Funding Needs 4. Access to Sources of Funds
Operational	1. Business Characteristics and Complexity 2. Human Resources 3. Information Technology and Supporting Infrastructure 4. Fraud 5. External Events
Compliance	1. Types and Significance of Violations Committed 2. Frequency of Violations Committed or Track Record of Bank's Incompliance 3. Violations Against Regulations or Business Standards generally applicable to Certain Financial Transactions
Strategic	1. Compatibility of Strategies to Condition of Business Environment 2. High Risk Strategies and Low Risk Strategies 3. Position of Bank's Business 4. Achievement of Bank's Business Plan (BBP)
Legal	1. Litigation Factor 2. Engagement Weakness Factor 3. Factor of Absence of/Changes in Legislations
Reputation	1. Influence of Negative Reputation of Bank's Owners and Related Companies 2. Violations of Business Ethics 3. Complexity of Bank's Products and Business Cooperation 4. Frequency, Materiality, and Exposure of Negative News on Bank 5. Frequency and Materiality of Customers' Complaints
Intra-Group Transaction*	1. Composition of Intra-Group Transaction on Financial Conglomeration 2. Documentation and Fairness of Transaction 3. Other Information

* Evaluation parameters for Intra-Group Transaction Inherent Risk according to SEOJK No.14/SEOJK.03/2015 concerning the Implementation of Integrated Risk Management

C. Risk Profile

Based on the Bank's self-assessment, in regards to the conditions and risk management measures implemented in 2025, the Risk Profile of PT Bank Mega, Tbk as of June 2025 and December 2025 is as follows:

Risk Profile	June 2025 Period*			December 2025 Period		
	Inherent Risk Rating	Risk Management Quality Rating	Risk Level Rating	Inherent Risk Rating	Risk Management Quality Rating	Risk Level Rating
Credit Risk	Low to Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Market Risk	Low to Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Liquidity Risk	Low to Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Operational Risk	Low	Satisfactory	2	Low	Satisfactory	2
Strategic Risk	Low to Moderate	Satisfactory	2	Low to Moderate	Satisfactory	2
Legal Risk	Low	Satisfactory	2	Low to Moderate	Satisfactory	2
Compliance Risk	Low	Satisfactory	2	Low to Moderate	Satisfactory	2
Reputational Risk	Low	Satisfactory	2	Low	Satisfactory	2
Composite Rating			2			2



D. Risk Management Implementation Process

The implementation of Risk Management is obligatory for every Bank, as regulated by POJK No.18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks, and SEOJK No.34/SEOJK.03/2016 dated September 1, 2016, regarding the Implementation of Risk Management for Commercial Banks. Based on these provisions and the internal needs of the Bank, PT Bank Mega, Tbk has implemented risk management in alignment with its activities.

The achievement of Bank Mega's strategic goals and business objectives must be balanced with the implementation of risk management according to best practices in the national Banking industry (risk-return management). To facilitate this, the Bank establishes Risk Appetite and Risk Tolerance parameters that are periodically reviewed. The comprehension of Risk Level and its measurement, based on the combination of Inherent Risk and the Quality of Risk Management Implementation (KPMR), refers to SEOJK No.14/SEOJK.03/2017.

The four pillars of risk management implementation have been a reference in the implementation of risk management across all Bank units. The implementation of the four pillars of risk management at PT Bank Mega, Tbk is as follows:

- a. **Active Supervision by the Board of Commissioners and Directors**
Active supervision by the Board of Commissioners is carried out through the approval and evaluation of risk management policies prepared by the Board of Directors. Periodically, the Board of Commissioners evaluates the implementation of these policies through Director and Commissioner Meeting forums and in Risk Monitoring Committee (KPR) meetings. Additionally, the Board of Commissioners reviews and grants approval for requests from the Directors related to transactions and policies.

Active supervision by the Board of Directors includes formulating, approving, implementing, and evaluating risk management policies, procedures, and risk limits. These activities take place during Risk Management Committee (KMR) meetings,

Asset & Liabilities Committee (ALCO) meetings, and Credit Policy Committee meetings. The Board of Directors also establishes and determines the approval mechanism for transactions that exceed limits/authorities or deviations and grants approval accordingly.

- b. **Adequacy of Policies and Limit Establishment**
To support the implementation of risk management, Bank Mega has established several policies related to Risk Management and Risk Limit Determination. In its implementation, these policies have been documented in written form through Internal Decree (SK) or Circular Letters (SE) and are periodically reviewed with approval up to the Board of Directors level through committee meetings or by circulation to the Board of Directors according to their authority levels.
- c. **Adequacy of the Processes of Risk Identification, Measurement, Oversight, and Control, and Risk Management Information System**

The Risk Management process at PT Bank Mega, Tbk includes the identification, measurement, monitoring, and control of risks across eight types, supported by the Risk Management Information System, as follows:

- i. **Governance & Policies**
Establishing governance policies for risk management includes determining risk appetite and risk tolerance.
- ii. **Risk Identification & Measurement**
Preventing the Bank from unexpected losses through risk measurement, including:
 - Identifying risks in existing and new Banking processes and activities
 - Measuring potential risks
 - Measuring actual losses
- iii. **Risk Monitoring**
Monitoring risk events to detect and prevent losses
- iv. **Risk Control**
Effectively implement risk control
- v. **Risk Disclosure**
Submitting risk reports, including Risk Management Reports to the Board of Directors and Risk Management Information Reports to the public.

d. Internal Control System

The internal control system at PT Bank Mega, Tbk has been developed and implemented using the Three Lines of Defense model, consisting of:

Risk Taking Unit 1 st Line of Defense	Risk Control Unit 2 nd Line of Defense	Risk Assurance Unit 3 rd Line of Defense
Risk Owner, responsible for the risks taken, execution, and outcomes (day-to-day risk management & control) - Responsible for managing and controlling inherent risks in day-to-day business or function activities. - Identifies, measures, mitigates, monitors, and reports inherent risks in business/function activities according to the risk strategy/policies/parameters set by the 2nd line of defense.	Risk Control, responsible for developing the Bank's risk framework, policies, principles, and methodologies - Prepares proposals for risk management strategies and policies, including risk appetite & risk limits. - Develops frameworks, policies, principles, tools, methodologies, and risk management standards. - Recommends to the 1st line of defense in implementing risk policies within regulator authority. - Escalates significant issues to Senior Management / Directors / Risk Management Committee.	Risk Assurance, responsible for independently assessing the effectiveness of risk management and internal control implementation - Conducts independent and periodic internal audits of risk management and internal control implementation. - Develops recommendations / corrective actions and monitors their implementation.

In order to enhance the implementation of Risk Management, PT Bank Mega, Tbk continuously develops tools, evaluates, and addresses any inadequacies in processes as well as in the development of human resources, considering it a key aspect of the implementation. This is crucial given that risk factors exhibit dynamic characteristics in line with the evolving practices within the Banking business.

The Risk Assurance function is carried out not only by the Internal Audit Unit (IADT), which conducts regular supervision/inspection (audit), but also by the Process Management & Internal Control unit (including the Branch Operations Control subunit, Head Office & Operation Control, and Credit Control) that performs ex-post supervision through onsite and offsite inspections. Credit granting reviews and monitoring are conducted by the National Credit Review & Restructure (NCRR) Unit.

Based on the inspection results, it can be concluded that improvements are still needed in operational activities. The action plan for improvement is as follows:

- Monitoring of Pre-signed Documents and the implementation of the APU-PPT Program at Branch Offices (OJK Finding Potential)
- Sharing Knowledge on the Risk Event Data Base Profile based on the 4 (four) Causes of Operational Risks and monitoring dormant accounts

- Sharing Knowledge on Business Continuity Plan (BCP)
- Coordinating with the Internal Control Team, Process Owner, Product Owner, and IT Team (Transformation) to address inadequacies related to occurring issues
- Reviewing the Fixed Asset and Inventory (FAI) Policy to enhance controls over existing policies
- Enhancing policy control through periodic reviews
- Imposing sanctions

Risk Management Process Improvement

There are five main aspects that are focused on in efforts to improve risk management, as follows:

I. Identification

- Risk awareness, as the key element in managing risks, is consistently enhanced at both the operational and management levels. One of the method used is the inclusion of Risk Management material in employee training programs. Risk awareness is also promoted through internal channels such as 'Crediblast', which in 2025 is discussing Bank Mega's portfolio conditions along with the overview of economics and market updates, analyzing POJK No.19 of 2025 on Facilitating Financing Access for MSMEs along with Bank Mega's response to the policy, and informing updates on internal credit-related policies.



In addition, specific awareness campaigns, especially on Operational Risk issues, are conducted through bulletin publications titled “Managing Risks Related to Personal Data Protection Volume XVII” and risk campaigns containing Operational Risk events. The operational risk campaigns carried out in 2025:

- February 2025, Risk Campaign on “Risk Event Database (RED)”
- March 2025, Risk Campaign on “Flood Alert”
- July 2025 Risk Campaign on “5 Control Activities”
- December 2025, Risk Campaign on “Flood Alert”
- December 2025, Risk Campaign on “Recognize and Understand the Dangers of Fire”

Several training sessions have been conducted for employees with speakers from both internal and external parties, including:

- Socialization & Operations Forum
- Socialization of Management Information on the Track Records of Perpetrators through the Actor Information System in the Financial Services Sector (SIPELAKU) and the Mechanism for Using SIPELAKU.
- Socialization of Handling Fund Transfer Transactions Between Payment System Providers and Accounts.
- Socialization of Development and Strengthening of Issuers and Public Companies.
- Socialization of Foreign Exchange Export Proceeds from the Business, Management, and/or Processing of Natural Resources.
- Socialization of PPATK Policy regarding Dormant Accounts.
- Socialization of the Implementation SIPESAT Application version 3.0.
- Socialization of Special Rate Deposit Provisions.
- Socialization of the Introduction to the Characteristics of Authentic Rupiah Currency.
- Socialization of the Personal Data Protection Law.
- Socialization of the Indonesian Banking Artificial Intelligence (AI) Governance Guidelines and OJK Regulation No. 11/POJK.03/2022 concerning the Implementation of Information Technology (POJK PTI).

- Socialization of the Recovery Team’s Code of Ethics for Collection.

Another additional step to increase Risk Awareness is through the development of e-learning related to Credit Cycle process for credit card and unsecured loan. The e-learning are intended to assess and enhance stakeholders understanding of the Credit Cycle and the risk associated to each stage of the process, starting from product planning, credit initiation, account maintenance, to collection and write-off.

2. Throughout 2025, Bank Mega strengthened operational risk management through thematic analyses. Key initiatives included: profiling Risk Event Database (RED) based on four primary risk causes; monitoring dormant accounts; ensuring Internal Governance Compliance; and analyzing Power of Attorney, pre-sign documents and Letters of Indemnity. Additionally, the Bank also monitors the growth of dormant accounts with risk and business potential.
3. Understanding policies, existing products, and the authority possessed will be a priority addressed by the relevant work units to field-level staff. To identify inherent risks in the development of new products and activities, the Bank implements an approval mechanism through the Product Committee. In addition to analyze risks associated with developing products and activities, a review is also conducted on existing products to address their inadequacies. Furthermore, to enhance efficiency and effectiveness in risk management in this area, the Bank has specific product assessments for every products due to be issued, both for products that have never been implemented before and for the enhancement of existing products. Regarding product risks, the Bank has issued regulations on measuring Bank Product Risks in accordance with SE No.032/DIRBM-PMIC/25 on the Provisions for Implementing PT Bank Mega, Tbk Products and SE No.033/DIRBM-PMIC/25 on the Risk Assessment of Bank Products, referring to POJK No.13/POJK.03/2021 on the Implementation of Commercial Bank Products.



As the Bank's credit portfolio undergoes changes, the risk identification process becomes crucial, considering the potential risks in terms of both potential credit quality deterioration and credit concentration based on financing limits per economic sector. The Bank has conducted and will continue to conduct training programs for all management and staff levels involved in credit activities. One form of oversight for the credit portfolio is carried out by the Process Management & Internal Control Unit through the Credit Control team, starting from the credit disbursement to ensure compliance with the Bank's procedures and policies.

4. The Credit Risk Identification Process is conducted by examining the overall credit portfolio, based on segmentation, credit quality, economic sectors, credit concentration on individual debtors and business groups, and the adequacy of credit reserves by the Credit Risk Management unit. In addition to portfolio-wide credit monitoring, individual monitoring is also done in the form of a watchlist, serving as an early warning system in preventing the deterioration of credit quality.

To identify the Bank's credit risk exposure related to economic sectors, the Bank conducted an industry analysis of the mortgage (KPR) industry. The analysis enables the Bank to identify prospective opportunities and potential challenges for its business.

The Bank has also begun to conduct identification related to climate risks that can affect the Bank's credit portfolio. The emergence of climate risks, such as those due to natural disasters and the risks associated with the transition to a low-carbon economy, may impact the financial performance of debtors.

5. For Market Risk, the identification process is carried out based on market conditions (exchange rate volatility and bond prices), macroeconomics (IHSG, 5-year CDS, Ownership of Government Securities, etc.), and Bank's portfolio through the portfolio categories, product details, and transaction types such as transactions related to exchange rates, interest rates, and various derivatives. To facilitate the identification process, Spectrum and Bloomberg systems are used.

6. The identification process for Liquidity Risk is conducted on Bank products and activities that affect the collection and disbursement of funds in assets, liabilities, administrative accounts, and other potential risks that may increase Liquidity Risk, including the potential for funds to flow out of each product both in normal market and tight markets conditions.

Additionally, the Bank utilizes tools to monitor the Early Warning System (EWS) for External Indicators related to market/external risks and liquidity risks. This tool identifies market and liquidity indicator conditions outside the Bank (external) in normal or tight conditions that are expected to affect the Bank's business conditions. This can help the Bank's Business Units make business decisions with a more prudent and vigilant approach.

7. Throughout 2025, Bank Mega intensified its operational risk identification strategy, leveraging data-driven tools including Risk Event Database (RED), Key Risk Indicator (KRI) contained in the preparation of Risk Profiles at Branch Offices, Sub-Branch Offices and regional offices, Risk Control Self-Assessment (RCSA), Operational Risk Online Test (OPRIST) and E-Learning. Throughout 2025, the Bank conducted intensive and optimal RCSA and RED utilizing the Operational Risk Management System (ORMS) application. Additionally, the Bank conducted the Operational Risk Online Test (OPRIST) to assess employee understanding of policies, procedures, products and related regulations, enhancing risk awareness through Operational Risk Web Links (OWL) and Mega Employee Mobile (MEMo) applications.
8. In 2025, the Bank optimized the role of the Internal Control Forum (Internal Audit, Inspection Unit, Risk Management, Business Unit, Fraud Investigator and Other Support Units) to collaborate in controlling Operational Risks. Internal Control Forums held throughout 2025 include:



- Internal Control Forum (Coordination of Operations Coordination - Business) on July 02, 2025, with the DGBK, RPMG, ACSS, NTOP, CGCG, ITCR and ORMG work unit, discussing Opening of Mega Zaver at M-Smile.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on July 08, 2025, with the RPMG, PMIC, NTOP, CGCG and ORMG work unit, discussing Transformation (Activation of Dormant Accounts).
 - Internal Control Forum (Coordination of Operations Coordination - Business) on July 11, 2025, with the RPMG, DGBK, PMIC, AMLA, NTOP, CGCG, CFIN and ORMG work unit, discussing Dormant Account Criteria and Activation.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on July 17, 2025, with the DGBK, PSSD, ACSS, CCUL Product & Portfolio, CGCG, CRMG and ORMG work unit, discussing QRIS Blicicil Mega Finance - Bank Mega Cooperation.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on August 01, 2025, with the DGBK, RFTB, ITPM, PSSD, ITEC, CGCG and ORMG work unit, discussing Credit Score Feature Analysis on the M-Smile Financial Dashboard.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on August 6, 2025, with the COLG, TRSA, TIBS, CTOP, PMIC, CGCG and ORMG work unit, discussing Document Archiving and Customer Signature Instructions for Treasury Transactions.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on August 08, 2025, with the DGBK, RFTB, ACSS, CECC, PSSD, NTOP, CFIN, COLG, ITCR and ORMG work unit, discussing Continuation of Account Opening in M-Smile - Post No Debit Status.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on August 27, 2025, with the COAF, RFTB, DGBK, COLG, CECC, CFIN, NTOP, ITCR dan ORMG work unit, discussing Account Response at Bank Mega.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on October 15, 2025, with the ACSS, POSG, NTOP, PMIC, CGCG dan ORMG work unit, discussing Infinite Credit Card Charges Withdrawal on Unhold Process.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on October 27, 2025, with the PSSD, CTOP, ITEC, POSG, ACSS, CECC, CGCG, NTOP dan ORMG work unit, discussing Continuation of Mega First Changehold/Unhold.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on November 05, 2025, with the ACSS, RFTB, DGBK, NTOP dan ORMG work unit, discussing Funding and Credit Card Onboarding Case.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on November 12, 2025, with the FICO, IADT, RFTB, PMIC, NTOP dan ORMG work unit, discussing Continuation of SV1 Voucher Settlement.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on Desember 01, 2025, with the AMLA, ITEC, COBS, NTOP dan ORMG work unit, discussing Continuation of BO and UBO on the BDS CS application.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on Desember 05, 2025, with the AMLA, ITEC, COBS, NTOP dan ORMG work unit, discussing Continued implementation of BO and UBO and validation of Dukcapil regarding BO/UBO data entry.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on Desember 05, 2025, with the Vice President Director, Operations & Information Technology Director, Compliance & Human Capital Director, PEDP, CGCG, ITEC, ITSO, PSSD, DGBK, ITPM, HCAP, ITCR, ORMG dan IADT work unit, discussing Bank Mega's Information and Cyber Security.
 - Internal Control Forum (Coordination of Operations Coordination - Business) on Desember 08, 2025, with the RFTB, DGBK, COFN, POSG, PSSD, SBDV, COBS, ITEC, PMIC, AMLA, CGCG, NTOP, dan ORMG work unit, discussing Discussion and Follow-up of POJK Number 24 of 2025.
9. Since 2020, the Bank has conducted Operational Risk measurements at branches through quarterly assessments of the Branch Operational Risk Profile and monthly publications of Graphic Information (Resume) of the Branch Operational Risk Profile, and starting 2024, the Bank has conducted Operational Risk measurements at Region



Office through quarterly assessments of the Regional Office Operational Risk Profile and monthly publications of Graphic Information (Resume) of the Regional Operational Risk Profile.

10. Periodically updating the Recovery Plan documents and conducting stress tests on Recovery Plan options as an implementation of OJK Regulation Number 5 of 2024 concerning the Determination of Supervision Status and Handling of Commercial Bank Issues.
11. The Bank is also raising awareness among all employees regarding Information Technology and Cyber Risk Management, including Technology and Information Security Risks such as Cybersecurity Risks. This is achieved through various communication media, including E-Learning Security Awareness, Email Blast Cyber Risk Awareness, PC/laptop wallpapers, Informasi Teknologi Risk dan Ketahanan Siber Bulletin (INTERAKSI), online training related to ISO 27001 and Clear Desk & Clear Screen (CDCS) Socialization Webinar from head office, branch and regional. The INTERAKSI bulletin was published in 2024 with the titles "Megaverse: Bank Mega in 2025, Do We Still Need Banks?" and "Technology Transformation in the Banking Industry" that are distributed to all Bank employees.
12. Bank has conducted a comprehensive risk assessment and ensured the implementation of effective controls within a robust internal control system to minimize inherent and residual risks, as well as their potential impact, in the management and utilization of Information Technology Services.
13. The Bank has conducted cybersecurity testing based on vulnerability analysis to identify inadequacies in the Bank's system, using vulnerability assessment followed by penetration testing.
14. The Bank also conducts cybersecurity testing based on scenarios to validate the process of addressing potential threats of cyber-attacks and recovering from potential cyber incidents. This includes conducting Table-Top Exercises to assess the Bank's readiness to respond to cyber incidents and Social Engineering Exercises, such as simulating email phishing with the spear-phishing method targeting

employees according to level or type of inherent risk in the working unit specifically based on their functions and assignment to increase employees awareness, resilience and readiness in facing the threat of cyber-attacks and measure the level of employees risk to phishing email attacks. This simulation is conducted regularly, and the results are reported to the regulator (OJK). Additionally, the Bank has carried out a comprehensive thematic review of user access within the core banking system and conducted security control filter testing on transactional application files (e.g. Msmile APK).

15. As part of the Bank's efforts to manage data privacy, security and information risks adequately and effectively, the Bank has implemented and obtained two international certifications, namely ISO 27001:2013 international certification for the Information Security Management System (ISMS) and ISO 27701:2019 Privacy Information and Management System (PIMS). ISO 27001 requires the Bank to continually establish, implement, maintain, and improve the information security management system within its scope. In addition, ISO/IEC 27701 serves as an extension of ISO/IEC 27001 and is intended to support the Bank in managing personal data as well as ensuring the Bank's compliance with data protection regulations.

II. Measurement

1. Risk measurement is conducted by the Risk Management Work Unit (SKMR) through the assessment of the Bank's Risk Profile quarterly and the Risk-Based Bank Rating (PTKB) every semester. Within the Mega Corpora Financial Conglomerate scope, PT Bank Mega, Tbk is appointed as the Main Entity that responsible for submitting Integrated Risk Profile reports and Integrated Minimum Capital Adequacy Requirement (KPMM) reports every semester.
2. Regarding KPMM regulations, the Bank has applied the Basel III reform standardized approach for measuring Market Risk and Credit Risk.
3. In measuring Credit Risk, the Bank employs standard methods according to SEOJK No. 24/SEOJK.03/2021 on Calculating Risk-Weighted Assets (ATMR) for Credit Risk Using the Standard Approach for Commercial Banks.



Additionally, the Bank utilizes credit stress testing tools. Plans are underway to further develop and implement ratings and scoring systems for Corporate, Commercial, Indirect Channel Executing, and interbank facility segments. The Bank is also actively enhancing scoring models for Credit Card and Unsecured Loan segments, incorporating both internal and external scoring, traditional and non-traditional, to expedite the Credit Card and Unsecured Loan application process with an appetited risk level. The Bank regularly validates and reviews credit card scoring to ensure that the limits and quality of scores used align with the Bank's risk level. Furthermore, the Bank conducted an industry analysis of the mortgage industry to assess the level of risk and the Bank's exposure to the industry.

4. Credit Risk measurement also includes stress testing Bottom-Up Scenario Tests (BUST) and stress testing Credit Portfolio to assess the Bank's capital and liquidity resilience and its impact on profitability. Moreover, the Bank has begun developing methodologies and conducting the Climate Risk Stress Testing (CRST) on all credit portfolio to assess the impact of climate risks on the debtors' repayment capacity and the Bank's capital resilience.
5. Market Risk measurement includes the valuation of financial instruments, the calculation of market risk capital charges, stress testing, and sensitivity analysis. For valuation processes, the Bank can use marked-to-market and/or marked-to-model methods. Meanwhile, in calculating market risk capital charges, the Bank employs the standard calculation method reported to regulators (BI and OJK). Additionally, the Bank has conducted Interest Rate Risk in the Banking Book (IRRBB) calculations for market risk measurement using SEOJK No. 12/SEOJK.03/2018 on Risk Management Implementation and Measurement of the Standard Approach for Interest Rate Risk in the Banking Book for Commercial Banks.
6. In the context of capital adequacy measurement, the Bank uses the Standardized Approach for Commercial Banks to calculate ATMR Operational Risk since January 2023.

7. With the issuance of SEOJK No. 23/SEOJK.03/2022 on the Calculation of Risk-Weighted Assets (RWA) for Market Risk for Commercial Banks, the Bank is developing the calculation of Market RWA using the Standardized Approach (SA) method, which will take effect from January 2024.
8. In order to enhance the implementation of Basel II Pillar 2 and Basel III, in accordance with OJK Circular Letter No. 26/SEOJK.03/2025, the Bank has conducted measurements of the Internal Liquidity Adequacy Assessment Process (ILAAP). This involves assessing liquidity adequacy under various market scenarios and during periods of potential pressure that the Bank may face, without considering liquidity assistance from the Central Bank.

There are several new features included in this ILAAP implementation to measure and manage liquidity risk, including:

- a. Available High-Quality Liquid Assets (HQLA), which informs HQLA that can be quickly liquidated without obstacles or penalties (excluding GWM and PLM);
- b. Survival Period Monitoring introduces a timeframe not only for the next 30 days in stress conditions but adjusted to the Bank's risk limits;
- c. Roll Over Funding, providing information on the volume of maturing funds and new funds obtained, including roll-over funding, on a daily basis for a period of 1 (one) month;
- d. Intraday Liquidity, by capturing time-specific intraday liquidity risks and vulnerabilities in correspondent Banking;
- e. LCR in Significant Foreign Currency, monitoring the adequacy of liquidity for significant foreign currencies (liabilities in these currencies are > 5% of the Bank's total liabilities).

The ILAAP Implementation Report, the LCR Report in Significant Foreign Currencies, the Funding Profile Report, the DCR Customer Report, and the Profit-Sharing Equalization Strategy for BUS and UUS, as well as the SPM Report, are due to be firstly submitted for the position of December 2026.



9. In the Liquidity Risk measurement process, the Bank assesses liquidity exposure arising from assets, liabilities, and administrative accounts. Measurement tools used to assess liquidity risk include Statutory Reserves (GWM), Macroprudential Intermediation Ratio (RIM), Loan to Deposit Ratio (LDR), Maturity Profile, Daily Cashflow Projections, Liquid Assets to Non-Core Deposit, Liquid Assets to CASA ratio, liquidity risk limit, and stress tests. The Bank has also implemented liquidity ratio calculations from Basel III, namely the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR). Additionally, the Bank has measured indicators of the Contingency Funding Plan.
 10. The Bank also has tool to measure Operational Risk, such as RCSA, which is one of the risk management tool for conducting self-assessment of the quality of control implementation to anticipate Operational Risk in the future. Currently, RCSA has been implemented in branch offices and work units at the Head Office. RCSA implementation in 2025 took place as follows:
 - In Semester I, the Bank conducted RCSA from June 12, 2025, to June 24, 2025, with 424 participants, consisting of 57 Head Office Work Units, 8 Regional Offices, and 359 Branch Offices.
 - In Semester II, the Bank conducted RCSA from December 8, 2025, to December 19, 2025, with 414 participants, consisting of 51 Head Office Work Units, 8 Regional Offices, and 355 Branch Offices.
 11. The Bank utilizes risk assessment tools to identify potential operational risks at Regional and Branch Offices, generating quarterly Regional and Branch Offices Risk Profile Reports and monthly infographics
 12. In assessing human capital competence, the Bank conducts job-specific competency assessments for employees through the Operational Risk Online Test (OPRIST), a standardized tool utilized across all work units, including Head Office, Branch Offices, Sub-Branches, and Regional Offices. The OPRIST in 2025 was conducted in two phases; First Semester (April 14 - June 20, 2025) and Second Semester (October 6 - Desember 12, 2025).
 13. To determine the level of cybersecurity maturity and the digital maturity achieved by the Bank, assessments have been conducted according to applicable regulations. This assessment has been incorporated into the Bank's most recent IT condition report provided to the Regulator.
 14. In the Risk-Based Bank Rating (PTKB), the Bank has added the aspect of cybersecurity risk as part of the operational risk profile related to the use of Information Technology (IT). This aspect includes the use of version up-to-date antivirus Endpoint Detection & Response (EDR) software, the frequency of cyber-attacks, and the impact of cyber incidents. This step will assist the Bank in monitoring the vulnerability of its IT systems to cyber threats and attacks.
 15. In measuring Bank' operational risks due to climate risk, the Bank has carried out emergency tests (stress tests) using climate risk scenarios or what is known as the Climate Risk Stress Test (CRST) on the Bank's operational activities which could impact financial losses.
- ### III. Monitoring
1. The Risk Management Committee (KMR), Credit Policy Committee (KKP), and Product Committee also serve as monitoring instruments for the risk management process in various functional areas. They evaluate policies proposed by business units from various risk aspects before implementation.
 2. The Asset and Liability Committee (ALCO) is conducted periodically (monthly) to oversee business target achievement, implementation of interest rate policies, macroeconomic projections, and strategic issues related to the management of Market Risk and Liquidity Risk.



3. The Bank routinely conducts Credit Quality Monitoring for all credit segments that have potential issues or are starting to show issues through monthly Risk Management Committee meetings and monthly reporting via the Monthly Credit Report for all credit segments. For credit card and unsecured loan segments, the Bank also monitors acquisition and portfolio quality weekly through the Weekly Dashboard. Additionally, the Bank regularly reviews credit card and unsecured loan approvals to ensure compliance with applicable policies. Monitoring of credit card and unsecured loan is also conducted to measure the ability to generate profit (profitability measurement).
4. Risk monitoring has been inherently carried out by each unit, overseen by every supervisor and manager, aligning with the Three Lines of Defense concept. Additionally, the Internal Audit Work Unit (IADT) and the Process Management & Internal Control unit (PMIC) (includes Branch Operations Control and Head Office & Jakarta Operations Control subunit), play a role in enhancing the effectiveness of the monitoring process.
5. The Bank has established credit limit monitoring based on economic sectors and a mechanism for monitoring economic sectors through trigger and action tools. Additionally, the Bank also conducts credit risk limit monitoring. This monitoring conducted by the Credit Risk Management unit includes overseeing the credit achievement compared to economic sector limits and credit risk limits. Monitoring results are reported periodically (once a month) to the Board of Directors and Commissioners, as well as several relevant divisions.
6. Credit monitoring is also conducted through the periodic reporting, including daily, weekly, monthly, and quarterly reports for all credit and credit card segments. This involves concentration levels, credit risk limits, credit quality, credit mutations, credit provisioning, credit restructuring, and comparisons with other Commercial Banks and peer groups.
7. Periodic monitoring is conducted on the use of Credit Decision Authority Limits for credit decision-makers. This monitoring is performed to review credit performance and the authority limits of its holders. Policies related to it are also periodically reviewed.
8. Besides Credit Decision Authority Limits, the Bank also conducts periodic monitoring of Legal Lending Limit (BMPK) and its soft limit as an early warning to prevent violations of the BMPK regulations.
9. The Market Risk monitoring process for trading activities and counterparties is overseen by Treasury International Banking Business Support (TIBS) and Market, Liquidity & Integrated Risk Management (MIRG). The Bank also monitors and reports daily on exposure, risks, and the utilization of treasury and global markets limits. These reports are provided to the relevant units and the Bank's management.
10. The Bank conducts monitoring of market price reasonableness (off-market) as one of the efforts to maintain its stability for the exchange rate/Forex transactions, whether conducted for customers or counterparties. In terms of interest rate exposure, the Bank also monitors the bond portfolio using duration and PV01 methods to anticipate changes in interest rates.
11. The Liquidity Risk monitoring process is based on measurements of the Statutory Reserves (GWM), Macroprudential Intermediation Ratio (RIM), Loan to Deposit Ratio (LDR), Maturity Profile, Daily Cash Flow Projection, Liquid Assets to Non-Core Deposits, Liquid Assets to CASA ratio, Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), and liquidity Stress Tests. Daily liquidity needs are managed by the Treasury work unit, and monitoring results are periodically reported to regulators and the Bank's management.
12. The Bank also monitors Early Warning System indicators, internal indicators such as Contingency Funding Plan and Recovery Plan, which are periodically reported to management, and external indicators such as exchange rate market indicators, Stock Price Index (IHSG), Foreign Ownership of Securities, and Credit Default Swap (CDS).



13. The Bank monitors operational risk issues from each Directorate in the Operational Risk Governance Meeting (ORGM) forum at the Bank level, based on the self-assessment results from each work unit.
14. Periodically monitors the trigger levels of the Recovery Plan Program in terms of capital, liquidity, profitability, and asset quality as per regulations. Additionally, the Bank escalates and prepares action plans when trigger levels are exceeded.
15. Monitoring of IT Risk Event Data (RED) for the Bank's critical applications/systems, including follow-ups in the form of analysis and further discussions with the IT work unit, is conducted to understand events and plan corrective actions based on the escalation of documented events in the Operational Risk Management System (ORMS) system/database.
16. To complement the Operational Risk monitoring process, throughout 2025, the Bank routinely monitors the accounting of Operational Risk losses based on 7 (seven) Operational Loss GLs. The results of monitoring Operational Loss GLs are compiled in the form of the Operational Risk Loss Monthly Monitoring report, which is published every month.
17. Operational Risk monitoring is also conducted through the creation of reports on Operational Risk Profiles, Compliance Risk, Reputation Risk, and Legal Risk periodically. These reports are generated on a monthly basis for Risk Limits and quarterly for Risk Profile.
18. To monitor potential operational risks at Regional and Branch Offices, the Bank produces quarterly Regional and Branch Risk Profile Reports and monthly Infographics. These tools facilitate Risk Owners' identification of inherent risks.
19. To maintain product and process integrity, the Bank conducts ongoing monitoring of Internal Governance Compliance, ensuring policies and procedures remain accurate and up-to-date.

IV. Control

1. The Bank has internal policies related to the implementation of Bank Risk Management and Integrated Risk Management Policy, as well as policies for the Bank's 8 (eight) main risks, namely Credit Risk, Market Risk, Strategic Risk, Liquidity Risk, Operational Risk, Reputation Risk, Compliance Risk, Legal Risk, and 1 (one) additional risk within the scope of the Mega Corpora Financial Conglomeration, namely Intra-Group Transaction Risk. Regarding Information Technology and Cyber Risk, the Bank currently has an Information Technology (IT) & Cyber Risk Management Policy.
2. In an effort to improve the Quality of Risk Management Implementation, especially in terms of the alignment of risk management strategy with overall Bank's strategic objectives and business strategy, risk limits have been incorporated into the Bank's Business Plan. These risk limits will be periodically monitored to ensure compliance with the risk tolerance set by the Bank.
3. The determination of parameters, percentages, or figures for risk appetite and risk tolerance is based on historical data analysis, statistical approaches, business/expert judgment, and the general Bank data conditions, as well as strategic decisions from management.
4. Reviews of risk appetite and risk tolerance will be conducted periodically, taking into consideration changes in internal Bank business conditions, macroeconomic banking conditions, and strategies. The Bank also conducts reviews of credit limits based on economic sectors at least twice a year. This includes consideration of credit disbursement plans, business prospects, and economic conditions for each sector. The limit serves as a benchmark for management in determining the direction of credit portfolio development in economic sectors with the targeted risk level.
5. The Bank has a policy for the Tools Trigger & Action Mechanism for Credit Risk Limits and Credit Limits Based on Economic Sectors & Mechanism for Monitoring Economic Sectors to ensure that the Bank reviews or creates action plans for credit risk limit parameters and/or economic sectors that exceed risk appetite or risk tolerance.



6. The credit approval process, guided by the four eyes principle involving both business and risk parties in decision-making, is ultimately determined by the Credit Committee according to its level.
7. Credit risk control is periodically conducted by Internal Audit, while the credit risk control processes at branches are routinely managed by the Process Management & Internal Control (PMIC) unit through the Credit Control team. Some aspects of Credit Control examination include compliance aspects and potential risks in the credit process, economic market conditions, documentation, and financial monitoring.
8. In addition to regular reviews of risk limits, credit risk control is also carried out by reviewing Bank policies related to lending and their alignment with the Bank's business strategy
9. Credit risk control for credit card and unsecured loan segment is executed through the development of parameter dashboards to ensure and monitor that the credit card and unsecured loan approval processes in the system comply with applicable regulations. Credit risk control for the credit card and unsecured loan segments is also executed through updating policies on risk acceptance criteria in the acquisition process and portfolio management to ensure business growth is in line with the bank's risk appetite.

Periodically, an analysis is conducted on the scoring system (flow score) being used. The analysis result serves as the basis for adjustment to the scoring system in accordance with its segmentation. The adjustment of the flow score is intended to control the level of risk in the credit card and unsecured loan acquisition and portfolio actions process in line with the Bank's risk appetite

10. In addition to the built-in risk controls in transactional and operational work units, Internal Control also conducts periodic examinations of credit and operational processes at branch offices. Non-performing loans (NPL) are independently managed by a separate unit, the National Credit Review & Restructure (NCRR), which is responsible for restructuring NPL that still have the potential

for repayment. Meanwhile, work units such as Jakarta CCUL Collection & Remedial, Out Region CCUL Collection & Remedial, CCUL Recovery, and Special Asset Management play a crucial role in debt collection and the liquidation of assets handed over by NPL debtors that are no longer feasible for restructuring.

11. Market and Liquidity Risk control is conducted through limit systems and discussions in ALCO meetings and Risk Management Committee (KMR) meetings.
12. Liquidity Risk control is carried out through funding strategies, management of: daily liquidity positions; intra-group liquidity positions; high-quality liquid assets, and contingency funding plans.
13. To ensure the continuity of business processes amid crisis conditions, the Bank continues to enhance Business Continuity Management (BCM), covering both business and operational aspects.
14. The Bank continuously strengthens risk control mechanisms, particularly for operational risk. This involves steps like enhancing human resource compliance through training programs, improving coordination among control work units, refining policies and procedures, and strengthening the first line of defense control, etc.
15. Pursuant to mitigating infectious disease transmission, the Bank has established Emergency Response Guidelines (SE: 187/DIRBM-PMIC/24) and implemented Business Continuity Management protocols (SK: 072/DIRBM/21).
16. Through regular monitoring of Risk Limits, management can determine the direction of the Bank's main Risks (Credit, Market, Liquidity, Strategic, and Operational) as an early warning signal.



17. Control over Legal Lending Limit (BMPK) is carried out through periodic updates of BMPK soft limit
18. IT and Cyber Risk control is aligned with the Three Lines of Defense concept, where the risk-taking unit in IT conducts Control Self-Assessment, refines policies and procedures, and also performs consultation and communication functions related to risk management.

V. Reporting

1. The Bank periodically and routinely reports developments in its business to regulators. The technical details and types of reports adhere to the provisions and formats set by the regulators. Through this reporting system, Bank Mega provides periodic elaborations on its internal risk conditions to regulators.
2. The Risk Management Unit (SKMR) has published several reports on risks associated with commercial Banks to several work units and management levels. These reports are intended to support the performance of the relevant work units by providing informative data and facilitating dual control in risk management.

No	Report	Description
1.	Risk Limit Report	The realization report is compared to the risk appetite and risk tolerance. Risk limit parameters are submitted to the Board of Directors monthly and to the regulator quarterly as part of the Bank's Business Plan realization report. The preparation of reports and calculation of risk limits is regulated by Internal Decree No.012/DIRBM/25 on Bank Mega's Risk Limit Policy.
2.	Minimum Capital Adequacy Requirement (MCAR) Bank Mega & Integrated MCAR	MCAR report to the Regulator (OJK) related to the calculation of Capital, Risk-Weighted Assets for Market, Credit, and Operational Risks, as well as the Integrated MCAR Report.
3.	Counterparty Limit & Trader Limit Monitoring	Report on the results of monitoring exceeding Treasury limits.
4.	Assessment of Bank Soundness Level and Integrated Risk Profile	Self-measurement and self-assessment of several risk management factors according to SEOJK No.14/SEOJK.03/2017 dated March 17, 2017, on the Assessment of the Risk-Based Bank Rating of Commercial Banks and POJK No.14/SEOJK.03/2015 on the Implementation of Integrated Risk Management.
5.	Daily Cash Flow	Cash flow projections.
6.	Operational Risk Online Test (OPRIST)	Report on the results of online tests for branch, region and head office employees, to assess understanding of policies, procedures, product knowledge, and operational risk control aspects, as regulated in the Operational Risk Online Test (OPRIST) Circular Letter No.021/DIRBM-PMIC/25.
7.	Branch Office Risk Profile Report	The Branch Operational Risk Profile Assessment Report includes measurements of Inherent Risk and the Quality of Risk Management Implementation. Branch Risk Profile Assessment has been regulated in Circular Letter No.121/DIRBM-PMIC/25 on Branch Risk Profile.
8.	Regional Office Risk Profile Report	The Regional Operational Risk Profile Assessment Report includes measurements of Inherent Risk and the Quality of Risk Management Implementation. Regional Risk Profile Assessment has been regulated in Circular Letter No.405/DIRBM-PMIC/24 on Guidelines for Regional Office Risk Profile.
9.	Risk Control Self Assessment (RCSA) Report	Self-assessment report on the quality of control implementation to anticipate Operational Risk in the future, as regulated in Risk Control Self-Assessment (RCSA) Circular Letter No.156/DIRBM-PMIC/23.
10.	Operational Risk Governance Meeting (ORGM) Report	Report on the implementation of Operational Risk management governance functions at every level of the structure to determine Top Risks at the Bank level based on self-assessment from each unit, regulated in Operational Risk Management Framework Circular Letter No.283/DIRBM-PMIC/24.



No	Report	Description
11.	Business Continuity Plan (BCP) Report	Report containing a series of planned and coordinated activities regarding risk reduction steps, handling the impact of disruptions or disasters, and recovery processes to ensure the Bank's operational activities continue, as regulated in Business Continuity Plan (BCP) Document Creation Circular Letter No.032/DIRBM-PMIC/24.
12.	Risk Assessment Results Report	The Risk Assessment Results Report is issued for every risk assessment process conducted, particularly directed to the relevant Directors and Vice President Directors, including related work units.
13.	Risk Exposure Quantitative Information Report	Biannual publication of quantitative information on the Bank's risk exposure based on POJK No. 37/POJK.03/2019 dated December 20, 2019, on Transparency and Publication of Bank Reports, SEOJK No. 9/SEOJK.03/2020 on Transparency and Publication of Reports of Conventional Commercial Banks, SEOJK No.24/SEOJK.03/2021 on Calculation of Risk-Weighted Assets for Credit Risk Using the Standard Approach for Commercial Banks, SEOJK No.23/SEOJK.03/2022 on Calculation of Risk-Weighted Assets for Market Risk in Commercial Banks and SEOJK No.6/SEOJK.03/2020 on Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks
14.	GWM Monitoring	Monitoring compliance with the Statutory Reserves (GWM).
15.	Credit Risk Weighted Assets (RWA) - Standardized Approach	Preparation and calculation of Credit RWA Standardized Approach refers to SEOJK No.24/SEOJK.03/2021 on the Calculation of Risk-Weighted Assets Using the Standard Approach. The calculation is performed monthly and reported to OJK through the APOLO system.
16.	Sector-based lending limit report & sector monitoring mechanism	Reports on the movement of the Bank's credit portfolio in 23 economic sector lines specified by the regulator, as well as early warning and action tools for sectors that have exceeded expansion limits.
17.	Credit Portfolio Report	Monthly report on the credit portfolio including the development of all credit segments, total portfolio status, credit mutations, credit quality, credit restructuring, write-offs, and recovery, as well as credit provisions.
18.	Debtor's Watchlist	Monitoring debtors who may be experiencing deteriorating credit quality serves as an early warning signal for credit risk management.
19.	Calculation of Interest Rate Risk - Banking Book (IRRBB)	Preparation and calculation of Interest Rate Risk - Banking Book based on SEOJK No.12/SEOJK.03/2018 regarding the Implementation of Risk Management and Measurement of Interest Rate Risk in the Banking Book.
20.	Market Risk Weighted Assets (RWA) - Standard Method	Market RWA is a calculation of the Bank's assets related to market risk based on POJK No.11/POJK.03/2016 regarding the Minimum Capital Adequacy Requirement for Commercial Banks and SEOJK No.23/SEOJK.03/2022 regarding Calculation of Risk Weighted Assets for Market Risk for Commercial Banks, Market RWA calculations are carried out every month and reported on-line to the Regulator.
21.	Allowances for Impairment Losses (CKPN) of Bank Mega's Financial Assets	Activities related to CKPN collectively and individually for Bank financial assets according to PSAK 71 are regulated in the Allowances for Impairment Losses of Bank Mega's Financial Assets Guidelines.
22.	Securities Valuation (Marked to Market & Marked to Model)	The process of marking to market the fair value of securities to determine the Bank's position daily against market closing values. Securities without market price quotations (illiquid securities) are marked to model using the Credit Risk Spread approach, referring to the movement of government bond yields with the addition of risk factors.
23.	Fairness of Market Prices (Off-Market)	Measurement and monitoring of off-market transaction fair values in forex.
24.	Backtesting exchange rate volatility	Validation of the calculation model for the exchange rate volatility value compared to actual exchange rates.
25.	Early Warning System Monitoring (Early Warning System) External Indicators	In order to manage Market and Liquidity Risk while adhering to the Bank's prudential principles, in accordance with SEOJK No.34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks, a tool or system is required to monitor early warning indicators related to market and liquidity risks for market and liquidity risks.
26.	Calculation of liquidity stress tests	In the implementation of Liquidity Risk Management, stress testing is a test of the Bank's ability to meet liquidity needs in crisis conditions.



No	Report	Description
27.	Liquidity Coverage Ratio (LCR)	The calculation and reporting of Liquidity Adequacy Ratio Compliance as regulated in POJK No.42/POJK.03/2015.
28.	Net Stable Funding Ratio (NSFR)	The calculation and reporting of the Net Stable Funding Ratio as regulated in POJK No.50/POJK.03/2017.
29.	Macroprudential Intermediation Ratio	Calculation of the Macroprudential Intermediation Ratio (RIM) is regulated in PBI No. 20/4/PBI/2018 and Member of the Board of Governors Regulation No.22/11/PADG/2020.
30.	Maturity Behavioral Profile	Identification of liquidity gaps between active, passive, and off-balance sheet account positions at a specific time based on customer behavior/product characteristics.
31.	Credit stress test report	In order to implement Credit Risk Management, stress testing is conducted on the credit portfolio by considering the deterioration of credit quality and its impact on provisions, profitability, and Bank capital adequacy.
32.	Credit Limit Risk Action & Trigger Tools	The report on action results is based on the monitoring of risk limits breaches percentage values against risk appetite and risk tolerance parameters in the credit field. This monitoring is conducted and reported monthly in accordance with the Trigger & Action Tools Mechanism for Credit Risk Limits policy.
33.	Monitoring Report on Trigger Levels of the Recovery Plan	In order to monitor the trigger levels of the Recovery Plan Program, a report is prepared on Capital, Liquidity, Profitability, and Asset Quality.
34.	Contingency Funding Plan (CFP) Indicator Monitoring Report	In order to monitor the indicators of the Contingency Funding Plan (CFP) periodically reported.
35.	Industry Analysis	An analysis of the current situation and conditions of an industry used as a reference for business units and reviewing units in allocating credit to debtors in that industry.
36.	Credit Risk Bulletin & CrediBlast	Socialization of updates on internal and external provisions related to credit, economic developments, portfolio developments, and other topics related to credit risk, delivered to all employees in the form of bulletins or other reports.
37.	Reconciliation of intra-group transactions	Bank Mega, as the main entity in the Mega Corpora Financial Conglomeration, routinely performs intra-group transaction reconciliation to assess the dependency between one entity and another in the financial conglomeration.
38.	Operational Risk Bulletin & Risk Campaign	Socialization of updates on internal and external provisions related to Operational Risk, and other topics related to operational risk, delivered to all employees in the form of bulletins, campaign posters, etc.
39.	GL Monitoring Report on Operational Losses	In order to monitor and analyses operational loss GL accounting in a business unit, and to ensure that the operational loss accounting is in accordance with its purpose, regulated in Circular Letter No.310/DIRBM-PMIC/24 on Bookkeeping and Monitoring of Operational Risk GL, Operational Loss -and Operational Loss Return/Recovery -GL.
40.	Calculation of risk-weighted assets for operational risk using a standardized approach	Referring to SEOJK No. 6/SEOJK.03/2020 on the Calculation of Risk-Weighted Assets for Operational Risk Using the Standard Approach for Commercial Banks and Circular Letter No. 132/DIRBM-PMIC/23 on Guidelines for the Calculation of Risk-Weighted Assets (RWA) for Operational Risk Using the Standard Approach, the Bank has implemented the RWA calculation with the Standard Approach for Commercial Banks in 2023, and the results have been submitted to OJK.
41.	Bottom-Up Stress Test (BUST) report	Stress test conducted by Banks appointed by Authorities (OJK and BI) using data and internal Bank satellite models based on scenarios and assumptions from Authorities.
42.	Recovery Plan	A plan to address financial issues that may arise in the Bank, by preparing several alternatives/scenarios of Recovery Options set by the Bank to respond to financial stress experienced by the Bank in preventing, recovering, or improving financial conditions and the Bank's business viability.
43.	Resolution Plan	A document containing information about the Bank and resolution strategies serves as one of the considerations for the Deposit Insurance Corporation (DIC) when handling or resolving a designated failed Bank.
44.	Monitoring of credit approval limits (BWMK)	Monitoring conducted to assess the quality of portfolios approved by CDAL holders, ensuring that all applicable CDAL limits are valid, and withdrawing CDAL limits that are no longer valid.



No	Report	Description
45.	Weekly Credit Card and Unsecured Loan Dashboard	Weekly publication related to the acquisition and quality of the credit card and unsecured loan portfolio segment.
46.	Daily Portfolio Credit Report	Daily report on the development of the credit portfolio, including detailed credit information per debtor.
47.	Climate Risk Management and Scenario Analysis Report	A series of climate-related risk management activities, including the implementation of Climate Risk Stress Testing (CRST) that covers the measurement of credit, market, liquidity, and operational risks to assess the resilience of the Bank's business model and strategies in response to climate change.
48.	Soft Limit for Legal Lending Limit (BMPK)	Monitoring and updating soft limit for Legal Lending Limit (BMPK) periodically as an early warning to prevent BMPK exceedance.
49.	Risk Event Database (RED) Report	Application/System/Database used for online data reporting on every loss event and near-miss that occurs in the Head Office Units, including Regional and Branch Offices.
50.	Buletin Informasi Teknologi Risk dan Ketahanan Siber (INTERAKSI)	Socialization regarding internal and external regulation update related to emerging Information Technology, Cyber, and Information Security, including risks and their mitigation, delivered to all employees in the form of bulletins.

To evaluate Bank Mega's resilience to extreme external events, the bank conducts stress testing as a basis for decision-making and to comply with regulatory requirements. Stress testing aims to estimate the magnitude of losses, assess the bank's capital resilience in absorbing losses, ensure liquidity adequacy to meet the bank's obligations, and identify necessary steps to mitigate risks and maintain capital resilience. The implementation of stress testing based on the Bottom-Up Stress Test (BUST) scenario in 2025 covers main risk types, including Credit Risk, Market Risk, and Liquidity Risk, along with sensitivity analysis on credit concentration, exchange rate fluctuations, and interest rates.

The bank also conducts internal stress testing for credit portfolio, with the goal of estimating the deterioration in the bank's credit quality and its impact on the Allowance for Impairment Loss for Bank Mega (CKPN), profitability, and capital adequacy. This process allows for the identification of action plans that the bank needs to undertake. Overall, the results of stress testing indicate that Bank Mega can still maintain capital resilience under economic downturn conditions, despite the pressure on profits.

Referring to POJK Number 5 of 2024 regarding the Determination of Supervision Status and Handling of Commercial Bank Issues, Bank Mega is obligated to prepare and submit a Recovery Action Plan to prevent, recover from, and address issues that could jeopardize its business

continuity. The Recovery Action Plan includes an analysis of the conditions across all business lines of the Bank, including stress scenario analysis for both idiosyncratic and market-wide shocks that could endanger the Bank's business continuity. The Bank has developed Recovery Options to address capital, liquidity, profitability, and asset quality conditions, in line with the trigger levels set for the purpose of prevention, recovery, and improvement of the Bank's financial condition. Bank Mega has also conducted an analysis of the feasibility and effectiveness to ensure that each Recovery Option developed can be successfully implemented.

Furthermore, in accordance with the implementation of the Deposit Insurance Corporation (LPS) Regulation No. 2 of 2024 on the Resolution Plan for Commercial Banks and LPS letter No. S-479/DKRB/2024 dated November 5, 2024, regarding the Obligation to Prepare and Submit a Resolution Plan, Bank Mega is not required to submit a periodic resolution plan to LPS in accordance with Article 17 of LPS Regulation No. 2 of 2024, as the Bank has not experienced a significant financial condition change or more than 20% (twenty percent) change in assets, liabilities, and/or equity as of the financial statement date included in the previous Resolution Plan from 2022, as communicated by the Bank to LPS through Letter No. 156/DIRBM-MIRG/2024 on the Submission of the Self-Assessment Results of Bank Mega's Financial Condition in June 2024.



In order to implement POJK No. 17/2023 on Application of Governance for Commercial Banks, specifically Article 125, Bank Mega is committed to face the challenges of climate change, one of which is through the implementation of Climate Risk Stress Testing (CRST). It is done to assess the Bank's capital resilience in absorbing losses due to climate-related risks, both physical and transition risks. CRST is conducted on the Bank's four main risks, such as credit, market, liquidity, and operational risks. CRST for credit risk is quantitatively performed on all of the Bank's credit portfolio. The measurement conducted on credit risk includes the debtor's repayment capacity due to transition risks and the quality of debtor assets due to physical risks.

I. Risk Management Strategy

The Board of Directors has three main forums to discuss risk management strategies: the Board of Directors Meeting, the Asset and Liability Committee (ALCO) Meeting, and the Risk Management Committee Meeting. The Risk Management Unit, as the Secretary of the Risk Management Committee, is responsible for formalizing strategic decisions into written policies to guide all employees in implementing risk management.

The risk management policy is aligned with the direction of the Bank's business strategy. The business strategy focuses for the year 2025 is directed toward the Corporate and Indirect Channel (Executing and Joint Financing) segments. In response to the business development direction, the risk management strategy has taken steps in several key areas. It begins with:

1. Measurement, monitoring, and control of the Risk-Based Bank Rating (RBBR) to remain within the risk appetite or at least risk tolerance.
2. Monitoring of each risk limit parameter in the Bank's activities. This activity will be implemented in every business line as part of management monitoring to ensure that the Bank's risk level remains within the risk tolerance.
3. Internalization of risk statements and risk culture throughout the Bank's organizational structure.
4. Safeguarding the independence of operational units and risk management units in each directorate.

5. Human resources development, especially in risk management capabilities. This development program will be implemented through risk management certification training, refreshment courses, and enterprise risk management-based training.
6. Implementation of regulatory provisions or recommendations in an orderly and sustainable manner.

II. Specific Risk Management Disclosure by the Bank

a. Credit Risk

Credit Risk is Risk that is due to failure on the part of another party in meeting its obligation to the Bank. Credit risk management is an integral responsibility of management and personnel at every level, reflected in daily activities through a risk-aware culture. Every party involved in planning, decision-making, and credit approval processes must analyze and mitigate credit risk according to their respective functions and responsibilities.

Implementation of Credit Risk Management

The tasks and responsibilities of Commissioners and Directors, Risk Management Units, Support Units, Credit Committees, Risk Management Committees, Risk Monitoring Committees, and Credit Policy Committees have all been outlined in Bank Mega's Credit Risk Management Policy.

Independent work units have been established to independently evaluate, monitor, and report various risks. These units are designed to function independently of business units.

The principles applied by the Bank in conducting Credit Risk Management activities are based on internal Credit Risk policies outlined in Bank Mega's Credit Risk Management Policy. This policy serves as a guideline for the Credit Risk Management strategy for activities with significant Credit Risk exposure, the management of credit concentration risk, and the mechanisms for measuring and controlling Credit Risk.

The management of credit concentration risk is carried out through portfolio diversification across various geographical regions, industries, credit product types, and individual or group borrowers, as an effort to minimize Credit Risk. The Bank has established financing limits based on economic sectors in all segments.



The mechanism for measuring and controlling credit risk is implemented using various analytical tools, including rating and scoring systems as tools to decide on credit approval, stress testing to assess the Bank's resilience under stress conditions, credit decision authority systems, other credit risk analysis based on quantitative calculations, and credit risk threshold levels in the risk profile calculation based on the Risk-Based Bank Rating (RBBR).

The RBBR is periodically reported to the OJK and is measured using a risk-based approach (Risk-based Bank Rating/RBBR) consisting of two parts, namely Inherent Risk and the Quality of Credit Risk Management Implementation. The inherent indicators are grouped into four major categories: Asset Portfolio Composition and Concentration Level, Quality of Fund Provision, and Adequacy of Reserves, Fund Provision Strategy and Sources of Fund Provision, and External Factors.

In the credit disbursement process, the economic sector is also one of the Bank's considerations. The Bank focuses on extending credit to sectors with high credit potential and low risk. As of December 2025, the majority of the Bank's credit is in these economic sectors: Transportation and Warehousing (26.53%), Mining and Quarrying (13.25%), also Processing Industry (12.32%). The volume of credit in these sectors aligns with the Bank's credit focus on the corporate segment, especially in providing credit to large business groups with lower risks, as well as Indirect Channel credit.

Credit disbursement in these sectors also considers the GDP growth in the third quarter of 2025 for the Transportation and Warehousing sector (8.62%) and Processing Industry sector (5.54%) which are outpaced the national GDP growth of 5.04%. Although the Mining and Quarrying sector recorded a GDP growth of -1.98%, this sector is predominantly composed of debtors from business group controlled by major conglomerates in Indonesia, thereby supported by a strong business backbone.

Quantitative Credit Risk Standard Disclosure

The bank employs the standardized approach to calculate Risk-Weighted Assets (ATMR) for Credit Risk, in accordance with Financial Services Authority Regulation (SEOJK) No.24/

SEOJK.03/2021 on the Calculation of Risk-Weighted Assets Using the Standardized Approach. This encompasses information about the policy of incorporating ratings in ATMR calculation, portfolio categories using ratings, the rating agencies utilized, and the disclosure of counterparty credit risk. It further includes types of credit risk mitigation instruments commonly accepted/issued by the bank and those used in the ATMR calculation for Credit Risk at Bank Mega.

Qualitative Disclosure of Credit Risk Mitigation Standards

The bank has established policies for acceptable types of collateral, along with procedures and processes for assessing and managing collateral. This section also covers key parties providing guarantees and the creditworthiness of these entities. Additionally, information on concentration levels resulting from the use of credit risk mitigation techniques outlined in the Collateral Assessment Guidelines is provided.

All the mentioned policies/guidelines undergo periodic reviews to stay in alignment with the latest regulatory developments, the business environment, and changes attributed to the Bank's business growth and global economic conditions.

Qualitative Disclosure of Asset Securitization

The bank does not have any exposure to asset securitization.

b. Market Risk

Market risk refers to the risk associated with the balance sheet, administrative accounts, and derivative transactions, arising from overall changes in market conditions, including fluctuations in option prices. Market risk encompasses various components, such as interest rate risk, exchange rate risk, equity risk, and commodity risk. These risks can originate from both trading book and banking book positions.

Implementation of Market Risk Management

The organizational structure, tools, and the completeness of units/functions related to the implementation of risk management for market risk must be adjusted to align with the characteristics and complexity of the Bank's business activities.



To achieve effective risk management implementation, the bank defines tasks and responsibilities in accordance with business objectives, policies, as well as the size and complexity of the institution. The responsibility for market risk management is generally placed within each work unit with activities exposed to market risk, specifically located in the Treasury & Financial Institution work unit, serving as the overall manager of the Bank's market risk. In carrying out this management, the Treasury & Financial Institution unit is assisted by the Market, Liquidity & Integrated Risk Management (MIRG) work unit, which independently provides objective input and analysis for the identification, measurement, monitoring, and management of market risk.

The delegation of authority and responsibilities, including those of the Board of Commissioners and Directors, the Market, Liquidity & Integrated Risk Management (MIRG) work unit, Risk Management Committee (KMR), and Asset and Liability Management Committee (ALCO), along with the Support Unit consisting of Internal Audit, Business Unit, and Operational Work Unit, has been regulated in the Market Risk Management Policy.

Management of Trading Book and Banking Book Portfolios

The management of trading book and banking book portfolios, as well as the valuation methods employed, is governed by the Market Risk Management Policy.

To ensure effective management and control of market risk, the bank establishes and periodically reviews market risk limits. These limits encompass both market risk limits and risk threshold levels used for the RBBR within the Market Risk Profile. The assessment is conducted using a comprehensive approach that integrates historical data, statistical analysis, expertise judgment, and a business perspective.

The bank conducts regular measurements and reporting to the OJK on market risk management. This process is based on market risk parameters within the Bank's Health Assessment (PTKB) and follows a risk-based approach known as Risk-based Bank Rating/RBBR. This approach consists of

two key components: Inherent Risk and the Quality of Risk Management Implementation. Inherent Risk is evaluated across three major categories, namely portfolio volume and composition, potential interest rate risk loss in the banking book, and strategy and policies bank's business.

Market Risk Measurement Mechanism

The measurement of market risk for the trading book, particularly concerning exchange rates and interest rates, is conducted on a monthly basis using the Minimum Capital Adequacy Requirements (MCAR) calculation with the Standard Method, as mandated by regulatory authorities. The Bank has also implemented regulatory provisions on capital charge risk calculations using the sensitivity-based method, capital charge calculations for default risk capital (DRC), residual risk addon (RRAO), and credit valuation adjustment (CVA).

Market Risk measurement from an interest rate perspective on the banking book utilizes the Interest Rate Risk in the Banking Book (IRRBB) measurement on a monthly basis. Interest rate risk is assessed based on two perspectives: the maximum loss from Δ Economic Value of Equity (EVE) to Capital and Δ Earnings Perspective (NII) to Target Profit.

Portfolio Coverage in MCAR

The portfolio coverage, including both the trading and banking book, is considered in the Minimum Capital Adequacy Requirements (MCAR) calculation using the Standardized Method, in accordance with OJK regulations. The MCAR calculation consist of capital charge risk using the sensitivity-based method, capital charge calculation for default risk capital (DRC), residual risk addon (RRAO), and credit valuation adjustment (CVA) in accordance with OJK Circular Letter No.23/SEOJK. 03/2022 concerning Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

Steps and Plans to Anticipate Market Risks

Analysis and monitoring of market risk limits, market risk profiles, trading and banking book strategy parameters, and the complexity of derivative products held by the Bank are periodically presented to the management through the Risk Management Committee. This aims to prepare anticipatory steps and plans.



Qualitative Disclosure of Market Risk Calculation Using Internal Models

The bank does not employ internal models for calculating Market Risk.

c. Liquidity Risk

Liquidity risk is the risk arising from the bank's inability to meet its maturing obligations from cash flow funding sources and/or from high-quality liquid assets that can be pledged without disrupting the bank's operations and financial condition. The inability to obtain cash flow funding sources, thereby leading to liquidity risk, can be caused by, among other factors:

- Inability to produce cash flow which is derived from the earning assets or from sale of asset including the liquid asset; and/or
- Inability to produce cash flow which derived from the fund raising, inter Bank transaction, and accepted loans.

Implementation of Liquidity Risk Management

The determination of the organizational structure, tools, and completeness of units/functions related to the implementation of risk management for Liquidity Risk must align with the characteristics and complexity of the Bank's business activities.

To implement risk management effectively, the Bank has prepared tasks and responsibilities adjusted to its objectives, business policies, size, complexity, and capabilities. Responsibility for managing Liquidity Risk is generally assigned to each work unit with activities exposed to Liquidity Risk. The Market, Liquidity & Integrated Risk Management (MIRG) work unit independently provides input and objective analysis in the process of identifying, measuring, monitoring, and managing Liquidity Risk.

The distribution of authority and responsibilities, including those of the Board of Commissioners and Directors, Market, Liquidity & Integrated Risk Management (MIRG) Unit, Asset and Liability Management Committee (ALCO), and supporting work units consisting of Internal Audit, Business Unit, and Operational Unit, is regulated by the Liquidity Risk Management Policy.

Mechanisms for Measuring and Controlling Liquidity Risk

In order to identify Liquidity Risk, Bank must analyze every Liquidity Risk sources. The liquidity Risk sources include:

- The banking product and activity which can influence the source and fund usage, whether in the asset and liability or off-balance sheet position.
- Other Risks which may increase the Liquidity Risk, for example the credit Risk, Market Risk, and Operational Risk.

The tools used to measure and control Liquidity Risk are in accordance with regulatory provisions, consist of various metrics such as Statutory Reserves (GWM), Macroprudential Intermediation Ratio (RIM), Loan to Deposit Ratio (LDR), Maturity Profile, Daily Cash Flow Projection, Liquid Assets to Non-Core Deposits, Liquid Assets to Total CASA, Liquidity Coverage Ratio (LCR), Net Stable Funding Ratio (NSFR), Liquidity Stress Test, and Liquidity Risk parameters in the Risk-Based Bank Rating (RBBR). This assessment utilizes a risk-based approach known as Risk-based Bank Rating/RBBR, consisting of two parts: Inherent Risk and Quality of Risk Management Implementation. These inherent indicators are categorized into three major groups: Composition of Assets, Liabilities, and Off-Balance Sheet Transactions; Concentration of Assets and Liabilities; and Vulnerability to Funding Needs. Additionally, the bank employs an Early Warning System with monitoring tools for external indicators related to market/external risks and liquidity risks.

Steps and Plans to Anticipate Liquidity Risk

Analysis and monitoring of liquidity risk limits and Liquidity Risk profiles, which include parameters such as Composition of Assets, Liabilities, and Off-Balance Sheet Transactions; Concentration of Assets and Liabilities; Vulnerability to Funding Needs; and Access to Funding Sources, are periodically presented to management through the Risk Management Committee. This aims to prepare anticipatory steps and plans.

Controls are applied to activities that sustain increased risk. These controls are implemented through the funding strategy, the management of the daily liquidity position and Liquidity Risk, the management of intragroup liquidity position and Liquidity Risk, the management of the high-quality liquid asset, and emergency funding plan.

d. Operational Risk

Operational Risk is the Risk which is caused by the inadequacy and/or non-functioning internal process, human error, system failure, and/or external events which influence Bank's operational. With the issuance of the POJK on the Implementation of Risk Management for Commercial Banks, Bank Mega has been diligently implementing operational risk management by continually refining its implementation across all bank activities, including the inherent risks in transactional activities at Branch Offices and support activities at the Head Office. headquarters.

Organizational Structure of Operational Risk Management

To enhance the effectiveness of implementing operational risk management, the Bank has established an organizational structure with clearly formulated tasks and responsibilities, from Branch level to Regional and Head Office level. The functions and tasks of this organization are constantly reviewed to align with the increasing of coordination effectiveness and to enhance the precision of risk identification implementation.

At the Head Office level, the Bank has formed the Operational Risk Management Unit under the coordination of the Risk Management Unit. This unit's task is to assist the directors in managing Operational Risk, monitor the overall implementation process of operational risk management, ensure that operational risk management policies runs in every organizational levels. Some of the tasks include:

- Assisting the Board of Directors in arranging the policy of the Risk management for the whole Operational Risk.
- Designing and implementing tools to evaluate the Operational Risk and for reporting purpose.

- Coordinating Operational Risk Management activities across all work units.
- Arranging Operational Risk Profile Report to be delivered to the President Director, Director in charge of Risk Management and the Risk Management Committee.
- Doing assistance to the Business Unit regarding the Risk Management for the Operational Risk issue and Risk Management training for the Operational Risk.

In its implementation, the Operational Risk Management work unit coordinates with the Internal Audit Unit, Process Management & Internal Control Unit, Compliance & GCG Unit, Crime & Fraud Investigation Unit, and other relevant units by conducting Internal Control Forums to discuss significant Operational Risk issues, enabling early control of these risks.

Additionally, the Bank has also formed the Risk Management Committee (RMC) Support Group dedicated to the Operational Risk area whose task is to assist the RMC in identifying operational risks, especially related to risk management processes carried out by risk owners. Furthermore, the Support Group also acts as a filter for operational risk issues to be presented at RMC meetings, ensuring that only critical and substantial issues are presented in the forum.

Operational Risk Identification and Measurement Mechanism

The bank uses the Operational Risk Online Test (OPRIST) tool to measure the level of proficiency of employees in Branch Office, Regional Office and Head Office regarding policies and procedures, authorities, and products. Identifying risks by assessing employees' proficiency of policies and procedures is considered as an effective way to identify potential risks from mistake in operational process implementation (especially people risk factors). The Operational Risk Online Test (OPRIST) has been conducted online for Bank Mega employees using the Operational Risk Web Links (OWL) application system since 2022 to measure the understanding of policies and procedures, products and other provisions related to their work areas as well as to increase employee risk awareness.



The Bank utilizes Risk Control Self-Assessment (RCSA) tools on the Operational Risk Management System (ORMS) platform to measure and evaluate the effectiveness of controls independently for each risk issue, overseen by respective risk owners across Regional Offices, Branch Offices and Head Office Units.

In addition, Operational Risk Management E-Learning has been introduced for all employees to assess their proficiency of Operational Risk management. This E-Learning initiative not only measures employees' awareness of operational risk but also serves as a refresher course.

On a Bank-Wide basis, risk identification and measurement are conducted for several key indicators that are considered to represent the Bank's operational risk. These indicators are categorized into five main groups: Business Characteristics and Complexity, Human Resources, Information Technology and Supporting Infrastructure, Fraud, and External Events. The final result of this identification and measurement process is the Bank's Operational Risk Profile, which is reported to the OJK on a quarterly basis.

On the other hand, the Bank currently uses the Standardized Approach (SA) method for risk measurement related to the calculation of Risk-Weighted Assets (ATMR), which has been implemented since January 2023.

Operational Risk Mitigation Mechanism

To mitigate and control the inherent operational risks associated with its activities, the Bank conducts periodic reviews of its Operational Policy and Standard Operating Procedures (SOPs) to ensure their adequacy as guiding principles considering the Bank's evolving business activities. Additionally, the Bank delegates authority, particularly for branch transactions, through transaction limits, facilitating customer service while addressing risk considerations.

The separation of functions and duties, or segregation of duties, is consistently implemented for all operational activities, both on transactional and non-transactional processes, including reporting procedures.

This includes the implementation of dual control mechanisms to validate transactions. Additionally, other Operational Risk control methods, such as security systems, improvement, and enhancement of human resources capabilities, are consistently applied to mitigate operational risk and avoid Bank's potential losses.

e. Legal Risk

Legal Risk is Risk that happened because of legal claim and/or weakness of jurisdiction aspect. Legal risk can result in significant financial consequences if not properly managed. Early identification of legal risks is essential for effective management, preventing losses that exceed the bank's tolerance levels.

Legal Risk Management Organization

The Bank considers Legal Risk as a critical risk that requires serious management due to its potential significant impact. In line with this perspective, the Bank has formed a Legal Risk management framework at both the Head Office and Regional Offices. At the Head Office, the Bank operates a Corporate Legal Unit, serving as a legal watchdog. This unit is tasked with handling legal issues faced by the Bank, providing legal opinions on Cooperation Agreements, and conducting legal analysis for the launch of new products and activities. Reporting directly to the Vice President Director.

In Regional Offices, legal issues are overseen by a Legal Manager, who operates under the coordination of the Regional Head. This setup enables efficient handling of legal issues within the jurisdiction of each regional office, facilitating prompt resolution of legal challenges. Meanwhile, in branch offices, legal functions are managed by a Legal Officer.

Legal Risk Control Mechanism

The bank initiates the control of Legal Risk from the onset of business cooperation with customers, whether in liability, credit, or other service activities. Document completeness is a crucial requirement for account opening and banking transactions. In instances where customers cannot provide the required documents, the bank is unable to proceed with the transaction.



Any lapses in customer service activities by the Bank may lead to customer complaints, potentially resulting in legal issues. To mitigate such risks, the Bank has implemented comprehensive policies and procedures for every customer service activity, ensuring that every Bank' employees serve customers more prudent.

Furthermore, to effectively control Legal Risk, particularly in the issuance of new products and activities, the Corporate Legal Unit conducts regular reviews of Cooperation Agreements. One of the primary objectives is to verify the Bank's legal position. Additionally, the Corporate Legal Unit consistently provides training on Legal Risk management for employees, especially those involved in customer transactions within liability or credit areas. This training aims to enhance employees' competency in managing Legal Risk.

f. Strategic Risk

Strategic Risk is Risk because of imprecision in taking and/or executing a strategic decision as well as failure in anticipating business environment change.

Therefore, the accuracy of the strategy formulated by a Bank is a key factor in achieving the set objectives. Given the importance of this strategy, the Bank continually monitors its implementation and evaluates any weaknesses or deviations that occur, promptly correcting them.

In general, the Bank's strategy is formulated and documented in the Business Plan Document, which must be reported to the Financial Services Authority (OJK) at the end of each year. Within this document, the Bank sets targets and objectives for assets, liabilities, and new products and activities to be introduced. Deviations that occur during the implementation stage represent risks that must be managed to prevent losses to the Bank.

Strategic Risk Management Organization

All business units and support units are responsible for assisting the Board of Directors in formulating strategic plans and effectively implementing strategies. The Bank has a Financial Control Unit, tasked with monitoring

the achievement of the Bank's business targets. Additionally, the management of the Bank's Strategic Risk is focused on achieving the targets set, serving as a means of monitoring the suitability of the strategies implemented by the Bank.

Efforts to Identify and Respond to Changes in the Business Environment

One aspect to consider in managing Strategic Risk is the Bank's ability to respond promptly to changes in the business environment, both domestically and internationally. In line with this, the Bank consistently aligns every formulated business strategy with the evolving landscape. For instance, the Bank emphasizes business development through integration with the group's operations, ensuring compliance with internal and external regulations. Services to priority banking customers are currently identified as having significant growth potential. To maintain customer loyalty and attract new customers, the Bank continuously implements promotional strategies by synergizing credit and CASA products, primarily targeting premium customers.

Mechanisms for Measuring Progress Achieved from the Established Business Plan

Control of Strategic Risk is consistently implemented by all work units, particularly business units, from branch level to the head office. Every branch conducts routine evaluations of its business achievements, and so do the related work units in the head office. These evaluations encompass target achievements, challenges faced as well as the strategies to upcoming target.

g. Compliance Risk

Compliance Risk is the Risk when Bank does not obey and/or implement the relevant rules and regulation. Compliance Risk may be sourced from the law behavior which is Bank's behavior/activity which deviates or violates the applicable stipulation or legislation and the organization behavior which is Bank's behavior/activity which deviates or against the generally accepted standard. Compliance Risk has a very significant impact if not properly managed, as it can lead to fines or severe sanctions. Therefore, the Bank consistently recognizes that Compliance Risk is a risk that needs to be managed seriously.



Organization of Compliance Risk Management

Based on this perspective, the Bank formed a specialized unit to handle compliance, known as the Compliance & Good Corporate Governance (CGCG) Unit, located at the Head Office. To manage compliance risk effectively, through this unit, the Bank always ensures compliance with applicable rules, whether in the form of internal provisions or external regulations. Monitoring the implementation of all reporting obligations to the regulator falls under the responsibility of the CGCG Unit, reporting directly to the Director of Compliance (Compliance & Human Capital Director).

Strategy and Effectiveness of Compliance Risk Management Implementation

The existence of the CGCG Unit is independent of business and support units, rendering it more effective in carrying out its tasks and functions. In connection with this, when formulating or reviewing internal policies, whether operational policies or Standard Operating Procedures (SOP), the Bank always ensures compliance with external regulations. Technically, every policy issued must undergo review by the Compliance Unit. Additionally, in the execution of service transactions for customers, officers must ensure document completeness and accuracy. This serves as a preventive measure to mitigate Compliance Risk exposure for the Bank.

Monitoring and Control Mechanisms for Compliance Risk

In the implementation of compliance risk monitoring, the Internal Audit Unit and Internal Control Unit (Operations and Credit Control) play crucial roles. These work units collaborate, according to their respective roles and duties, to monitor Compliance Risk across all business and support units. Additionally, to optimize internal control aspects, the Bank routinely conducts training for employees on compliance matters, particularly for new hires and long-term staff. At the Branch Level, a morning briefing is regularly conducted, serving as a discussion forum, particularly to review policies issued by the head office and external regulations.

h. Reputation Risk

Reputation Risk is the Risk which caused by the deterioration of the stakeholder trust that arise by negative perception towards the Bank. Reputation risk may be derived from various Bank business activities, such as negative news from the mass media, business ethic violation, and customer complaints; or the management weaknesses, corporate culture, and Bank business practice. Given that Reputation Risk is closely linked to customers, if not managed properly, it can have a significant impact, potentially triggering customer runs and ultimately leading to customer attrition from the Bank.

Organization of Reputation Risk Management

As a business institution whose activities rely on public trust, maintaining a good reputation is crucial for the Bank. Reputation, in the form of public trust, needs to be built over the long term, requiring effective management. With this in mind, the Bank has a dedicated unit responsible for managing Reputation Risk, known as the Corporate Affairs unit, where the technical execution is carried out by the Corporate Communication team. This unit is tasked in monitoring negative news in the mass media, handling customer complaints in the mass media, performing public relations functions, and responding to negative coverage or other events that may affect the Bank's reputation and potentially cause losses. Additionally, this unit is responsible for communicating necessary information to investors, customers, creditors, associations, and the public.

Furthermore, the Bank has a Customer Care department tasked in handling customer complaints received by Branch Offices. Technically, every customer complaint reported to the branch is relayed to Customer Care through a prepared system/application. Customer Care routinely monitors complaints in the system/application and coordinates with relevant units to find solutions.



Policies and Mechanisms to Improve Customer Service

To uphold its reputation, the Bank consistently attempt to improve customer service. When customers feel that their interests are fully addressed, they are likely to contribute positively to the Bank's reputation. Enhancing the competence of employees who directly interact with customers is an effective strategy for improving service. The Bank achieves this by providing regular training to frontliner, and marketing personnel, focusing on customer service techniques and deepening their understanding of Bank products.

Furthermore, the Bank consistently complies with the Principle of Information Transparency for customers. In this regard, it consistently provides customers with comprehensive information about the benefits, risks, and costs associated with each product and service it offers. This ensures that customers receive balanced information about the products or services they utilize.

Reputation Risk Management During a Crisis

A crisis is an undesirable condition for all types of companies, including Banks, as it can severely damage reputation. Therefore, appropriate measures are required to manage a crisis, including how to communicate it to customers to avoid negative perceptions. Reputation Risk management during a crisis is overseen by the Corporate Affairs unit, which receives direct guidance from the President Director. Some strategies that the Bank can employ include maintaining a professional relationship with the mass media and providing the public/customers with adequate understanding and education about the crisis conditions to ensure they receive accurate information. This is to prevent customer panic.





Corporate Governance

276	Introduction
278	Governance Structure
280	Annual General Meeting of Shareholders
288	Board of Commissioners
295	Board of Directors
309	Transparency of Information related to the Board of Commissioners and the Board of Directors
313	Committees Under The Board of Commissioners
323	Implementation of Remuneration Governance
325	Committees Under The Board of Directors
338	Corporate Secretary
342	Internal Audit
345	Compliance Function
350	Internal Control System
353	Implementation of Other Corporate Governance
357	Insider Trading Prevention Policy
358	Anti-Corruption and Fraud Policy
359	Corporate Support for Anti-Corruption
361	Implementation of the Personal Data Protection Law and Consumer & Community Protection Efforts in the Financial Services Sector
364	Whistleblowing System
367	Code of Ethics
368	Legal Cases
370	Administrative Sanctions
371	Adequacy of Transparency Financial and Non-Financial
371	Self-Assessment of The Implementation of Commercial Bank Governance
372	Implementation of Guidelines for Public Company Governance
374	Implementation of Integrated Governance
375	Access to Information and Data



Introduction

The principles of Good Corporate Governance (GCG) have long been embedded at Bank Mega and serve as the primary guideline for all Bank Mega personnel in carrying out banking operations across all levels and lines of the Company. The principles of Corporate Governance are:

1. Transparency

The Bank carries out openness in the decision-making process and openness in disclosing and providing relevant information that is easily accessible to stakeholders.

2. Accountability

The Bank implements clarity of function and implementation of accountability of Bank organs so that its management runs effectively.

3. Responsibility

The Bank always ensures that the Bank's management complies with laws and regulations and ethical values as well as standards, principles and practices.

4. Independence

The Bank guarantees that the Bank's management is carried out independently and professionally and is free from conflicts of interest and influence or pressure from any party that is not in accordance with the provisions of laws and regulations and ethical values as well as principles and practices.





5. Equality and fairness

The Bank always ensures equality and balance, and fairness in fulfilling the rights of stakeholders arising from agreements, provisions of laws and regulations and ethical values as well as standards, principles, and practices.

In the economic situation that is still full of challenges and unpredictability throughout 2025, Bank Mega continues to be committed to improving the implementation of GCG best practices which are

an important component in Bank Mega's efforts to improve performance, and protect the interests of stakeholders.

LEGAL BASIS FOR THE IMPLEMENTATION OF CORPORATE GOVERNANCE

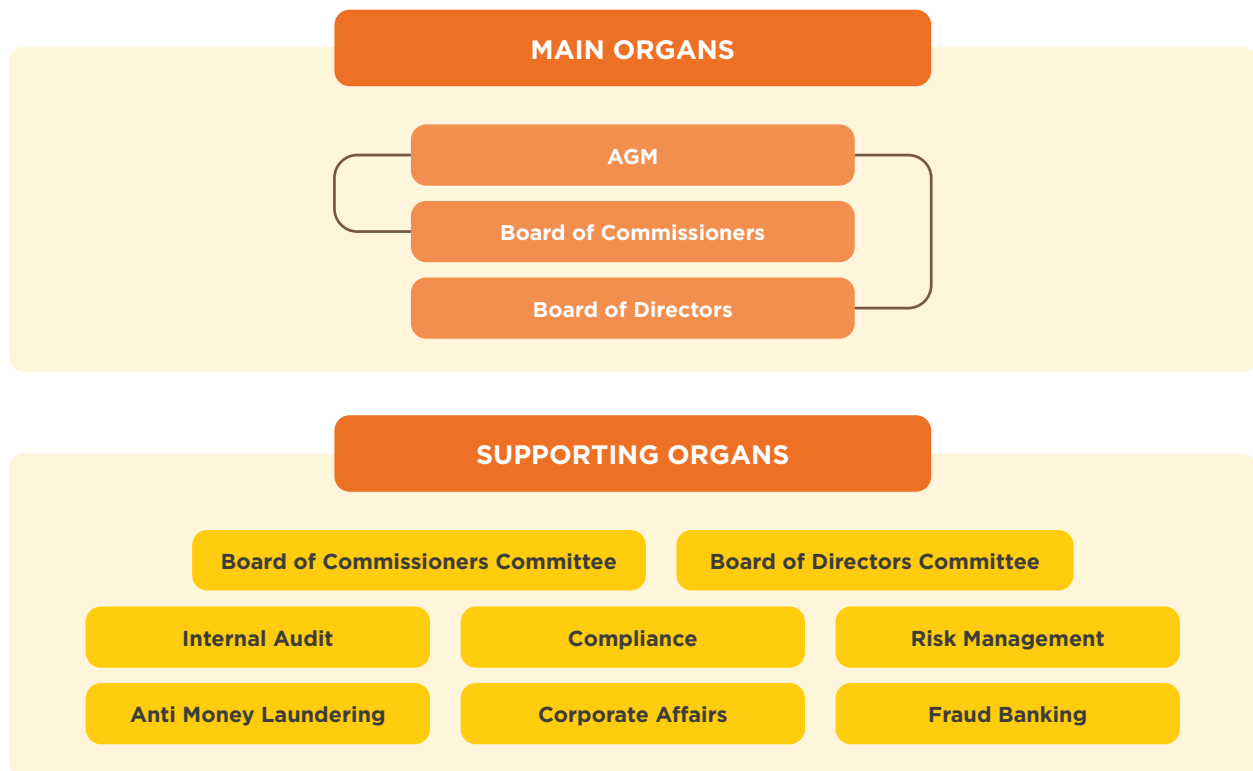
As a business entity engaged in the financial industry, especially banking, Bank Mega is guided by various laws and regulations that apply to banking and public companies, including the following:

Legal Basis	Types of Regulations
Financial Services Authority Regulation (POJK)	- POJK No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies; - POJK No. 34/POJK.04/2014 concerning the Nomination and Remuneration Committee of Issuers or Public Companies; - POJK No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies; - POJK No. 45/POJK.03/2015 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks; - POJK No. 55/POJK.04/2015 concerning the Establishment and Work Guidelines of the Audit Committee; - POJK No. 56/POJK.04/2015 concerning the Establishment and Guidelines for the Preparation of the Internal Audit Unit Charter; - POJK No. 4/POJK.03/2016 concerning Assessment of Health Level of Commercial Banks; - POJK No. 18/POJK.03/2016 concerning Implementation of Risk Management for Commercial Banks; - POJK No. 29/POJK.04/2016 concerning Annual Report of Issuers or Public Companies; - POJK No. 46/POJK.03/2017 concerning Implementation of Compliance Function of Commercial Banks; - POJK No. 1/POJK.03/2019 concerning Implementation of Internal Audit Function in Commercial Banks; - POJK No. 37/POJK.03/2019 concerning Transparency and Publication of Bank Reports; - POJK No.12/POJK.03/2020 dated March 16, 2020 concerning Consolidation of Commercial Banks; - POJK No. 15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies; - POJK No. 16/POJK.04/2020 of 2020 concerning the Implementation of General Meetings of Shareholders of Public Companies Electronically - POJK No. 63/POJK.03/2020 concerning Reporting of Commercial Banks Through the Financial Services Authority Reporting System; - POJK No. 12/POJK.03/2021 concerning Commercial Banks; - POJK No. 11/POJK.03/2022 concerning the Implementation of Information Technology by Commercial Banks; - POJK No. 6/POJK.07/2022 concerning Consumer and Community Protection in the Financial Services Sector; - POJK No. 24 of 2022 concerning Development of Human Resources Quality of Commercial Banks; - POJK No. 17 of 2023 concerning Implementation of Governance for Commercial Banks
Financial Services Authority Circular (SEOJK)	- SEOJK No. 55/POJK.04/2015 dated December 29, 2015 concerning the Establishment and Implementation Guidelines for the Work of the Audit Committee; - SEOJK No.40/SEOJK.03/2016 dated September 26, 2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks; - SEOJK No. 35/SEOJK.03/2017 dated March 17, 2017 concerning Guidelines for Internal Control System Standards for Commercial Banks - SEOJK No. 16/SEOJK.04/2021 dated June 29, 2021 concerning the Form and Content of Annual Reports of Issuers or Public Companies; - SEOJK No. 28/SEOJK.03/2022 dated December 22, 2022 concerning Risk Management Certification for Human Resources of Commercial Banks; - SEOJK No. 29/SEOJK.03/2022 dated December 27, 2022 concerning Cyber Resilience and Security for Commercial Banks. - SEOJK No. 14/SEOJK.03/2025 dated 24 Juni 2025 concerning the Implementation of Governance for Commercial Banks
Others	- Indonesian Corporate Governance Roadmap Towards Better Governance of Issuers and Public Companies issued by OJK on February 4, 2014; - The latest Company Articles of Association as stated in Deed No. 17 dated March 23, 2022 concerning changes in issued and paid-up capital. - Decree of PT Bank Mega Tbk SK: 039/DIRBM/20 concerning Guidelines for Implementing Corporate Governance



Governance Structure

Based on the Law of the Republic of Indonesia No. 40 concerning Limited Liability Companies, the Bank's Articles of Association and applicable provisions and laws, the Governance structure of Bank Mega consists of the General Meeting of Shareholders (GMS), the Board of Commissioners and the Board of Directors. The structure and organs of GCG Bank Mega have also been adjusted to the provisions stipulated in POJK No. 55/POJK.03/2016 concerning the Implementation of Governance for Commercial Banks.





To improve and maximize the function of the main organs of Bank Governance, the following supporting organs have been formed:

1. Supporting organs of the Board of Commissioners:
 - a. Audit Committee
 - b. Risk Monitoring Committee
 - c. Remuneration and Nomination Committee

The formation of the committees under the Board of Commissioners is regulated in the Board Manual of the Board of Commissioners and is in accordance with the provisions for the implementation of general bank governance stipulated in POJK No.17 of 2023.

2. Supporting organs of the Board of Directors:
 - a. Executive Committee under the Board of Directors
 - Risk Management Committee
 - Asset and Liabilities Committee (ALCO)
 - Credit Policy Committee
 - Information Technology Committee
 - Human Resources Committee
 - Product Committee
 - Crisis Management Committee
 - Credit Committee
 - b. In the framework of the Mega Corpora Financial Conglomerate, the Bank as the Main Entity has formed the following committees:
 - Integrated Risk Management Committee
 - Integrated Governance Committee

- c. Work Units under the Board of Directors:

- Internal Audit Work Unit
- Compliance Work Unit
- Risk Management Work Unit
- Anti Money Laundering (AMLA) Work Unit
- Anti Fraud Strategy Implementation Work Unit

As a guideline for the various supporting organs under the Board of Commissioners and the Board of Directors in carrying out their duties and responsibilities, and in order to achieve the expected goals, Bank Mega has also prepared a number of policies and procedures that are adjusted to the regulations of the Financial Services Authority and Bank Indonesia as well as applicable laws and regulations. These policies and procedures are then socialized to all employees, directly and also through media that is easily accessible to all employees.



Annual General Meeting of Shareholders

The General Meeting of Shareholders (GMS) is the highest organ that has rights and authorities that are not possessed by the Board of Directors and the Board of Commissioners, within the limits determined in the provisions of laws and regulations. The implementation of the Bank Mega GMS is guided by POJK No.15/POJK.04/2020 concerning the Planning and Implementation of General Meetings of Shareholders of Public Companies, POJK No.16/POJK.04/2020 concerning the Implementation of General Meetings of Shareholders of Public Companies Electronically, and Bank Mega's Articles of Association.

In addition, the GMS is also a medium of communication between the Board of Directors and the Board of Commissioners with shareholders through the opportunity for questions and answers given to all shareholders present at each GMS agenda item.

The GMS serves as a forum for Shareholders to make decisions and exercise their rights to express opinions and obtain information related to the Bank. Decisions taken at the GMS are made fairly and transparently based on the interests of the Bank. Shareholders are individuals or legal entities that legally own shares in the Bank. Shareholders do not intervene in the functions, duties, and authorities of the Board of Commissioners and the Board of Directors. As of December 31, 2023, the composition of Bank Mega Shareholders is as follows:

1. PT Mega Corpora (58.02%)
2. Public with share ownership < 5% (41.98%).

Rights, Authorities, and Responsibilities of Shareholders

Based on the Bank's Articles of Association, the Bank's Shareholders consist of class A and class B which have equal rights, namely each share has the right to 1 (one) vote. The rights held by Shareholders include, among others, the following:

1. Attending the GMS and casting 1 (one) vote;
2. Opportunity to propose the GMS agenda and candidates for members of the Board of Commissioners and Board of Directors by 1 (one) or more shareholders representing at least 1/20 (one twentieth) of the total number of shares with voting rights;

3. Opportunity to grant power of attorney to another party if the shareholder is unable to attend the GMS. The power of attorney form is available on the Bank's website on the date of the GMS Invitation;
4. Obtaining and studying the GMS materials no later than 28 (twenty eight) days before the GMS is held, so that Shareholders can vote at the time of the GMS agenda decision proposal;
5. Opportunity to ask questions in every discussion of the agenda and every decision of the GMS agenda;
6. Opportunity to vote in favor, against, or abstain on every proposed resolution of the GMS agenda; and
7. Receive equal treatment from Bank Mega.

In addition, Shareholders also have the authority, including (i) to appoint and dismiss members of the Board of Commissioners and Board of Directors, (ii) to evaluate the performance of the Board of Commissioners and Board of Directors, (iii) to temporarily dismiss members of the Board of Directors, (iv) to approve changes to the Bank's Articles of Association, (v) to approve the annual report, (vi) to approve the remuneration of the Board of Commissioners and Board of Directors, and (vii) to approve the proposed allocation of the use of the Bank's profits including the distribution of dividends. The Bank's Articles of Association regulate in detail the rights, authorities, and responsibilities of Shareholders and can be accessed through the Bank's website.

Authority of the GMS

The GMS has authority that is not given to the Board of Directors or the Board of Commissioners, within the limits specified in Law No. 40 of 2007 concerning Limited Liability Companies and/or the Bank's Articles of Association.

The authority of the GMS includes:

1. Evaluating the performance of the Board of Commissioners and the Board of Directors;
2. Ratifying changes to the Articles of Association;
3. Approving the Board of Directors' Report, the Board of Commissioners' Supervisory Task Report and the Company's Financial Report;
4. Determining the allocation of profit use;
5. Appointing and determining the cost of public accountant services;



6. Determining the amount and type of compensation and facilities for management;
7. Approving the Annual Report including the Company's Financial Report and the Company's Board of Commissioners' Supervisory Task Report and providing settlement and release.

Type of GMS

With reference to POJK on the implementation of GMS and in accordance with the Amendment to Bank Mega's Articles of Association, there are 2 (two) types of GMS:

1. Annual GMS

This GMS is held no later than 6 (six) months after the end of the financial year. The main agenda of the Annual GMS consists of the submission of Financial Statements and Annual Reports by the Board of Directors to be ratified and approved by Shareholders, appointing a Public Accounting Firm for the following year, deciding on the use of profits, appointing members of the Board of Directors or members of the Board of Commissioners, and deciding on other matters required in accordance with the Bank's Articles of Association.

2. Extraordinary GMS

The implementation of an Extraordinary GMS can be held at any time by the Board of Directors, upon written request from the Board of Commissioners or 1 (one) or more shareholders who together represent 1/10 (one tenth) of the total shares with valid voting rights. An Extraordinary GMS can be held at any time with reasons and meeting the requirements set out in the Bank's Articles of Association.

Implementation and Results of Bank Mega 2025 GMS

In 2025, Bank Mega held an AGMS on March 27, 2025, which was held physically at the Bank Mega Tower and also electronically. All participants who attended the AGMS physically or via e-AGMS were able to attend the meeting and actively participate. The results of the AGMS decisions have been reported to the OJK and announced on the Bank's website (www.bankmega.com), the IDX website (www.idx.co.id), and the KSEI website (www.ksei.co.id).

Information on AGMS 27 March 2025

Day, Date and Time	Thursday, March 27, 2025
Venue	Mega Auditorium, Menara Bank Mega 3rd Floor, Jl. Kapten Tendean Nomor 12-14A, South Jakarta 12790
Meeting Mechanism	Physical and electronic meetings with the KSEI Electronic General Meeting System application (eASY.KSEI)
Attendance of the Board of Commissioners and Board of Directors at the Meeting	The AGMS was attended by the Board of Commissioners and Board of Directors of the Company as follows: Board of Commissioners: 1. Independent Commissioner : Drs. Achjadi Ranuwisastra 2. Independent Commissioner : Lambock V. Nahattands 3. Independent Commissioner : Hizbullah Board of Directors: 1. President Director : Kostaman Thayib 2. Director : Yuni Lastianto.SE 3. Director : Madi Darmadi Lazuardi 4. Director : Martin Mulwanto 5. Director : Ir.C. Guntur Triyudianto 6. Director : YB Hariantono
Quorum of Attendance of Shareholders for the Meeting	The Meeting was attended by Shareholders and/or their proxies/representatives, either physically or through the eASY.KSEI application, representing 11,217,983,688 shares or 95.55% of the total number of shares with valid voting rights issued by the Company up to the day of the Meeting, which amounted to 11,740,923,365 shares.
Question-and-Answer Session	In each agenda item of the Meeting, the Shareholders were given the opportunity to ask questions or express opinions related to the discussion of the agenda item. For the First through the Seventh agenda items of the Meeting, there were no questions from the Shareholders.
Decision-Making Mechanism	Decisions were made based on votes physically present and electronically through the eASY.KSEI application. Meeting decisions were made through voting, namely by taking into account physical votes and electronic votes through the eASY.KSEI application.

Activities	Implementation Date
Notification of the Plan and Agenda of the AGMS to the Regulator	
Announcement of the AGMS	February 18, 2025
Recording Date List of Shareholders entitled to attend the AGMS	
Invitation including explanation of each agenda item of the AGMS	March 5, 2025
The Holding of the AGMS	March 27, 2025
Summary of the Minutes of the AGMS	April 9, 2025
Deed of Minutes of the AGMS	
Voting and Counting Mechanism	
Independent Party Voting Counter	

Details of the AGMS Decisions March 27, 2025

Agenda 1st	Approval and ratification of the Company's Annual Report for the financial year ending on December 31, 2024, consisting of: a. Report of the Company's Management; b. Financial Report of the Company; c. Supervisory Report of the Company's Board of Commissioners		
Vote Count Results	Total Votes Agree: 11,217,983,688 Shares		
	In Favour	Against	Abstain*
	11,217,983,688 Shares	NIL	NIL
AGMS Decision	- Accept and approve the Annual Report of the Board of Directors regarding the Management of the Company during the 2024 financial year, and the Supervisory Report of the Board of Commissioners for the financial year ending on December 31, 2024; - Accept and ratify the Financial Report for the 2024 Financial Year including the Balance Sheet and Profit and Loss calculation audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan with its Report number 00014/2.1030/AU.1/07/1298-2/1/11/2025 dated February 7, 2025; and - Provide full release and discharge of responsibility to the members of the Board of Directors and Board of Commissioners for the management and supervision carried out during the 2024 financial year as long as these actions are reflected in the Financial Report.		
Realisasi	It has been realized in 2025		

Agenda 2nd	Determination of the use of net profit for the financial year ending on December 31, 2024.		
Vote Count Results	Total Votes Agree: 11,217,983,688 Shares		
	In Favour	Against	Abstain*
	11,217,983,688 Shares	NIL	NIL
AGMS Decision	- Determine the entire net profit of the Company for the 2023 financial year, which is IDR2.631.054.084.207,- (three trillion five hundred ten billion six hundred seventy million fifty four thousand one hundred eighty nine Rupiah) to be used as follows: - IDR 54.084.207,- (seventy million fifty four thousand one hundred eighty nine Rupiah) is set aside as a reserve fund to fulfill the provisions of Article 70 of the UUPT; - IDR 1.052.400.000.000,- (two trillion four hundred fifty seven billion four hundred twenty million Rupiah) will be distributed to shareholders as cash dividends; and - the remaining IDR1.578.600.000.000,- (one trillion fifty three billion one hundred eighty million Rupiah) will be recorded as retained earnings. - Approve the distribution of cash dividends with the following provisions: - The procedure and schedule for the distribution of cash dividends will be determined later; - Payment of the cash dividends will be subject to tax deductions in accordance with applicable tax regulations. - Approve the granting of power and authority to the Board of Directors to regulate the procedure and schedule for the payment of cash dividends and to announce them in accordance with the provisions of applicable laws and regulations.		
Realization	Have been realized in 2025		



Agenda 3rd	Board of Directors Report on the Company's 2025 Business Plan and the Sustainable Financial Action Plan Report.
AGMS Decision	For the Third Meeting agenda, no decision was taken at the Meeting because it was only to be communicated to shareholders regarding the Company's 2025 Business Plan and the Sustainable Financial Action Plan Report.
Realization	Has been realized in 2024

Agenda 4 th	Appointment of Public Accounting Firm to conduct an audit of the Company's Financial Statements for the 2025 Fiscal Year.		
Vote Count Results	Total Votes Agree: 11,217,983,688 Shares		
	In Favour	Against	Abstain*
	11,217,983,688 Shares	NIL	NIL
AGMS Decision	Granting authority and power to the Board of Commissioners to appoint a Public Accounting Firm registered with the Financial Services Authority, which will conduct an audit of the Company's finances for the 2025 financial year by taking into account the recommendations of the Audit Committee to obtain an auditor with the best quality and price.		
Realization	Has been realized in 2025		

Agenda 5 th	Changes in the Composition of the Company's Management.		
Vote Count Results	Total Votes Agree: 11,437,809,709 Shares		
	In Favour	Against	Abstain*
	11,437,809,709 Shares	NIL	NIL
AGMS Decision	1. To accept the resignation of Mrs Lay Diza Larentie as Deputy President Director of the Company and Mr C. Guntur Triyudianto as Director of the Company and appointed Mr Heriwan Gazali as Director of the Company. With the above decision, the composition of the Company's Board of Directors is as follows: • President Director : Kostaman Thayib • Vice President Director : Erni (Indivara Erni) • Director : Madi Darmadi Lazuardi • Director : Martin Mulwanto • Director : YB Hariantono • Director : Yuni Lastianto • Director : Heriwan Gazali The appointment of Mr Heriwan Gazali is effective from the time he has obtained approval from the Financial Services Authority for the Fit and Proper Test and fulfils the prevailing laws and regulations, with a term of office until the Annual General Meeting of Shareholders held in 2029 (two thousand twenty nine) without prejudice to the right of the General Meeting of Shareholders to dismiss him at any time. 2. Approved the granting of power of attorney to the Board of Directors of the Company to state the resolutions of this Meeting in a notarial deed and report it to the competent authorities.		
Realization	Has been realized in 2025		

Agenda 6 th	Determination of honorarium and other allowances for the Board of Commissioners and Board of Directors for 2025, as well as Division of Duties and Authorities of the Board of Directors.		
Vote Count Results	Total Votes Agree: 11,217,983,688 Shares		
	In Favour	Against	Abstain*
	11,217,983,688 Shares	NIL	NIL
AGMS Decision	- Determine the honorarium budget for all members of the Board of Commissioners of IDR1,115,000,000,- (one billion one hundred and fifteen million Rupiah) per month, taxes borne by the Company, and grant power and authority to the Company's Board of Commissioners to determine its distribution and other allowances for each member of the Board of Commissioners, which is valid until decided otherwise in the next Annual General Meeting of Shareholders. - Approve the granting of power and authority to the Board of Commissioners for and on behalf of the Meeting to determine the salary and other allowances for each member of the Company's Board of Directors.		
Realization	Has been realized in 2025		

Agenda 7 th	Approval of the Company's Recovery Plan Update.		
Vote Count Results	Total Votes Agree: 11,217,983,688 Shares		
	In Favour	Against	Abstain*
	11,217,983,688 Shares	NIL	NIL
AGMS Decision	- Approve the update of the Company's Action Plan (Recovery Plan) as set out in the Recovery Action Plan Document for the 2024 period, which has been prepared by the Company and submitted to the Financial Services Authority (OJK) in order to comply with POJK Regulation No. 5 of 2024 concerning the Determination of Supervisory Status and the Handling of Problems of Commercial Banks. This includes changes to the trigger levels of the CET1 indicator, refinements to the Excess Statutory Reserve (Giro Wajib Minimum) indicator, as well as the fulfillment of the adequacy and eligibility requirements of deposits and/or debt or investment instruments with capital characteristics held by the Bank, through the reissuance of Subordinated Debt (Subdebt) instruments on a private basis (without a public offering) and with write-down features (in accordance with OJK Circular Letter No. 20/SEOJK.03/2016), to replace Bank Mega's 2020 Subdebt that will mature in May 2025. - Approve to grant power and authority to the Company's Board of Directors to implement one or several options in the update of the Company's Recovery Plan by first obtaining approval from the Board of Commissioners, including in the event of an urgent situation and condition, where the Company's Board of Directors must implement one or several options in the update of the Company's Recovery Plan which requires the approval of the General Meeting of Shareholders, on the condition that the provisions of laws and regulations in the Capital Market sector are still observed considering that the Company is a Public Company. - Declare that the granting of power and authority is effective from the time the proposal submitted in this event is received and approved by this Meeting.		
Realization	It has been realized in 2025		

Details of the AGMS Decisions 1 March 2024

Agenda 1 st	Approval and ratification of the Company's Annual Report for the financial year ending on December 31, 2024, consisting of: - Report of the Company's Management; - Financial Report of the Company; - Supervisory Report of the Company's Board of Commissioners.		
Vote Count Results	Total Votes Agree: 11.217.983.688 Shares		
	In Favour	Against	Abstain*
	11,437,809,709 Shares	NIL	NIL
AGMS Decision	- Accept and approve the Annual Report of the Board of Directors regarding the Management of the Company during the 2023 financial year, and the Supervisory Report of the Board of Commissioners for the financial year ending on December 31, 2023; - Accept and ratify the Financial Report for the 2023 Financial Year including the Balance Sheet and Profit and Loss calculation audited by the Public Accounting Firm Amir Abadi Jusuf, Aryanto, Mawar & Rekan with its Report number 00010/2.1030/AU.1/07/1298-1/1/1/2024 dated January 26, 2024; and - Provide full release and discharge of responsibility to the members of the Board of Directors and Board of Commissioners for the management and supervision carried out during the 2023 financial year as long as these actions are reflected in the Financial Report.		
Realization	It has been realized in 2024		



Agenda 2 nd	Determination of the use of net profit for the financial year ending on December 31, 2023.		
Vote Count Results	Total Votes Agree: 11,437,809,709 Shares		
	In Favour	Against	Abstain*
	11,437,809,709 Shares	NIL	NIL
AGMS Decision	1. Determine the entire net profit of the Company for the 2023 financial year, which is IDR3,510,670,054,189,- (three trillion five hundred ten billion six hundred seventy million fifty four thousand one hundred eighty nine Rupiah) to be used as follows: a. IDR 70,054,189,- (seventy million fifty four thousand one hundred eighty nine Rupiah) is set aside as a reserve fund to fulfill the provisions of Article 70 of the UUPT; b. IDR 2,457,420,000,000,- (two trillion four hundred fifty seven billion four hundred twenty million Rupiah) will be distributed to shareholders as cash dividends; and c. the remaining IDR1,053,180,000,000,- (one trillion fifty three billion one hundred eighty million Rupiah) will be recorded as retained earnings. 2. Approve the distribution of cash dividends with the following provisions: a. The procedure and schedule for the distribution of cash dividends will be determined later; b. Payment of the cash dividends will be subject to tax deductions in accordance with applicable tax regulations. 3. Approve the granting of power and authority to the Board of Directors to regulate the procedure and schedule for the payment of cash dividends and to announce them in accordance with the provisions of applicable laws and regulations.		
Realization	It has been realized in 2024		

Agenda 3 rd	Board of Directors Report on the Company's 2024 Business Plan and the Sustainable Financial Action Plan Report.		
AGMS Decision	For the Third Meeting agenda, no decision was taken at the Meeting because it was only to be communicated to shareholders regarding the Company's 2024 Business Plan and the Sustainable Financial Action Plan Report.		
Realization	It has been realized in 2024		

Agenda 4 th	Appointment of Public Accounting Firm to conduct an audit of the Company's Financial Statements for the 2024 Fiscal Year.		
Vote Count Results	Total Votes Agree: 11,437,809,709 Shares		
	In Favour	Against	Abstain*
	11,437,809,709 Shares	NIL	NIL
AGMS Decision	Granting authority and power to the Board of Commissioners to appoint a Public Accounting Firm registered with the Financial Services Authority, which will conduct an audit of the Company's finances for the 2024 financial year by taking into account the recommendations of the Audit Committee to obtain an auditor with the best quality and price.		
Realization	It has been realized in 2024		



Agenda 5th	Perubahan Susunan Pengurus Perseroan.		
Vote Count Results	Total Suara Setuju: 11.437.809.709 saham atau 100% dari yang hadir		
	Setuju	Tidak Setuju	Abstain*
	11.437.809.709 saham	NIHIL	NIHIL
AGMS Decision	1. Accept the resignation of Mr. Yungky Setiawan as Deputy President Commissioner of the Company. With the above decision, the composition of the Company's Board of Commissioners is as follows: • President Commissioner : Chairul Tanjung • Independent Commissioner : Achjadi Ranuwisastra • Independent Commissioner : Lambock V. Nahattands • Independent Commissioner : Hizbullah 2. Reappoint the members of the Company's Board of Directors with the following composition: • President Director : Kostaman Thayib • Deputy President Director : Indivara Erni • Deputy President Director : Lay Diza Larentie • Director : Yuni Lastianto • Director : Madi Darmadi Lazuardi • Director : Martin Mulwanto • Director : C. Guntur Triyudianto • Director : YB Hariantono The reappointment is effective from the time this Meeting is closed until the Annual General Meeting of Shareholders held in 2029 (two thousand twenty nine), without prejudice to the rights of the General Meeting of Shareholders to dismiss them at any time. 3. Approve the granting of power of attorney to the Company's Board of Directors to state the decisions of this Meeting in a notarial deed and report changes to the composition of the members of the Board of Commissioners and the reappointment of all members of the Company's Board of Directors to the authorized agency.		
Realization	It has been realized in 2024		

Agenda 6th	Determination of honorarium and other allowances for the Board of Commissioners and Board of Directors for 2024, as well as Division of Duties and Authorities of the Board of Directors.		
Vote Count Results	Total Votes Agree: 11,437,809,709 Shares		
	In Favour	Against	Abstain*
	11,437,809,709 Shares	NIL	NIL
AGMS Decision	1. Determine the honorarium budget for all members of the Board of Commissioners of IDR1,115,000,000,- (one billion one hundred and fifteen million Rupiah) per month, taxes borne by the Company, and grant power and authority to the Company's Board of Commissioners to determine its distribution and other allowances for each member of the Board of Commissioners, which is valid until decided otherwise in the next Annual General Meeting of Shareholders. 2. Approve the granting of power and authority to the Board of Commissioners for and on behalf of the Meeting to determine the salary and other allowances for each member of the Company's Board of Directors.		
Realization	It has been realized in 2024		



Agenda 7th	Approval of the Company's Recovery Plan Update.		
Vote Count Results	Total Votes Agree: 11,437,809,709 Shares		
	In Favour	Against	Abstain*
	11,437,809,709 Shares	NIL	NIL
AGMS Decision	1. Approve the Update of the Company's Recovery Plan which has been prepared in the Recovery Plan Document for the 2023 Period and submitted by the Company to the OJK in order to comply with the provisions of POJK Number 14/POJK.03/2017, including changes to the Company's trigger level or Minimum Reserves. 2. Approve to grant power and authority to the Company's Board of Directors to implement one or several options in the update of the Company's Recovery Plan by first obtaining approval from the Board of Commissioners, including in the event of an urgent situation and condition, where the Company's Board of Directors must implement one or several options in the update of the Company's Recovery Plan which requires the approval of the General Meeting of Shareholders, on the condition that the provisions of laws and regulations in the Capital Market sector are still observed considering that the Company is a Public Company. 3. Declare that the granting of power and authority is effective from the time the proposal submitted in this event is received and approved by this Meeting.		
Realization	It has been realized in 2024		



Board of Commissioners

The Board of Commissioners of Bank Mega is a key governing body within Bank Mega's GCG structure, responsible for overseeing the Bank's management by the Board of Directors. This supervisory role is exercised by providing guidance and recommendations to the Board of Directors in accordance with applicable laws, regulations, and the Bank's Articles of Association.

Legal Basis

The formation of the Board of Commissioners and appointment of members of the Board of Commissioners are carried out by referring to several legal bases and provisions, including:

1. Law No. 40 of 2007 concerning Limited Liability Companies.
2. Financial Services Authority Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, Financial Services Authority Regulation No. 55/POJK.03/2016 dated December 7, 2016 concerning the Implementation of Governance for Commercial Banks.
3. Financial Services Authority Regulation No. 17 of 2023 dated December 14, 2023 concerning the Implementation of Governance for Commercial Banks.
4. Deed of Statement of GMS Resolutions No. 02 dated March 4, 2024

Board of Commissioners Charter (Board Manual)

Bank Mega has a Board of Commissioners Guidelines and Rules of Procedure (Board Manual) to serve as a framework for the Board of Commissioners in fulfilling its functions, duties, and responsibilities. The legal basis for formulating the Board of Commissioners Charter includes:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies
2. OJK Regulations and OJK Circulars regarding the implementation and organs of Corporate Governance

3. Bank Articles of Association
4. General Guidelines for GCG Indonesia from the National Committee for Governance Policy (KNKG), and
5. ASEAN Corporate Governance Scorecard

In 2024, Bank Mega updated and renewed the contents of the Board Manual to comply with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and is stated in the Decree of the Board of Directors No. 042/DIRBM/24 dated May 6, 2024 concerning the Board Manual. The update of the Board of Commissioners Board Manual regulates various matters, including:

1. Duties, Responsibilities and Authorities of the Board of Commissioners
2. Regulations on the authority and decision-making procedures of the Board of Commissioners.
3. Work Ethics of the Board of Commissioners
4. Meetings of the Board of Commissioners
5. Restrictions for the Board of Commissioners
6. Performance Assessment of the Board of Commissioners
7. The procedures governing the working relationship between the Board of Commissioners and the Board of Directors

Structure, Number and Composition of the Board of Commissioners

1. The Board of Commissioners of Bank Mega is led by the President Commissioner.
2. 3 (three) out of 4 (four) people or 75% (Seventy five percent) of the members of the Board of Commissioners of Bank Mega are Independent Commissioners.
3. The appointment and/or replacement of members of the Board of Commissioners of Bank Mega has taken into account the recommendations of the Nomination and Remuneration Committee and obtained approval from the GMS and OJK.
4. All members of the Board of Commissioners of Bank Mega have passed the Fit and Proper Test.

No.	Name	Position	Term of Office
1	Chairul Tanjung	President Commissioner	25 February 2022 to GMS 2027
2	Achjadi Ranuwisastara	Independent Commissioner	25 February 2022 to GMS 2027
3	Lambeck V.Nahattands	Independent Commissioner	25 February 2022 to GMS 2027
4	Hizbullah	Independent Commissioner	24 February 2023 to GMS 2027

Independence of the Board of Commissioners

Referring to the Board Manual of the Board of Commissioners, the majority of members of the Board of Commissioners do not have family relationships up to the second degree with fellow members of the Board of Commissioners and/or members of the Board of Directors. Former members of the Board of Directors or Executive Officers of the Bank, or parties who have relationships with the Bank that can affect the ability of the person concerned to act independently, are required to undergo a cooling off period of at least 1 (one) year before becoming an Independent Commissioner at the Bank. This provision does not apply to former members of the Board of Directors who are in charge of the supervisory function or Executive Officers who are in charge of the supervisory function at the Bank.

All members of the Board of Commissioners make a Statement of Independence which is valid according to the period or term of office as determined in the GMS. All members of the Board of Commissioners also make a Statement of Not Utilizing the Bank for personal gain which is valid according to the period or term of office as determined in the GMS.

Fit and Proper Test

Prospective members of the Board of Commissioners are required to take the Fit and Proper Test and obtain approval from the OJK before carrying out their actions, duties and functions as members of the Board of Commissioners. This is regulated by OJK Regulation No. 27/POJK.03/2016 concerning the Fit and Proper Assessment for Main Parties of Financial Services Institutions. Members of the Bank's Board of Commissioners must have adequate integrity, competence and financial reputation.

No.	Name	Position	Organizer	Legal Basis for Appointment	BI/OJK Approval	Reappointment
1	Chairul Tanjung	President Commissioner	OJK	EGMS No. 21 dated November 15, 2017	No. SR-106/PB.12/2018 dated May 31, 2018	AGMS No. 09 dated February 25, 2022
2	Achjadi Ranuwisastra	Independent Commissioner	BI	AGMS No. 33 dated February 27, 2004	No. 6/38/DGS/DPIP/Rahasia dated May 18, 2004.	AGMS No. 09 dated February 25, 2022
3	Lambeck V. Nahattands	Independent Commissioner	OJK	EGMS No. 7 dated May 7, 2015	No. SR-220/D.03/2015 dated 27 November 27, 2015	AGMS No. 09 dated February 25, 2022
4	Hizbullah	Independent Commissioner	OJK	AGMS No. 07 24 Feb 2023	No. SR-127/PB.02/2023 dated 25 July 2023	-

Duties, Responsibilities, and Authorities of the Board of Commissioners

The Board of Commissioners of Bank Mega carries out its duties and responsibilities as regulated in the Board Manual, including the following:

1. Directing, monitoring and evaluating the Bank's strategic policies to be in accordance with the Bank's objectives by taking into account the provisions and regulations applicable to the banking industry.
2. Ensuring that the Board of Directors has implemented the principle of prudence in the Bank's business activities.
3. Ensuring that the implementation of Good Governance Principles is carried out in every Bank's business activity at all levels or levels of the organization.
4. Ensuring that the implementation of risk management is adequate in accordance with the Risk Management Policy and Risk Management Strategy.
5. Ensuring that the Board of Directors has followed up on Audit findings and recommendations from the Internal Audit Work Unit, external auditors, the results of supervision by the Financial Services Authority, Bank Indonesia and/or the results of supervision by other authorities.
6. Evaluating the implementation of the Bank's compliance function at least 2 (two) times a year by providing suggestions in order to improve the quality of the implementation of the Bank's compliance function to the President Director with a copy to the Director in charge of the compliance function.
7. Cultivate a culture of compliance and anti-fraud culture throughout the organization.

Board of Commissioners Authorities

1. Examine all books, letters, and other evidence
2. To examine and reconcile the condition of cash, securities, and others.
3. To be informed of all actions that have been carried out by the Board of Directors

4. Entering buildings and yards or other places used or controlled by the Bank.

5. Request the Board of Directors and/or other officials to provide explanations on all matters relating to the management of the Bank.

6. Request the Board of Directors and/or other officials under the Board of Directors, with the knowledge of the Board of Directors, to attend Board of Commissioners meetings.

7. Attend Board of Directors meetings and provide views on matters discussed.

8. Set limits on the value of legal actions of the Board of Directors that require written approval from the Board of Commissioners.

9. To render decision on proposed legal actions of the Board of Directors that require the approval of the Board of Commissioners.

10. Provide written responses to provide opinions and suggestions to the GMS on the proposed legal actions to be carried out by the Board of Directors which will be submitted to the GMS for approval.

11. The Board of Commissioners, through a meeting of the Board of Commissioners, by majority vote, has the right to temporarily dismiss one or more members of the Board of Directors from office if the member of the Board of Directors acts contrary to the Articles of Association and/or the prevailing laws and regulations. Such dismissal must be notified to the person concerned along with the reasons.

12. Appoint one of the Directors to carry out the work of the vacant Director with due observance of the applicable provisions.

13. Hold a GMS no later than 90 (ninety) days after the temporary dismissal which will decide whether the Directors concerned will be permanently dismissed or returned to their original position. The temporarily dismissed Directors shall be given the opportunity to be present to defend themselves.

14. If the GMS is unable to make a decision or is not held within a period of no later than 90 (ninety) days after the temporary dismissal, the temporary dismissal shall be null and void, and the person concerned shall be entitled to resume his/her position.

Board of Commissioners Meeting

Board of Commissioners Meetings are regulated in the Board Manual of the Board of Commissioners, namely held periodically, at least 1 (one) time in 2 (two) months or more if deemed necessary by the Board of Commissioners. The meeting is held if attended by the majority of members of the Board of Commissioners (more than 50% of the total number of members of the Board of Commissioners). Each member of the Board of Commissioners is required to physically attend the Board of Commissioners meeting at least 2 (two) times a year.

Table of Board of Commissioners Meetings and Attendance Level of Each Member of the Board of Commissioners

No	Name	Board of Commissioners Meeting			Joint Meeting of the Board of Commissioners and Board of Directors			GMS		
		Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate	Attendance Frequency	Attendance Rate	Average Attendance Rate
1	Chairul Tanjung	9	100%	100%	31	100%	97%	-	0%	100%
2	Achjadi Ranuwisastra	9	100%		31	100%		1/1	100%	
3	Lambock V. Nahattands	9	100%		27	87%		1/1	100%	
4	Hizbullah	9	100%		31	100%		1/1	100%	

Board of Commissioners Meeting Agenda Table

No.	Date	Board of Commissioner Members Present	Agenda
1	January 6, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	1. Bank Mega's Performance in 2024. 2. Bank Mega's Work Plan and Policy Direction for 2025. 3. Self-Assessment of the Board of Commissioners for 2024.
2	February 17, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	1. Preparation for the Annual General Meeting of Shareholders (AGMS) of Bank Mega for the 2024 Financial Year. 2. Implementation of Integrated Governance within the Mega Corpora Business Group.

Board of Commissioners Meeting Agenda Table

No.	Date	Board of Commissioner Members Present	Agenda
3	March 3, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	Changes in the Composition of Members of the Remuneration and Nomination Committee
4	March 26, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	Changes in the Composition of the Company's Management.
5	May 5, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	1. Evaluation of Bank Mega's Performance as of March 31, 2025 2. Bank Mega's Work Plan and Policy Direction for 2025.
6	July 28, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	1. Publication Financial Statements of PT Bank Mega Tbk as of June 30, 2025. 2. Implementation of the Bank's Compliance Function for the First Semester of 2025. 3. Changes in the Composition and Assignment of Duties of the Members of the Board of Directors.
7	August 25, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	1. Update of the Credit Approval Authority Limit Policy (BWMK). 2. Implementation of Integrated Governance within the Mega Corpora Business Group.
8	September 19, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	Appointment of a Public Accounting Firm (KAP) for the 2025 Financial Year.
9	November 3, 2025	1. Chairul Tanjung 2. Achjadi Ranuwisastra 3. Lambock V. Nahattands 4. Hizbullah	Evaluation of the Performance of PT Bank Mega Tbk as of September 30, 2025.

Supervision of the Board of Commissioners in 2025

In 2025, the Board of Commissioners fully carried out its supervisory function, including:

- Analyzing, providing input, and jointly approving the Bank Business Plan (RBB) together with the Board of Directors, including reviewing and approving any amendments to the RBB for submission to OJK within the timeframe stipulated by OJK.
- Supervising the implementation of the RBB, which is periodically reported to OJK through RBB supervisory reports.
- Monitoring, analyzing, and providing input on the Bank's strategic plans.
- Conducting periodic reviews of the Bank's financial performance. In every meeting of the Board of Commissioners and/or its committees, business units are also invited to present their respective performance.
- In line with the prevailing regulations, conducting active supervision of risk management, including carrying out a self-assessment of the Bank's soundness level using the Risk-Based Bank Rating (RBBR) method. In 2025, through the Risk Monitoring Committee, monitoring risk management, asset quality, the Bank's soundness status, and stress test results, as well as reviewing the Bank's mandatory risk management policies, including the Funding Contingency Plan policy, and evaluating the alignment between risk management policies and their implementation.
- Ensuring that the Board of Directors has followed up on audit findings and recommendations from the Internal Audit Work Unit (SKAI), including improvements related to findings from examinations by external auditors and regulators.
- With regard to liquidity in both Rupiah and US Dollars, the Board of Commissioners periodically receives reports from the Board of Directors to obtain a clear overview of the Bank's funding structure and liquidity, as well as its funding strategy.
- Conducting reviews of: (i) the semiannual supervisory reports, (ii) the self-assessment report on Good Corporate Governance, and (iii) related-party transactions, as well as approving several internal policies requiring approval up to the level of the Board of Commissioners.
- Receiving the latest reports on investments and their achievements related to operations and information technology that were implemented in 2024.

10. Monitoring the Bank’s operational risks, including non-performing loans (NPL), impaired loans, and fraud.
11. Reviewing and approving the updated Recovery Plan that was submitted to OJK at the end of November 2024, and ensuring that the updated Recovery Plan was also submitted for approval by the Shareholders at the 2025 Annual General Meeting of Shareholders (AGMS).
12. Reviewing, providing input on, and approving the Information Technology Strategic Plan.
13. In 2025, the Board of Commissioners approved the recommendations of the Nomination and Remuneration Committee to be submitted to the General Meeting of Shareholders (GMS), namely:
 - a. The appointment and changes in the composition of the Board of Directors of PT Bank Mega Tbk.
 - b. Changes in the composition and determination of the duties of the members of the Board of Directors of PT Bank Mega Tbk.
14. With regard to Human Resources (HR), the Board of Commissioners, through the Nomination and Remuneration Committee, monitored manpower policies and HR management functions that involve risk and have a significant impact on the Bank, and conducted supervision over the implementation of risk management related to outsourcing.
15. Through the Audit Committee, reviewing the financial statements, including the presentation of the financial statements, accounting treatments, and their compliance with generally accepted accounting principles, reviewing the adequacy of publication reports and reporting to the authorities, and evaluating the implementation of the compliance function at the Bank.

16. The risk oversight function has been carried out through the Risk Monitoring Committee, which provides recommendations to the Board of Commissioners in order to support the effective execution of the Board of Commissioners’ duties and responsibilities related to risk management.
17. Performing supervisory functions and overseeing the implementation of Integrated Governance (TKT) within the Mega Corpora Financial Conglomerate through the TKT Committee, including evaluating the implementation of TKT by assessing the adequacy of internal controls and the implementation of the compliance function in an integrated manner.
18. Analyzing, providing input on, and approving the 2026 Sustainable Finance Action Plan (RAKB) and the realization of the 2025 RAKB for submission to OJK.

As stipulated in the Board Manual, the Board of Commissioners prepares a report on the results of supervision for 1 (one) year, a report on the supervision of business plans per semester, a report on the main points of internal audit results, a report on As stipulated in the Board Manual, the Board of Commissioners prepares a report on the results of supervision for 1 (one) year, a report on the supervision of business plans per semester, a report on the main points of internal audit results, a report on violations of laws and regulations in the financial and banking sector, and conditions or estimated conditions that could endanger the continuity of the bank’s business and other reports submitted in the annual report on the implementation of the Bank’s governance.

The recommendations provided by the Board of Commissioners include the following:

Board of Commissioners Recommendations in 2025

No	Document No.	Date	Subject
1.	MD.001/KOMISARIS/25	January 20, 2025	Evaluation of the Remuneration and Nomination Committee's Performance in 2024.
2.	MD.002/KOMISARIS/25	January 20, 2025	Evaluation of the Risk Monitoring Committee's Performance in 2024.
3.	MD.003/KOMISARIS/25	January 20, 2025	Evaluation of the Audit Committee's Performance in 2024.
4.	MD.004/KOMISARIS/25	January 22, 2025	Evaluation of the Implementation of the Duties of the Internal Audit Division (IADT) of PT Bank Mega Tbk. for the Second Semester of 2024.
5.	MD.005/KOMISARIS/25	January 24, 2025	Evaluation of the Work Plan and Budget of the Internal Audit Division (IADT) of PT Bank Mega Tbk. for 2025..
6.	MD.006/KOMISARIS/25	January 31, 2025	Evaluation of the Risk Profile for the Fourth Quarter / 2024.
7.	MD.007/KOMISARIS/25	January 31, 2025	Evaluation of the Implementation of the Compliance Function for the Second Semester of 2024.
8.	MD.008/KOMISARIS/25	February 17, 2025	Recommendation on the Implementation of Integrated Governance.
9.	MD.009/KOMISARIS/25	March 3, 2025	Changes in the Composition of Members of the Remuneration and Nomination Committee.
10.	MD.010/KOMISARIS/25	April 21, 2025	Evaluation of the Implementation of the Duties of the Internal Audit Division (IADT) of PT Bank Mega Tbk. for the Periode of Januari - Februari 2025.
11.	MD.011/KOMISARIS/25	April 25, 2025	Evaluation of the Risk Profile for the First Quarter / 2025.
12.	MD.012/KOMISARIS/25	May 29, 2025	Evaluation of the Implementation of the Duties of the IADT of PT Bank Mega Tbk. for the Periode of March 2025.



Board of Commissioners Recommendations in 2025

No	Document No.	Date	Subject
13.	No.MD. 013/KOMISARIS/25	July 7, 2025	Evaluation of the Results of the Implementation of the Duties of the Internal Audit Division (IADT) of PT Bank Mega Tbk for the First Semester of 2025.
14.	No.MD. 014/KOMISARIS/25	July 28, 2025	Evaluation of the Performance of the Risk Monitoring Committee for the First Semester of 2025.
15.	No.MD. 015/KOMISARIS/25	July 28, 2025	Evaluation of the Performance of the Remuneration and Nomination Committee for the First Semester of 2025.
16.	No.MD. 016/KOMISARIS/25	July 28, 2025	Evaluation of the Performance of the Audit Committee for the First Semester of 2025.
17.	No.MD. 017/KOMISARIS/25	August 4, 2025	Evaluation of the Implementation of the Compliance Function for the First Semester of 2025.
18.	No.MD. 018/KOMISARIS/25	August 25, 2025	Recommendation on the Implementation of Integrated Governance
19.	No.MD. 019/KOMISARIS/25	October 1, 2025	Appointment of a Public Accounting Firm (KAP) for the 2025 Financial Year
20.	No.MD. 020/KOMISARIS/25	October 20, 2025	Evaluation of the Results of the Implementation of the Duties of the Internal Audit Division (IADT) of PT Bank Mega Tbk for the period August–September 2025
21.	No.MD. 021/KOMISARIS/25	December 1, 2025	Change of Public Accountant for the Audit of the Financial Statements for the 2025 Financial Year

Training and/or Competency Improvement of Board of Commissioners Members

Bank Mega provides various competency development programs for members of the Board of Commissioners, aligning with advancements in the banking industry and governance. These programs are designed to enhance the Board of Commissioners' ability to effectively oversee the Bank's management by the Board of Directors. Details of the training and competency development programs attended by the Board of Commissioners in 2025 can be found in the Company Profile Chapter, specifically in the Board of Commissioners Profile section of this Annual Report.

Orientation Program for New Commissioners

In 2025, there was no orientation activities for new Board of Commissioners members, since there was no new commissioner appointed.

Assessment on the Performance of Board of Commissioners Committees

The Board of Commissioners periodically assesses and evaluates the performance of each Committee under the Board of Commissioners (at least once a year), consisting of:

1. Collegial assessment of the performance of committees under the Board of Commissioners;
2. Individual assessment of the performance of Committee members under the Board of Commissioners; and
3. Assessment of the performance of the Chairperson of the Committee under the Board of Commissioners.

The Board of Commissioners has established the following criteria for assessing the performance of committees under the Board of Commissioners:

1. Professionalism and independence
2. Implementation of supervisory and coaching functions
3. Identification of matters requiring the attention of the Board of Commissioners.

Implementation and Results of Performance Assessment of Committees under the Board of Commissioners 2025

When evaluating the performance of the three Committees, the Board of Commissioners refers to the predetermined assessment criteria, namely professionalism and independence, implementation of supervisory and coaching functions, and identification of matters requiring the attention of the Board of Commissioners. The assessment of the Committee's performance is based on an assessment of the Committee's performance collectively (collegial), the performance of each Committee member, and the performance of each Committee Chairman.

The Board of Commissioners considers that the Committees have carried out their duties and responsibilities appropriately throughout 2025. All recommendations of each Committee have also been accepted by the Board of Commissioners and taken into consideration in the decision-making process on the proposals submitted by the Board of Directors. (Mohon detail hasil penilaian dalam score dapat ditampilkan)

INDEPENDENT COMMISSIONER

An Independent Commissioner is a member of the Board of Commissioners who has no financial, managerial, share ownership, or family ties with other members of the Board of Commissioners, members of the Board of Directors and/or controlling shareholders or with the Bank, which may affect the ability of the person concerned to act independently in accordance with the principles of GCG. Independent Commissioners are responsible for supervising and also representing the interests of minority shareholders. The existence of the Bank's Independent Commissioners has met the requirements in accordance with OJK Circular Letter No.14/SEOJK.03/2025 concerning



the Implementation of Governance for Commercial Banks, and POJK No.17 of 2023 concerning the Implementation of Governance for Commercial Banks which came into effect on September 14, 2023.

Independence Requirements for Independent Commissioners

The independence requirements for Independent Commissioners are regulated in POJK No. 33/POJK.04/2014, including:

1. Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the activities of the Issuer or Public Company within the last 6 (six) months, except for reappointment as an Independent Commissioner of the Issuer or Public Company in the following period.
2. Does not have shares, either directly or indirectly, in the Issuer or Public Company.
3. Does not have an affiliated relationship with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or major shareholders of the Issuer or Public Company.
4. Does not have a business relationship, either directly or indirectly, related to the business activities of the Issuer or Public Company.

Number and Composition of Independent Commissioners

In 2025, Bank Mega has three Independent Commissioners out of a total of four members of the Board of Commissioners, representing more than 50% of the composition. This structure complies with POJK Regulation No. 17 of 2023 on the Implementation of Governance for Commercial Banks, which requires that Independent Commissioners constitute at least 50% of the total Board of Commissioners. Additionally, the number of Independent Commissioners at Bank Mega meets the minimum requirements set by the ASEAN Corporate Governance Scorecard, which mandates that at least 50% of the Board of Commissioners be Independent Commissioners.

Members of the Independent Commissioners of Bank Mega are:

Table of Independent Commissioners

Name	Terms of Office
Achjadi Ranuwisastra	2023 - 2027
Lambeck V. Nahattands	2023 - 2027
Hizbullah	2023 - 2027

Independence Statement of Each Independent Commissioner

By referring to the provisions in Article 25 paragraph 1 of POJK No.33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, the following is the independence statement of each Independent Commissioner of Bank Mega:

Table of Fulfillment of Independence Aspects			
Independent Commissioner Criteria	Achjadi Ranuwisastra	Lambeck V. Nahattands	Hizbullah
Not a person who works or has the authority and responsibility to plan, lead, control, or supervise the Bank's activities within the last 6 (six) months	✓	✓	✓
Does not have shares either directly or indirectly in the Bank	✓	✓	✓
Does not have an affiliated relationship with the Bank, other members of the Board of Commissioners, members of the Board of Directors or Controlling Shareholders of the Bank.	✓	✓	✓
Does not have financial relationships, management relationships, share ownership relationships, family relationships up to the second degree with other members of the Board of Commissioners, the Board of Directors and/or Controlling Shareholders of the Bank.	✓	✓	✓
Does not have business relationships either directly or indirectly related to the Bank's business activities.	✓	✓	✓

Loan Provision Policy for Members of the Board of Commissioners

The policy on loan provisions for members of the Board of Commissioners is detailed in the sub-chapter "Provision of Funds to Related Parties and Management" within the Management Discussion and Analysis section of this Annual Report.



Board of Directors

The Board of Directors is the Bank's governing body, collectively authorized and responsible for managing the Company in line with its objectives, while also representing the Bank in legal matters both internally and externally, as outlined in the Articles of Association.

At Bank Mega, the Board of Directors oversees decision-making for the Bank's operations and daily business activities. Each Director has the authority to make decisions within their respective duties and responsibilities, yet the execution of these duties remains a shared responsibility among all Directors.

All members of Bank Mega's Board of Directors firmly uphold professionalism, objectivity, and a strategic approach in decision-making, and are guided by the principles of Good Corporate Governance (GCG).

Legal Basis

The formation and appointment of the Board of Directors of Bank Mega are based on the following provisions:

1. Law No. 40 of 2007 on Limited Liability Companies.
2. The Bank's Article of Association.
3. Financial Services Authority Regulation No. 33/POJK.04/2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.
4. OJK Regulation No. 12/POJK.03/2021 dated July 30, 2021 regarding Conventional Bank.
5. OJK Regulation No. 17/2023 dated December 14, 2023 regarding the Implementation of Governance for Conventional Bank.
6. Deed of Statement of Resolutions of the Bank's Annual General Meeting of Shareholders No. 11 dated March 27, 2025, which has been notified to the Ministry of Law and Human Rights of the Republic of Indonesia through the Letter of Receipt of Notification of Changes to Company Data No. AHU-AHA.01.09-0182026 of 2025 dated April 11, 2025.

Board of Directors Manual

In carrying out its duties and responsibilities, the Board of Directors of Bank Mega is guided by the Board of Directors Manual. The Company periodically evaluates and updates the Board of Directors Charter document, as needed, to maintain its relevance to changes and/or developments in the business, particularly in the banking sector.

Updates to the Board of Directors Charter are carried out with reference to the prevailing laws and regulations in Indonesia. This manual is binding on every member of the Board of Directors in carrying out the Bank's management functions. In 2024, the Board of Directors Manual of Bank Mega has been updated and renewed to comply with POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks and is stated in the Board of Directors Decree No. 042/DIRBM/24 dated May 6, 2024 concerning the Board Manual.

Legal Basis for preparing the Board of Directors Manual:

1. Law of the Republic of Indonesia No. 40 of 2007 concerning Limited Liability Companies;
2. OJK Regulation and OJK Circular Letter concerning the Implementation and Organs of Corporate Governance;
3. Bank Mega's Articles of Association
4. General Guidelines for GCG Indonesia from the National Committee for Governance Policy (KNKG);
5. ASEAN Corporate Governance Scorecard.

The Board of Directors Manual regulates various matters, including

1. Organization of the Bank and division of duties of the Board of Directors
2. Duties, Responsibilities and Authorities of the Board of Directors
3. Regulation of authority and decision procedures of the Board of Directors
4. Ethics of the Board of Directors' Position
5. Board of Directors' Meetings
6. Prohibitions on the Board of Directors
7. Assessment of the Board of Directors' Performance
8. Implementation of working relations between the Board of Commissioners and the Board of Directors.

Composition, Number and Composition of Members of the Board of Directors in 2025

The current number, composition, competence, and integrity of the members of Bank Mega's Board of Directors are aligned with the Bank's business activities and are adequate to support effective decision-making by the Board of Directors. The number, composition, competence, and integrity of the Board of Directors also comply with the provisions of the Financial Services Authority, including:



1. The number of members of the Board of Directors is more than 3 (three) people.
2. All members of the Board of Directors are domiciled in Indonesia.
3. Replacement and/or appointment of the Board of Directors has taken into account the recommendations of the Remuneration and Nomination Committee, and obtained approval from the GMS.
4. All members of the Board of Directors have more than 5 (five) years of experience in banking operations as bank executive officers.
5. Have passed the Fit & Proper Test and have obtained a Letter of Approval from the OJK.
6. No member of the Board of Directors, either individually or jointly, owns shares reaching 5% (five percent) or more in Bank Mega or in other banks and companies domiciled in and outside the country.
7. No member of the Board of Directors, either individually or collectively, owns more than 25% (twenty five percent) of the paid-up capital in another company.
8. The Board of Directors does not grant general power of attorney to another party that results in the transfer of duties and functions of the Board of Directors.
9. The Board of Directors also does not use individual advisors and/or professional services as consultants.

The composition and position of members of the Board of Directors of Bank Mega at the end of 2025 is as follows:

Table of Board of Directors Members, Basis of Appointment and OJK Approval

Name	Position	AGM	OJK/BI approval
Kostaman Thayib	President Director	March 27, 2025	No.15/28/GBI/DPIP/Rahasia, dated July 11, 2013
Indivara Erni	Vice President Director	March 27, 2025	No.SR-77/PB.02/2023 dated 06 Juni 223
Martin Mulwanto	Director of Treasury & International Banking	March 27, 2025	No.SR-166/D.03/2014 dated September 18, 2014
Yuni Lastianto	Director of Compliance & HC	March 27, 2025	No.14/90/GBI/DPIP/Rahasia, dated August 24, 2012
Madi Darmadi Lazuardi	Director of Wholesale Business	March 27, 2025	No.15/26/GBI/ DPIP/Rahasia, dated July 11, 2013
YB Hariantono	Director of Operation & Information Technology	March 27, 2025	No.SR-14/PB.02/2023 dated March 21, 2023
Heriwan Gazali	Director of Retail Business	March 27, 2025	No.No.SR-309/PB.02/2025 tanggal 11 Agustus 2025

Term of Office of Board of Directors Members

1. The term of office of the members of the Board of Directors is effective from the closing of the 2025 Annual General Meeting of Shareholders until the General Meeting of Shareholders held in 2030 (twenty thirty) without prejudice to the right of the GMS to dismiss him/her at any time in accordance with the Bank's Articles of Association and applicable provisions.
2. In the event that the position of a member of the Board of Directors is vacant resulting in the number of members of the Board of Directors being less than 3 (three) people, then within a period of 60 (sixty) calendar days at the latest, the Bank must hold a GMS to fill the vacancy.
3. A member of the Board of Directors may be temporarily dismissed by the Board of Commissioners by stating the reasons for the dismissal.
4. Such temporary dismissal must be notified in writing to the relevant member of the Board of Directors, and followed up in accordance with applicable provisions.
5. The term of office of a member of the Board of Directors ends if:
 - a. His/her term of office ends in accordance with the provisions of the Bank's Articles of Association;
 - b. Resigns in accordance with applicable provisions;
 - c. No longer meets the requirements of laws and regulations;
 - d. Dies; and
 - e. Dismissed based on the decision of the GMS.
6. Members of the Board of Directors whose term of office has ended may be reappointed by taking into account the applicable provisions.



Fit and Proper Assessment

Candidates for the Board of Directors are required to undergo a Fit and Proper Test and obtain approval from the Financial Services Authority (OJK) before carrying out their duties and functions as members of the Bank's Board of Directors. This requirement is regulated under OJK Regulation No. 27/POJK.03/2016 on the Fit and Proper Assessment for Key Parties in Financial Service Institutions. Members of the Board of Directors must demonstrate integrity, competence, and a sound financial reputation. Members of the Board of Directors who have passed the Fit and Proper Test without any remarks and have obtained approval from the Financial Services Authority (OJK) indicate that the members of the Board of Directors possess adequate integrity, competence, and financial reputation.

Duties and Responsibilities of the Board of Director

The Board of Directors acts as the governing body of the Bank, collectively responsible for managing the institution in accordance with the Articles of Association and applicable regulations to achieve the Bank's objectives. Key duties and responsibilities include:

1. Each member of the Board of Directors must carry out their duties and responsibilities in good faith, with full responsibility, and with caution.
2. In carrying out their duties and responsibilities for management, the Board of Directors must hold an Annual GMS and other GMS as stipulated in laws and regulations and the Bank's Articles of Association.
3. The Board of Directors must be accountable for the implementation of their duties to shareholders through the GMS.
4. Create strategic policies related to the management of the Bank in accordance with the authority granted.
5. Create and compile an annual work plan that also includes the Bank's annual budget and submit it to the Board of Commissioners for approval.
6. Implement the principles of good governance in every business activity of the Bank at all levels or levels of the organization.
7. Ensure that the implementation of risk management is adequate in accordance with the Risk Management Policy and Risk Management Strategy that have been established.
8. Foster an anti-fraud culture and a culture of compliance throughout the organization.
9. Following up on audit findings and external recommendations, results of supervision by the Financial Services Authority, Bank Indonesia and/or results of supervision by other authorities.
10. Preparing remuneration policies and disclosing to employees the Bank's strategic policies in the field of personnel.
11. Providing Financial Reports and the Bank's business activities to authorized parties as stipulated in banking regulations and applicable laws.
12. To support the effectiveness of the implementation of its duties and responsibilities, the Board of Directors may form committees. In forming a committee, the Board of Directors is required to evaluate the performance of the committee at the end of each financial year.
13. Each member of the Board of Directors is jointly and severally liable for the Bank's losses caused by errors or negligence of members of the Board of Directors in carrying out their duties.
14. Members of the Board of Directors cannot be held responsible for the Bank's losses if they can prove:
 - The loss is not due to his/her fault or negligence
 - Has carried out management in good faith, full responsibility, and caution for the benefit and in accordance with the intent and purpose of the Bank.
 - Has no conflict of interest either directly or indirectly over management actions that result in losses.
 - Has taken action to prevent the occurrence or continuation of such losses.
15. The duties and responsibilities of the Board of Directors as the Main Entity in implementing Integrated Governance of the Mega Corpora Financial Conglomerate, at least include:
 - The Board of Directors of the Main Entity must ensure the implementation of Integrated Governance in the financial conglomerate.
 - Prepare Integrated Governance guidelines.
 - Direct, monitor, and evaluate the implementation of Integrated Governance guidelines.
 - Follow up on the direction or advice of the Board of Commissioners of the Main Entity in order to improve the Integrated Governance guidelines.
 - Must ensure that audit findings and recommendations from the Integrated Audit Work Unit, external auditors, results of supervision by the Financial Services Authority and/or results of supervision by other authorities have been followed up.
16. The duties and responsibilities of the Board of Directors as the Main Entity in the implementation of Integrated Risk Management of the Mega Corpora Financial Conglomerate, at least include:
 - Preparing a written and comprehensive Integrated Risk Management policy in accordance with the provisions of the OJK regulations.



- Implementing the Integrated Risk Management policy that has been set.
- Developing a risk culture as part of the implementation of Integrated Risk Management in the Financial Conglomerate.
- Ensuring the effectiveness of human resource management that includes the competence, qualifications and adequacy of human resources at the Bank to carry out the Integrated Risk Management function.
- Ensuring that the implementation of Integrated Risk Management has been carried out independently.
- Evaluating the results of the Integrated Risk Management Work Unit review periodically of the Integrated Risk Management process.
- Evaluating and adjusting the risk strategy and framework as part of the Integrated Risk Management policy at least 1 (one) time in 1 (one) year or at any time in the event of changes in factors that significantly affect the business activities of the Financial Conglomerate.
- Have adequate understanding of the risks inherent in all business activities within the Financial Conglomerate and be able to take necessary actions in accordance with the risk profile of the Financial Conglomerate.

Division of Duties of the Board of Directors

The division of duties of the Board of Directors is as follows:

1. The division of duties of the Board of Directors is decided in the GMS. In the event that the GMS does not determine, then the division of duties and authority of the members of the Board of Directors is determined based on the decision of the Board of Directors with the approval of the Board of Commissioners.
2. In carrying out their duties, each Director can make decisions in accordance with the division of duties and authority.
3. The position of each member of the Board of Directors is equal. The task of the President Director is to coordinate the activities/work activities of the Directors.
4. In the event that one of the Directors is temporarily unable to do so, the President Director can determine a temporary replacement with the approval of the Board of Commissioners. Specifically for the temporary replacement of the Director in charge of the compliance function, it must follow the regulations of the Financial Services Authority concerning the Implementation of Compliance Functions for Commercial Banks.

Scope of Work and Responsibilities of Each Member of the Board of Directors

Kostaman Thayib

President Director

- Complying with the duties and authorities of the Board of Directors as stipulated in the Bank's Articles of Association.
- Coordinating and overseeing all Directors in carrying out their duties for the benefit of the company, ensuring that the company's objectives and goals are achieved.
- Establishing the company's future business plans and strategies.
- Ensuring that supervisory functions and risk management/risk control are properly implemented in accordance with the principles of Good Corporate Governance across all business activities of the Bank at every organizational level.
- Ensuring that the implementation and duties of the Board of Directors comply with regulations set by the Financial Services Authority (OJK) and/or other relevant authorities.
- Supervising and evaluating criminal and fraud-related cases.
- Ensuring that management's measures in addressing legal cases or issues effectively minimize legal risks.
- Ensuring the timely and accurate provision of financial reports for internal and external parties while ensuring financial information complies with applicable regulations.
- Fostering good relations with regulators (OJK, IDX, BI, KSEI), media, professional institutions (PERBANAS, IBI), and other stakeholders, while monitoring the company's compliance with obligations as a publicly listed entity in accordance with stock exchange, banking, and capital market regulations.
- Developing a communication strategy encompassing both external and internal aspects to ensure a continuously positive corporate perception and effective reputation management in alignment with company policies.
- Ensuring the proper execution of supervision and audits across all Bank Mega offices to enhance efficiency and minimize deviations, including both financial and non-financial risks.
- Overseeing the accurate and timely dissemination of financial information to internal and external stakeholders.
- Managing the Bank's overhead costs by implementing cost-efficiency measures while ensuring compliance with established policies and procedures.
- Ensuring the successful achievement of the company's business targets.



Indivara Erni

Vice President Director

(Risk, Operations, Information Technology, Compliance & Human Capital)

- Coordinating and supervising all Risk functions in carrying out their duties for the benefit of the company so that the company's intent and objectives are achieved.
- Coordinating the Directors of Operations, Information Technology and Compliance & Human Capital in carrying out their duties for the benefit of the company so that the company's intent and objectives are achieved.
- Ensuring all functions and processes and program implementation in the Directorate of Operations, Information Technology and Compliance & Human Capital run in harmony and achieve the set work targets.
- Supervising and be accountable for the development of policies, procedures, work processes and application systems under the Risk function.
- Supervise the provision of credit proposal analysis with reference to applicable provisions/regulations.
- In charge of providing information & risk analysis results in the form of business strategy preferences (Bank portfolio management)
- Supervising the measures required to mitigate risks both directly and indirectly
- Coordinating the management of Credit Collection and Remedial and Asset Recovery, including AYDA
- Coordinating the management of the collateral assessment process in accordance with applicable operating standards in order to produce optimal work productivity
- Ensuring the achievement of collection targets, the recovery process that has been set runs according to procedures.
- Minimizing the risk of loss and complaint impact arising from collection.

Madi D. Lazuardi

Director of Credit

- Coordinate and oversee all work units within the Wholesale Banking Directorate in carrying out their duties in the interests of the Company to ensure that the Company's objectives and purposes are achieved.
- Establish business strategies and targets within the Wholesale Banking Directorate.
- Monitor and supervise action plans for the achievement of business and profit targets set at the Regional Offices and Branch Offices.
- Ensure that the duties and implementation within the Wholesale Banking Directorate comply with applicable regulations (Bank Indonesia, the

Financial Services Authority/OJK, and/or other relevant authorities).

- Be responsible for achieving targets covering portfolio, profitability, and collectibility across all credit sectors nationwide in line with the Company's strategy.
- Coordinate the development and supervision of human resources within the Wholesale Banking Directorate to enhance employee quality and capabilities through training and coaching so that all work targets are achieved.
- Collaborate with other Directorates to conduct reviews and improvements across the dimensions of people, process, product, and portfolio.

Martin Mulwanto

Director of Treasury & International Banking

- Coordinating and supervising all Work Units in the Directorate of Treasury & International Banking (TIB) in carrying out their duties for the benefit of the company in achieving the company's goals and objectives.
- Determining business strategies and targets in the Directorate of Treasury & International Banking (TIB).
- Supervising and ensuring that the Minimum Reserve Requirement is met in accordance with that stipulated by BI.
- Supervising and managing the implementation of Treasury transactions while still paying attention to the Market Risk and Liquidity Risk signs faced by the Bank.
- Supervising and ensuring that interbank facilities are in accordance with applicable internal and external standard procedures or regulations.
- Fostering good relations with correspondent banks in order to support the smooth operation of international banking transactions with the principle of mutual benefit (reciprocal business).
- Supervising and evaluating all activities related to Capital Market Services activities (including Trustees and Custodians).
- Performing supervisory functions on Treasury & Financial Institution, Capital Market, and TIB Business Support activities in accordance with applicable regulations.
- Ensuring that company targets are achieved in accordance with the business plan.

Yuni Lastianto

Director of Compliance & Human Capital

- Carry out his duties in the interests of the Company to ensure that the Company's aims and objectives are achieved.
- Establish strategies and work targets within the Compliance & Human Capital Directorate.



- Conduct supervision to ensure that every business activity of the Bank complies with regulatory requirements, prevailing laws and regulations, and the principles of Good Corporate Governance at all levels of the organization.
- Ensure that the implementation of the Know Your Customer principles at Bank Mega and the Know Your Employee principles comply with applicable regulations.
- Supervise and evaluate cases related to criminal acts and fraud.
- Ensure that the Company's targets within the Compliance & Human Capital Directorate are achieved in accordance with the business plan.
- Establish policies and strategies for the protection of personal data of customers, employees, and partners in accordance with applicable legal principles, fairness, transparency, and security.
- Supervise and evaluate all activities related to Human Resources.
- Supervise and evaluate all activities related to Public Relations.
- Act as the designated Director responsible for overseeing the implementation of compliance and integrated governance of the Mega Corpora Financial Conglomeration.

YB Hariantono

Director of Operation and Information Technology

- Establish and implement the strategy of the Operations & Information Technology Directorate in accordance with the Company's policies to support the targets set by the Company.
- Coordinate and ensure that all Operations and Information Technology functions operate in accordance with applicable internal and external regulations and procedures.
- Ensure that operational processes related to branches, credit processes, treasury, payment systems, and other supporting functions operate effectively.
- Ensure and evaluate work processes to maintain adequate controls to mitigate operational risks.
- Ensure that expenses incurred are effective and efficient in accordance with applicable policies.
- Build a strong team by developing individuals with competencies in Information Technology and Banking Operations.
- Develop systems to ensure they operate in accordance with applicable policies.
- Ensure that processes carried out by work units comply with the established service standards.
- Coordinate with other directorates in resolving issues and addressing other relevant matters.
- Consistently develop and enhance work processes implemented by each work unit within the Operations & Information Technology Directorate.

Heriwan Gazali

Retail Banking Director

- Establish strategies and business targets for Retail Banking.
- Develop growth strategies for Retail Banking business.
- Set targets for revenue, profitability, and market share.
- Develop market penetration strategies.
- Achieve financial targets for Retail Banking.
- Enhance product development and increase sales growth of Retail Banking products.
- Strengthen the company's brand image.
- Improve customer loyalty through effective product and program development.
- Monitor and coordinate the planning of all marketing activities nationwide to determine strategies for achieving targets.
- Plan and coordinate all network activities, policies, and programs, including network development, defining development strategies, branch management and guidance, and setting budgets to achieve the business targets set for branches.
- Ensure that all Retail Banking business activities comply with regulations from OJK and Bank Indonesia, as well as internal policies, while maintaining the implementation of Good Corporate Governance (GCG) principles and risk management.

Concurrent Positions and Independence of the Board of Directors

In accordance with the Board of Directors Charter, all members of the Board of Directors of Bank Mega do not hold concurrent positions as members of the Board of Directors, Board of Commissioners, Sharia Supervisory Board, or Executive Officers in other banks, companies, and/or institutions.

Regarding independence, each member of the Board of Directors, individually or collectively, does not own more than 25% of the paid-up capital in any other company. Additionally, the Board of Directors does not engage individual advisors and/or professional services as experts or consultants. Members of the Board of Directors are also prohibited from granting general power of attorney to any party that would result in the delegation of their duties and functions.

Conflict of Interest of the Board of Directors

Bank Mega has an internal policy related to Conflict of Interest which is stated in:

- Decree of the Board of Directors No.99/DIRBM/22 dated December 20, 2022 concerning Affiliated Transactions, Conflict of Interest Transactions, and Material Transactions
- Decree of the Board of Directors No. 033/DIRBM/24 dated March 26, 2024 concerning Guidelines for Implementing Bank Governance



Both internal provisions refer to:

- POJK No. 42/POJK.04/2020 dated July 1, 2020 concerning Affiliated Transactions and Conflict of Interest Transactions.
- POJK No. 17/POJK.04/2020 dated April 21, 2020 concerning Material Transactions and Changes in Business Activities.
- POJK No. 17 of 2023 dated 14 September 2023 concerning the Implementation of Governance for Commercial Banks.

Members of the Board of Directors must avoid any form of conflict of interest in carrying out their duties in managing the Bank. In the event of a conflict of interest, members of the Board of Directors are required to disclose the conflict of interest in every decision that meets the conditions for a conflict of interest and are prohibited from taking actions that have the potential to harm the Bank or reduce the Bank's profits.

During 2025 there were no transactions containing conflicts of interest.

Membership in Organizations/Associations

No.	Name	Membership in Organizations/Associations
1.	Kostaman Thayib	• Deputy Chairman of the Organizational Division of Perbanas (Association of Indonesian National Banks) • Member of the Social Division of IBI (Indonesian Bankers Association)
2.	Lay Diza Larentie	-
3.	Indivara Erni	-
4.	Martin Mulwanto	Coordinator 1 of the Pricing Committee of the Indonesian Money Market and Foreign Exchange Market Association (APUVINDO)
5.	Yuni Lastianto	Member of FKDKP (Banking Compliance Director Communication Forum)
6.	Madi Darmadi Lazuardi	Member of the Communications Division of IBI (Indonesian Bankers Association)
7.	C. Guntur Triyudianto	Member of the Operational Director Communication Forum
8.	YB. Hariantono	• Member of ICIO Community (Association of Chief Information Officer Indonesia) • Member of ASPI (Association of Indonesian Payment Systems)
9.	Heriwan Gazali	

Policy on Loan Provision for the Board of Directors

The loan provision policy for Board of Directors is explained in the sub-chapter Provision of Funds to Related Parties and Management in the Chapter Management Discussion and Analysis in this Annual Report.

Implementation of Duties and Responsibilities of Board of Directors in 2025

The Board of Directors has carried out its duties and responsibilities in accordance with the authority stipulated in the Bank's Articles of Association and is fully responsible for the implementation of the Bank's management. In addition, the Board of Directors has a Board of Directors Charter (Board Manual for Board of Directors Members) which is a guideline and work procedure that, among others, regulates: duties and responsibilities of the Board of Directors, work ethics and working hours, and Board of Directors meetings. The Board Manual is prepared based on OJK regulations, the Company's Articles of Association and applicable laws and regulations.

Implementation of duties and responsibilities of the Board of Directors in 2025, among others:

1. Determining the Bank's objectives and strategies for the long, medium, and annual terms as outlined in the Bank's Corporate Plan and Business Plan.
2. Create strategic policies related to the management of the Bank in accordance with the authority given, and evaluate these policies periodically.
3. Prepare remuneration policies and disclose to employees regarding strategic Bank policies in the field of personnel.
4. Implement the principles of good governance and the application of risk management in every business activity of the Bank at all levels or levels of the organization.
5. Foster a culture of risk awareness, a culture of compliance and an anti-fraud culture in all levels of the organization.
6. Improve the knowledge, skills and abilities of all Bank employees at all levels or levels of the organization.
7. Conduct an evaluation of the performance of the committee at the end of each financial year.
8. Follow up on the findings of the Internal Audit, External Audit, and the results of supervision by Bank Indonesia, the Financial Services Authority and the results of supervision by other authorities.
9. Conduct evaluation and monitoring of the Bank's prudential principles and compliance and the implementation of internal control.

10. Transparency of financial and non-financial conditions to Stakeholders as stipulated in banking regulations and applicable laws.
11. Organize an annual GMS as stipulated in banking regulations and legislation and the Articles of Association, and be accountable for the implementation of its duties to the Board of Commissioners and shareholders through the GMS.

During 2025, the Board of Directors has issued internal policies and procedures related to the Bank’s operations, both new and updated policies and procedures, in the form of Decrees and Circulars of the Board of Directors (96 Decrees of the Board of Directors and 253 Circulars of the Board of Directors). These internal policies and procedures have been published to all levels of the organization through Megaweb Intranet.

Board of Directors Meeting in 2025

Throughout 2025, Bank Mega’s Board of Directors held meetings with the following agenda:

Name	Position	Joint Meeting		
		Number of Meetings	Number of Attendance	Attendance Rate
Kostaman Thayib	President Director	42	42	100%
Lay Diza Larentie*	Deputy President Director	10	10	100%
Indivara Erni	Deputy President Director	42	40	95%
Madi D. Lazuardi	Credit Director	42	39	93%
Martin Mulwanto	Treasury and International Banking Director	42	40	95%
Yuni Lastianto	Compliance and Human Resources Director	42	39	93%
C. Guntur Triyudianto*	Operations Director	10	9	90%
YB Hariantono	Information Technology Director	42	40	95%
Heriwan Gazali**	Retail Business Director	18	15	83%

* Resigned in accordance with the decision of the General Meeting of Shareholders on March 27, 2025
 ** Appointed as Director of Bank Mega in accordance with the decision of the General Meeting of Shareholders on March 27, 2025

No.	Date	No. of Minutes	No.	Date	No. of Minutes
1.	January 06, 2025	NT.001/DIRBM/25	22.	July 21, 2025	NT.022/DIRBM/25
2.	January 13, 2025	NT.002/DIRBM/25	23.	July 28, 2025	NT.023/DIRBM/25
3.	February 03, 2025	NT.003/DIRBM/25	24.	August 04, 2025	NT.024/DIRBM/25
4.	February 10, 2025	NT.004/DIRBM/25	25.	August 11, 2025	NT.025/DIRBM/25
5.	February 17, 2025	NT.005/DIRBM/25	26.	August 25, 2025	NT.026/DIRBM/25
6.	February 24, 2025	NT.006/DIRBM/25	27.	September 01, 2025	NT.027/DIRBM/25
7.	March 03, 2025	NT.007/DIRBM/25	28.	September 08, 2025	NT.028/DIRBM/25
8.	March 10, 2025	NT.008/DIRBM/25	29.	September 15, 2025	NT.030/DIRBM/25
9.	March 17, 2025	NT.009/DIRBM/25	30.	September 22, 2025	NT.031/DIRBM/25
10.	March 24, 2025	NT.010/DIRBM/25	31.	September 29, 2025	NT.032/DIRBM/25
11.	April 14, 2025	NT.011/DIRBM/25	32.	October 06, 2025	NT.033/DIRBM/25
12.	April 21, 2025	NT.012/DIRBM/25	33.	October 13, 2025	NT.034/DIRBM/25
13.	April 28, 2025	NT.013/DIRBM/25	34.	October 20, 2025	NT.035/DIRBM/25
14.	May 05, 2025	NT.014/DIRBM/25	35.	October 27, 2025	NT.036/DIRBM/25
15.	May 19, 2025	NT.015/DIRBM/25	36.	November 10, 2025	NT.037/DIRBM/25
16.	June 02, 2025	NT.016/DIRBM/25	37.	November 17, 2025	NT.038/DIRBM/25
17.	June 16, 2025	NT.017/DIRBM/25	38.	November 24, 2025	NT.039/DIRBM/25
18.	June 23, 2025	NT.018/DIRBM/25	39.	December 01, 2025	NT.040/DIRBM/25
19.	June 30, 2025	NT.019/DIRBM/25	40.	December 08, 2025	NT.041/DIRBM/25
20.	July 07, 2025	NT.020/DIRBM/25	41.	December 15, 2025	NT.042/DIRBM/25
21.	July 14, 2025	NT.021/DIRBM/25	42.	December 22, 2025	NT.043/DIRBM/25



Throughout 2025, the Board of Directors has held 42 Board of Directors meetings and 31 joint meetings with the Board of Commissioners. The frequency of meeting attendance is as follows:

Name	Position	Joint Meeting		
		Number of Meetings	Number of Attendance	Attendance Rate
Chairul Tanjung	President Commissioner	31	31	100%
Achjadi Ranuwisastra	Independent Commissioner	31	31	100%
Lambeck V. Nahattands	Independent Commissioner	31	27	87%
Hizbullah	Independent Commissioner	31	31	100%
Kostaman Thayib	President Director	31	31	100%
Lay Diza Larentie*	Deputy President Director	8	8	100%
Indivara Erni	Deputy President Director	31	30	97%
Madi D. Lazuardi	Credit Director	31	29	94%
Martin Mulwanto	Treasury and International Banking Director	31	30	97%
Yuni Lastianto	Compliance and Human Resources Director	31	28	90%
C. Guntur Triyudianto*	Operations Director	8	7	87%
YB Hariantono	Information Technology Director	31	29	94%
Heriwan Gazali**	Director xxx	13	12	92%

* Resigned, effective on 2025 AGMS on March 27

** Appointed as Director of Bank Mega at 2025 AGMS on March 27

No.	Date	No. of Minutes
1.	January 06, 2025	NT.001/DEKOM-DIRBM/25
2.	January 13, 2025	NT.002/DEKOM-DIRBM/25
3.	February 03, 2025	NT.003/DEKOM-DIRBM/25
4.	February 10, 2025	NT.004/DEKOM-DIRBM/25
5.	February 17, 2025	NT.005/DEKOM-DIRBM/25
6.	March 03, 2025	NT.006/DEKOM-DIRBM/25
7.	March 10, 2025	NT.007/DEKOM-DIRBM/25
8.	March 17, 2025	NT.008/DEKOM-DIRBM/25
9.	April 14, 2025	NT.009/DEKOM-DIRBM/25
10.	April 21, 2025	NT.010/DEKOM-DIRBM/25
11.	May 05, 2025	NT.011/DEKOM-DIRBM/25
12.	May 19, 2025	NT.012/DEKOM-DIRBM/25
13.	June 02, 2025	NT.013/DEKOM-DIRBM/25
14.	June 16, 2025	NT.014/DEKOM-DIRBM/25
15.	June 30, 2025	NT.015/DEKOM-DIRBM/25

No.	Date	No. of Minutes
16.	July 07, 2025	NT.016/DEKOM-DIRBM/25
17.	July 14, 2025	NT.017/DEKOM-DIRBM/25
18.	August 04, 2025	NT.018/DEKOM-DIRBM/25
19.	August 11, 2025	NT.019/DEKOM-DIRBM/25
20.	September 01, 2025	NT.020/DEKOM-DIRBM/25
21.	September 08, 2025	NT.021/DEKOM-DIRBM/25
22.	September 15, 2025	NT.022/DEKOM-DIRBM/25
23.	October 06, 2025	NT.023/DEKOM-DIRBM/25
24.	October 13, 2025	NT.024/DEKOM-DIRBM/25
25.	October 27, 2025	NT.025/DEKOM-DIRBM/25
26.	November 03, 2025	NT.026/DEKOM-DIRBM/25
27.	November 10, 2025	NT.027/DEKOM-DIRBM/25
28.	November 17, 2025	NT.028/DEKOM-DIRBM/25
29.	December 01, 2025	NT.029/DEKOM-DIRBM/25
30.	December 08, 2025	NT.030/DEKOM-DIRBM/25
31.	December 15, 2025	NT.031/DEKOM-DIRBM/25

Training and Competency Development for the Board of Directors 2025

Bank Mega consistently facilitates training and competency enhancement programs for the Board of Directors

Orientation Program for New Board Members

In 2025, the Company conducted an orientation program for the new member of the Board of Directors, Heriwan Gazali, on 26 June 2025 and 1 July 2025, with the following materials:

1. Banking Risk Management Policies and Governance at Bank Mega
2. Implementation of Good Corporate Governance (GCG) & Compliance Function
3. Bank Mega Performance Update
4. Business Strategy
5. Transformation Initiatives

Throughout 2025, members of the Bank's Board of Directors have participated in the following training and competency development programs:

No.	Title of Training Attended	Organizer	Date	Venue
1. Kostaman Thayib				
	Mega Leader Conference	Bank Mega	January 9, 2025	MBM Lt. 3
	CEO Forum 2025 - Banking Beyond Growth: Powering a Sustainable and Inclusive Economy for 2025 Onward	PERBANAS and IBI	January 22, 2025	Hotel Ritz Carlton Mega Kuningan, South Jakarta
	Annual Meeting of the Financial Services Industry 2025: Strengthening a Stable and Inclusive Financial Services Sector to Support National Priority Programs & Seminar on Financial Services Sector Development in Implementing the Mandate of the P2SK Law	OJK	February 11, 2025	Jakarta International Convention Center (JICC)
	Risk Management Level 7 Certification Refreshment	BARa	February 13, 2025	Online
	Visa Asia Pacific Senior Client Council Meeting	VISA	February 25, 2025	Tokyo, Jepang
	Intensive Mandarin Class Program	Newton Education Center (NEC)	July 17, 2025	MBM Jakarta
	Focus Group Discussion (FGD): Opportunities and Challenges in Financial Intermediation and Strategies for Banking Liquidity Management	Bank Indonesia	August 12, 2025	Bank Indonesia Office Complex, Jakarta
	Visa Asia Pacific Senior Client Council Virtual Meeting - The Future of Agentic Commerce	Visa Asia Pacific	September 24, 2025	Online
	Forum of 100 Indonesian Economists 2025 - Domestic Economic Resilience as the Foundation for Navigating Global Volatility	CNBC Indonesia	October 28, 2025	Auditorium Menara Bank Mega, Jakarta
	Festival of Indonesian Digital Economy and Finance (FEKDI) x Indonesia Fintech Summit and Expo (IFSE) 2025 - Synergy and Innovation to Accelerate Indonesia's Digital Economic and Financial Transformation	Bank Indonesia & OJK	October 30, 2025	Jakarta International Convention Center (JICC)
	Indonesia Islamic Finance Summit 2025 and the 2025 Annual Sharia Banking Meeting	OJK	November 3, 2025	The Westin Surabaya
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MTC MBM 12 th Floor (Hybrid)
	CEO Networking 2025: Managing Global Trade and Empowering Business Strategy	KPEI (PT. Kliring Penjaminan Efek Indonesia)	November 18, 2025	St Regis Hotel Jakarta
	Kompas100 CEO Forum - Navigating Direction and Examining Indonesia's Resilience Strategies amid Global Volatility	Kompas	November 26, 2025	Indonesia Convention Exhibition (ICE), BSD, Tangerang Banten
	Bank Indonesia Annual Meeting 2025 - Resilient and Self-Reliant: Synergy in Driving Higher and More Sustainable Economic Growth	Bank Indonesia	November 28, 2025	Grha Bhasvara Icchana - Kompleks Perkantoran Bank Indonesia, Jakarta
	Executive Coretax Socialization within CT Corpora,	CT Corp	December 18, 2025	Menara Bank Mega, Jakarta
	CFO Forum PERBANAS 2025: Unlocking The Next Growth Potential	PERBANAS	December 3, 2025	Financial Hall , Jakarta
	Financial Forum - Strengthening Indonesia's Financial System	CNBC Indonesia	December 3, 2025	Main Hall, Bursa Efek Indonesia
	Year-End Dialogue between Members of the Board of Commissioners and the Financial Services Industry 2025	OJK	December 4, 2025	Hotel The Ritz-Carlton Jakarta, Mega Kuningan
	CEO Forum - Economic Outlook 2026: Navigating Slower Demand for Credits in a Changing Economy	PERBANAS	December 10, 2025	Ballroom Menara BRILiaN, Jakarta
2. Lay Diza Larentie * effective resignation based on the General Meeting of Shareholders on March 27, 2025				
3. Indivara Erni				
	Mega Leader Conference	Bank Mega	January 9, 2025	MBM 3 rd Fl.
	Risk Management Level 7 Certification Refreshment	BARa	February 13, 2025	Online



No.	Title of Training Attended	Organizer	Date	Venue
	PPATK Coordination Meeting 2025 – Optimizing PPATK Collaboration in Realizing the Asta Cita Agenda for Sustainable Development	PPATK	February 26, 2025	PPATK Building 4 th Fl.
	CNN Indonesia Leading Women 2025: Leading with Purpose, Inspiring the Future	CNN Indonesia	May 15, 2025	Auditorium Menara Bank Mega, Jakarta
	House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges	detikcom	May 20, 2025	Auditorium Menara Bank Mega, Jakarta
	Chief Risk Officer (CRO) Roundtable 2025: Managing Bank Risks amidst Geopolitical and Information Technology Changes	PERBANAS	September 24, 2025	Griya Perbanas, Jakarta
	Risk Appetite and Risk Culture: A Key Pillar in Strengthening Risk Management in the Financial Sector	OJK Institute	October 9, 2025	Online
	Focus Group Discussion (FGD) on Strengthening the Integrated Supervisory System for Financial Conglomerates,	Financial Services Authority Supervisory Board	October 10, 2025	Jakarta
	Meaningful Participation: Strengthening the Integrated Supervisory System for Financial Conglomerates	Financial Services Authority Supervisory Board	October 13, 2025	Four Seasons Hotel, Jakarta
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MTC MBM 12 th Fl. (Hybrid)
	Discussion on Capital Adequacy in Reference to Article 20 of OJK Regulation No. 30 of 2024	OJK	December 18, 2025	Online
	Executive Coretax Socialization within CT Corpora	CT Corp	December 18, 2025	Menara Bank Mega, Jakarta
4.	Yuni Lastianto			
	Mega Leader Conference	Bank Mega	January 9, 2025	MBM 3 rd Fl.
	Socialization of OJK Regulation No. 45 of 2024 on the Development and Strengthening of Issuers and Public Companies	OJK	February 6, 2025	Online
	Risk Management Level 7 Certification Refreshment	BARa	February 13, 2025	Online
	Webinar on the 2025 Economic and Financial Outlook	OJK Institute	February 20, 2025	Online
	CNBC Indonesia Economic Outlook 2025 : Riding the Wave of 8% Economic Expansion	CNBC Indonesia	February 26, 2025	The Westin Jakarta
	Socialization of Bank Indonesia's Role and Support in the Implementation of Government Regulation No. 8 of 2025 on Export Proceeds (DHE)	Bank Indonesia	February 28, 2025	Online
	Socialization of Government Regulation No. 8 of 2025 amending Government Regulation No. 36 of 2023 on Export Proceeds from the Exploitation, Management, and/or Processing of Natural Resources	Coordinating Ministry for Economic Affairs of the Republic of Indonesia	February 28, 2025	Online
	Forum on Strengthening the GRC Function – Implementation of Internal Control Over Financial Reporting (ICOFR) to Reinforce the Financial Services Sector	OJK	March 3, 2025	Online
	Joint Consumer Protection Education Movement (GEBER PK) Ramadan 2025	Department of Payment System Surveillance and Consumer Protection – Bank Indonesia	March 5, 2025	Online
	Public Discussion: Prevention of Maladministration and Law Enforcement against Crimes in the Banking Sector	Ombudsman RI	May 8, 2025	Gedung Ombudsman RI, Jakarta
	House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges	detikcom	May 20, 2025	Auditorium Menara Bank Mega, Jakarta
	Katadata Policy Dialogue: National Strategies to Combat Financial Crime	Katadata & Perbanas	August 5, 2025	Hotel JS Luwansa, Jakarta
	Discussion on Enhancing the Performance of Handling Consumer and Public Complaints by Banks and Payment Service Providers at the IASC (Indonesia Anti-Scam Centre)	OJK	September 10, 2025	Menara Radius Prawiro, Jakarta
	Focus Group Discussion (FGD) on Strengthening the Macroprudential Liquidity Incentive (KLM) Policy	Bank Indonesia	October 15, 2025	Bank Indonesia, Thamrin



No.	Title of Training Attended	Organizer	Date	Venue
	Webinar on the Importance of Integrity in the Governance of Financial Institutions	FKDKP	October 16, 2025	Online
	FIN EXPO 2025 – Financial Inclusion for All: Prosperous People, an Advanced Indonesia	OJK	October 24, 2025	Surabaya
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MTC MBM 12 th Floor (Hybrid)
	OJK Mengajar – Fostering a Financially Literate Generation: Understanding Economic Dynamics and Financial Stability as Pillars of the National Economy	OJK Institute	November 11, 2025	Online
	Seminar on the Launch of the 2025 Report on Economic and Financial Developments and International Cooperation	Bank Indonesia	December 8, 2025	Hotel Pullman, Jakarta
	Executive Coretax Socialization within CT Corpora	CT Corp	December 18, 2025	Menara Bank Mega, Jakarta
	Consignment Meeting on Accelerating Poverty Alleviation through Banking Corporate Social Responsibility (CSR) Programs	OJK	December 19, 2025	BRILiaN Tower, Jakarta
5.	C. Guntur Triyudianto * effective resignation based on the General Meeting of Shareholders on March 27, 2025			
6.	YB. Hariantono			
	Mega Leader Conference	Bank Mega	January 9, 2025	MBM 3 rd Fl.
	CNBC Indonesia Economic Outlook 2025 : Riding the Wave of 8% Economic Expansion	CNBC Indonesia	February 26, 2025	The Westin Jakarta
	• Risk Management Level 7 Certification Refreshment	PT. Arfaidhams Secret	February 27, 2025	Online
	Women Leadership Forum - AI: A Dual-Edged Sword - Unmanageable Technical Debt or the Future of Inclusive Leadership?	iCIO Community	April 16, 2025	Habitate Jakarta Setiabudi
	ForceX Indonesia 2025 - Charting Indonesia's Digital Frontier	BytePlus	April 24, 2025	Shangri-La, Jakarta
	Executive Roundtable - Empowering Indonesias MSME: The Future of SME Banking in a Digital-First Economy	Synpulse Indonesia	May 15, 2025	Raffles Hotel, Jakarta
	House of Representatives Economic Outlook: Indonesia Responding to Global Economic Challenges	detikcom	May 20, 2025	Auditorium Menara Bank Mega, Jakarta
	Inauguration of Certified Risk Management (CEM) BSMR and National Seminar on the Banking Industry's Readiness to Respond to the Escalation of Climate Risk and Cyber Risk 2025	IRPA & BSMR	June 18, 2025	Swiss-Belhotel, Batam
	Shaping The Future of Digital Transformation	Intikom & IBM	June 19, 2025	Hotel Raffles, Jakarta
	ASEAN Fintech Forum - Executive Table	ASEAN Economic Forum	July 17, 2025	Alila SCBD, Jakarta
	PERBANAS Review of Indonesias Mid-Year Economy (PRIME) 2025 - Navigating Economic Headwinds: Responding to Weakening Consumption	PERBANAS	July 31, 2025	Hotel Le Meridien, Jakarta
	Socialization of the Indonesian Banking Artificial Intelligence (AI) Governance Guidelines and OJK Regulation No. 11/POJK.03/2022 on Information Technology Operations (POJK PTI)	AFTECH	August 1, 2025	Thamrin Nine Ballroom, Jakarta
	High-Level Campaign on Local Currency Transactions (LCT) and Cross-Border QRIS between Indonesia and Japan	Bank Indonesia	August 25, 2025	Thamrin Building, Bank Indonesia
	Meaningful Participation on Strengthening the Role of Banking in Financial Market Deepening and Fraud Prevention	OJK	August 25, 2025	Hotel Fairmont, Jakarta
	Focus Group Discussion (FGD) on the Tax Collection System for Overseas Digital Transactions (SPP TDLN)	Kementerian Keuangan	September 16, 2025	Cakti Building, Directorate General of Taxes Headquarters, Jakarta.
	Focus Group Discussion (FGD) on Safeguarding Flexible Work Security in the Public Sector: Integrating Endpoint Security into Digital Governance	Center for Digital Society (CfDS)	September 24, 2025	UGM Campus, Jakarta
	Chief Risk Officer (CRO) Roundtable 2025: Managing Bank Risks amidst Geopolitical and Information Technology Changes	PERBANAS	September 24, 2025	Griya Perbanas, Jakarta



No.	Title of Training Attended	Organizer	Date	Venue
	Indonesia Banking Innovation Conclave (IBIC) - Data Strategy and AI Journey	FKDOP	September 30, 2025	Online
	Focus Group Discussion (FGD) on Collaborative Policing in Combating Cybercrime in the Indonesian Banking Industry	Tim Peneliti Center for Legal Informatics and Policy Studies (CLIPS)	October 10, 2025	Jakarta
	Festival of Indonesian Digital Economy and Finance (FEKDI) x Indonesia Fintech Summit and Expo (IFSE) 2025 – Synergy and Innovation to Accelerate Indonesia's Digital Economic and Financial Transformation	Bank Indonesia & OJK	October 31, 2025	Jakarta International Convention Center (JICC)
	Appreciation and Kick-Off of the Joint Consumer Protection Education Movement (GEBER PK) 2025/2026	Bank Indonesia	November 3, 2025	Hotel Bidakara Jakarta
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MTC MBM 12 th Fl. (Hybrid)
	Launch of National Fintech Month (BFN) 2025 & Annual Members Survey 2024–2025 – Panel Discussion: From Digital Scale to Real Inclusion	Asosiasi Fintech Indonesia (AFTECH)	November 11, 2025	Auditorium Plaza Mandiri 3 rd Floor
	Sharing Session: Synergizing Banking and Fintech Ecosystem to Expand Credit Access	AFTECH & PERBANAS	November 12, 2025	Four Seasons Hotel, Jakarta
	CEO Forum - Economic Outlook 2026: Navigating Slower Demand for Credits in a Changing Economy	PERBANAS	December 10, 2025	Ballroom Menara BRILiaN, Jakarta
	Executive Coretax Socialization within CT Corpora	CT Corp	December 18, 2025	Menara Bank Mega, Jakarta
	Socialization and Sharing Session on the Digital Banking Roadmap,	OJK	December 19, 2025	Kempinski Grand Ballroom, Jakarta
7.	Madi Darmadi Lazuardi			
	Mega Leader Conference	Bank Mega	January 9, 2025	MBM 3 rd Fl.
	Risk Management Level 7 Certification Refreshment	BARa	February 13, 2025	Online
	Socialization of Government Regulation No. 8 of 2025 amending Government Regulation No. 36 of 2023 on Export Proceeds from the Exploitation, Management, and/or Processing of Natural Resources	Coordinating Ministry for Economic Affairs of the Republic of Indonesia	February 24, 2025	Office of the Coordinating Ministry for Economic Affairs, Jakarta.
	CNBC Indonesia Economic Outlook 2025 : Riding the Wave of 8% Economic Expansion	CNBC Indonesia	February 26, 2025	The Westin Jakarta
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MTC MBM 12 th Fl. (Hybrid)
8.	Martin Mulwanto			
	Mega Leader Conference	Bank Mega	January 9, 2025	MBM 3 rd Fl.
	Treasury Certification Level 7 Refreshment	ACI FMA Indonesia	January 22, 2025	MBM Jakarta
	CNBC Indonesia ESG Sustainability Forum 2025 - ESG and Green Financing for an Inclusive and Sustainable Indonesian Economy	CNBC Indonesia	January 31, 2025	Auditorium Menara Bank Mega, Jakarta
	Mandiri Investment Forum 2025 - Nourishing Future Growth	Bank Mandiri & Mandiri Sekuritas	February 11, 2025	Fairmont Hotel, Jakarta
	Risk Management Level 7 Certification Refreshment	BARa	February 13, 2025	Online
	CNBC Indonesia Economic Outlook 2025 : Riding the Wave of 8% Economic Expansion	CNBC Indonesia	February 26, 2025	The Westin Jakarta
	Strengthening National Economic Resilience amid the Wave of Global Trade Tariff Wars	Kementerian Koordinator Bidang Perekonomian RI	April 8, 2025	Menara Mandiri Sudirman, Jakarta
	CNBC Indonesia Economic Update 2025 - Striving for 8% Growth Despite Global Uncertainty	CNBC Indonesia	June 18, 2025	Hotel Borobudur, Jakarta
	2025 J.P. Morgan Investment Forum - The Road Ahead: A Journey of Growth and Resilience	J.P. Morgan	September 3, 2025	The St. Regis, Jakarta
	Panel Discussion on the Development of OIS and DNDF Transactions,	Kempinski Hotel, Jakarta	September 26, 2025	Bank Indonesia
	Forum of 100 Indonesian Economists 2025 – Domestic Economic Resilience as the Foundation for Navigating Global Volatility	CNBC Indonesia	October 28, 2025	Auditorium Menara Bank Mega, Jakarta

No.	Title of Training Attended	Organizer	Date	Venue
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MTC MBM 12 th Fl. (Hybrid)
	Financial Forum - Strengthening Indonesia's Financial System	CNBC Indonesia	December 3, 2025	Main Hall, Bursa Efek Indonesia
	Executive Coretax Socialization within CT Corpora	CT Corp	December 18, 2025	Menara Bank Mega, Jakarta
9.	Heriwan Gazali			
	Fit and Proper Test Preparation (Business Strategy & Bank Mega Update)	Bank Mega	June 26, 2025	BRILiaN Tower, Jakarta
	Strategic Information Security Workshop for Top Level Management	Bank Mega	November 7, 2025	MBM 23 rd Fl.
	Executive Sharing: State of The Global Workspace	ACCARA Consulting	November 21, 2025	MTC MBM 12 th Fl. (Hybrid)
	World Financial Innovation Series (WFIS) 2025 - Accelerating Indonesias Financial Revolution	Tradepass	November 25, 2025	Hotel Mercure Jakarta Gatot Subroto
	Risk Management Level 7 Certification Refreshment	Efektif Pro	November 28, 2025	Hotel Raffles Jakarta
	Executive Coretax Socialization within CT Corpora	CT Corp	December 18, 2025	Virtual
No.	Title of Training Attended	Organizer	Date	Venue
				MBM, Jakarta

Assessment on the Board of Directors Performance

The Board of Directors Performance Assessment is conducted once a year with reference to the provisions stipulated in the Decree of the Board of Commissioners No. 014/DEKOM/XII/16 dated December 23, 2016 concerning Self-Assessment of the Board of Commissioners and Board of Directors, and Succession in the Board of Directors Nomination Process, and/or the Decree of the Board of Commissioners No. 011/DEKOM/XI/23 dated November 13, 2023 concerning the Work Guidelines and Rules of Procedure of the Remuneration and Nomination Committee. The Board of Directors Assessment is conducted in accordance with the established criteria which include duties and responsibilities in accordance with related regulations. Self-Assessment is followed by the implementation of succession in the nomination process for Members of the Board of Directors. This is part of the process of preparing for the sustainability of leadership by obtaining potential candidates to occupy the position of Directors. Ultimately, the selected potential candidates will be nominated as Members of the Board of Directors to the Board of Commissioners.

Assessment on the Performance of the Committees under the Board of Directors

As outlined in the Board Manual, the Board of Directors may establish committees to enhance the effectiveness of their duties and responsibilities. In line with this, the Board of Directors is required to evaluate each committee's performance at the end of the financial year. As of December 31, 2025, there were eight committees under the Board of Directors, including the Risk Management Committee, Asset and Liability Committee (ALCO), Credit Policy Committee, Information Technology Steering Committee, Human Resources Committee, Product Committee, Crisis Management Committee, and Credit Committee.

Overall, the Board of Directors considers these eight committees to have effectively fulfilled their duties and responsibilities throughout 2024. A more detailed explanation of their implementation can be found in the Committees Under the Board of Directors section.

Transparency of Information related to the Board of Commissioners and the Board of Directors

DIVERSITY OF THE COMPOSITION OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

The management of Bank Mega believes that diversity in the composition of the Board of Commissioners and the Board of Directors plays an important role in the decision-making process. This diversity brings a range of perspectives, backgrounds, experiences, and expertise, which collectively enrich collaboration among management. Furthermore, the composition of the Board of Commissioners and Board of Directors adheres to prevailing regulations, particularly POJK No. 33/POJK.04/2014, which mandates that members of the Board must possess knowledge and/or expertise relevant to the needs of the Issuer or Public Company. Additionally, POJK No. 17 of 2023 stipulates that the appointment and/or replacement of members of the Board of Commissioners and Board of Directors must prioritize a composition that is professional, independent, alignment of competencies, and diversity. This diversity encompasses various aspects, including career background, professional experience, educational qualifications, and gender representation.

Diversity of the Board of Commissioners

In accordance with POJK No. 17 of 2023, the diversity of the Board of Commissioners can be assessed from four aspects: background, age, career and experience, and gender.

Educational background

Members of the Board of Commissioners of Bank Mega have diverse educational backgrounds, from S1 to S3, from within and outside the country with various majors such as dentistry, economics, management and law.

Age

The age range of members of the Board of Commissioners, ranging from 63 years to 79 years, reflects a long track record of experience in the financial and banking industry.

Career and experience

Members of the Board of Commissioners are experienced in the financial and banking industry, with various careers that have been undertaken, such as Chairman of the National Economic Committee and Coordinating Minister for the Economy, Special Staff of the Ministry, and have been key persons in various leading banks in Indonesia.

Board of Directors Diversity

Similar to the Board of Commissioners, the Board of Directors of Bank Mega also embodies diversity in alignment with the provisions set forth in POJK No. 17 of 2023.

Educational Background

Members of the Board of Directors have various educational backgrounds, from S1 to S2 from within and outside the country, with various majors such as engineering, geology, economics, business administration management, and law.

Age

Members of the Board of Directors consist of various ages, between 55 years to 62 years, which reflects a long and proven track record of experience in the financial and banking industry.

Career and experience

Members of the Board of Directors are experienced in the financial and banking industry with various careers that have been undertaken such as at Bank Indonesia and becoming key persons in leading financial and banking institutions with reliable competence.

Gender

Up until mid of 2025, members of the Board of Directors number 8 people, consisting of 6 men and 2 women, so that the ratio of female members of the Board of Directors to the total members of the Board of Directors is 25%. In addition, the two female members of the Board of Directors were appointed as Deputy President Directors of Bank Mega.



CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In matters of concurrent positions, the Board of Commissioners and Board of Directors of Bank Mega remain fully committed to complying with applicable laws, regulations, and requirements set forth by regulatory authorities. Detailed explanations regarding the concurrent positions held by each member of the Board of Commissioners and Board of Directors are provided in their respective profiles within the Company Profile section of this Annual Report.

PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

In accordance with the Board Manual, the Board of Commissioners implements a self-assessment policy to evaluate the performance of both the Board of Commissioners and the Board of Directors. This policy is outlined in the Decree of the Board of Commissioners No. 014/DEKOM/XII/16 dated December 23, 2016, regarding the Self-Assessment of the Board of Commissioners and the Board of Directors and the Succession Process in the Nomination of the Board of Directors. It is also regulated in the Decree of the Board of Commissioners No. 011/DEKOM/XI/23 dated November 13, 2023, concerning the Work Guidelines and Rules of Procedure of the Remuneration and Nomination Committee.

Board of Commissioners Performance Assessment

The Board of Commissioners performance assessment is carried out in accordance with the established criteria, which include duties and responsibilities in accordance with related regulations, and is carried out 1 (one) time in 1 (one) year.

Board of Directors Performance Assessment

The Board of Directors performance assessment is carried out in accordance with the established criteria, which include duties and responsibilities in accordance with related regulations. Self-Assessment is followed by the implementation of succession in the nomination process for members of the Board of Directors. This is part of the process of preparing for leadership sustainability by obtaining potential candidates to occupy the position of Board of Directors.

NOMINATION AND REMUNERATION OF THE BOARD OF COMMISSIONERS AND THE BOARD OF DIRECTORS

The appointment of members of the Board of Commissioners and the Board of Directors, as well as the determination of their remuneration, falls under the authority of shareholders through the General Meeting of Shareholders (GMS) mechanism.

Nomination of the Board of Commissioners and the Board of Directors

The nomination process for the Board of Commissioners and Board of Directors is governed by the Decree of the Board of Commissioners No. SK.012/DEKOM/XI/23 dated November 13, 2023, concerning the Nomination Policy for the Board of Commissioners and Members of the Board of Directors.

The nomination mechanism for members of the Board of Commissioners and the Board of Directors is structured as follows:

1. The Remuneration and Nomination Committee holds a discussion meeting, documented in the minutes, which includes the rationale, considerations, and qualifications of the proposed candidates, including their track records.
2. The Remuneration and Nomination Committee provides written notification to the Board of Commissioners regarding the candidates for the Board of Commissioners and/or the Board of Directors.
3. The Board of Commissioners, after considering the recommendations from the Remuneration and Nomination Committee, submits the proposal to the shareholders for discussion in the General Meeting of Shareholders (GMS).
4. The GMS decision regarding the composition of the Board of Commissioners and/or Board of Directors is formalized in the Deed of Minutes or GMS Resolutions and reported to the Financial Services Authority (OJK) no later than 10 (ten) days after the GMS. The resolution must also be reported to the Ministry of Law and Human Rights through a notary no later than 30 (thirty) days after the deed's issuance.
5. Members of the Board of Commissioners and/or the Board of Directors approved by the GMS must undergo a Fit and Proper Test conducted by OJK.



Implementation of Remuneration Governance

The implementation of remuneration governance at Bank Mega is regulated under the Board of Directors Decree No. SK.093/DIRBM/22 dated November 24, 2022, concerning Remuneration Governance at PT Bank Mega, Tbk. This policy has been in effect since January 1, 2017, in accordance with the provisions set forth in OJK Regulation No. 45/POJK.03/2015 dated December 23, 2015, and OJK Circular Letter No. 40/SEOJK.03/2016 dated September 26, 2016, on the Implementation of Governance in Remuneration for Commercial Banks. These provisions have applied to remuneration calculations since 2017, with payments made in 2018.

Remuneration of the Board of Commissioners and Directors

The Board of Commissioners and Directors receive the following remuneration and facilities packages:

No	Type of Income/ Facilities	Board of Commissioners		Board of Directors	
		Person	IDR Million	Person	IDR Million
1	Remuneration (Salary, bonuses, routine allowances, tantiem, and other facilities in non-kind form)	4	27,154	8	77,425
2	Other facilities in kind (housing, health insurance, etc.) that: • Can be owned • Cannot be owned	4	115	8	163
Total		27,269		77,588	

Meanwhile, the remuneration package categorized by income levels received by members of the Board of Commissioners and the Board of Directors over a period of one year is as follows:

Total Remuneration per Person in 1 (one) Year*)	Number of Directors	Number of the Board of Commissioners
Above IDR2 billion	8	4
Above IDR1 billion - IDR2 billion	-	-
Above IDR500 million - IDR1 billion	-	-
IDR500 million and below	-	-

The number of members of the Board of Commissioners, Directors and employees who receive variable remuneration for 1 (one) year and the total nominal amount is as follows:

No	Variable Remuneration	Board of Commissioners		Board of Directors		Employees	
		Person	IDR Million	Person	IDR Million	Person	IDR Million
1	Total	-	-	-	-	-	-

Remuneration for Risk Takers

The following table explains the composition and number of parties holding positions as Material Risk Takers (MRT) as of December 31, 2025:

MRT Position	Number of MRT
Board of Commissioners	4
Board of Directors	8
Group Head	6
Regional Head	8
Selective Division Head*	21

*Selective Division Heads categorized as MRT can be adjusted annually based on Management Decision.

The amount of MRT remuneration given in 1 (one) year in 2025 is as follows:

A.	Fixed Remuneration *)	IDR Million
1.	Cash	183,866
2.	Shares/share-based instruments issued by the Bank	-

B.	Variable Remuneration *)	Not Deferred	Deferred
1.	Cash	-	-
	• BOD - BOC - Committee of Experts (2018-2021)	-	-
	• MRT Employee (2021-2023)	-	-
2.	Shares/share-based instruments issued by the Bank		

Variable remuneration for Material Risk Takers is given in cash (100%) with a deferral period carried out in stages over a period of 3 (three) years which is given on a pro rata basis with a scheme according to the table below:

Material Risk Takers (MRT)	Direct Payment	1st year payment	2nd year payment	3rd year payment
Board of Commissioners	80%	6.66%	6.66%	6.66%
Board of Directors				
Group Head	85%	5%	5%	5%
Regional Head				
Selective Division Head				

The deferred bonus payment for the 1st year is paid in the following year after the direct payment and so on until the payment for the 3rd year.

Types of Variable Remuneration	Remaining Pending Amount (Rp Million)	Total Reduction During Reporting Period	
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)
Cash (IDR Million)	11,688		
Shares/Share-based instruments issued by the Bank (in share certificates and nominal millions of Rupiah which is the conversion of the share certificates)	-	-	-
Total	11,688		

Other Quantitative Information

Other quantitative information related to the Highest and Lowest Salary Ratio in the Bank and the number of employees affected by termination of employment and the total nominal severance pay paid by Bank Mega in 2025 are as follows:

Description	Ratio
a. Highest and Lowest Employee Salary Ratio	41.28 : 1
b. Highest and Lowest Director Salary Ratio	3 : 1
c. Highest and Lowest Board of Commissioners Salary Ratio	4.26 : 1
d. Highest Director Salary Ratio and Highest Employee Salary Ratio	4.38 : 1

Nominal Amount of Severance Pay Paid per Person in 1 (one) year	Number of Employees
Above IDR1 Billion	0
Between IDR500 million to IDR1 Billion	1
Up to IDR500 Million	357

Committees Under The Board of Commissioners

In carrying out the Bank's supervisory functions and duties, the Board of Commissioners is assisted by Committees under the Board of Commissioners. This is in accordance with the Board of Commissioners Charter (Board Manual) which states that the Board of Commissioners shall establish an Audit Committee, Risk Monitoring Committee, and Remuneration and Nomination Committee in order to support the effectiveness of the implementation of its duties and responsibilities.

AUDIT COMMITTEE

The Audit Committee is a Committee established under and accountable to the Board of Commissioners, tasked with supporting the Board in overseeing audit-related matters. In fulfilling its responsibilities, the Audit Committee provides independent opinions on issues requiring the Board of Commissioners' attention, ensuring alignment with governance principles and applicable laws and regulations.

Legal Basis for Establishment

1. Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of General Bank Governance.
2. Financial Services Authority Regulation No. 55/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Guidelines for the Implementation of the Audit Committee.
3. Decree of the Board of Directors No. SK. 111/DIRBM/23 dated August 31, 2023 concerning the Audit Committee of PT Bank Mega Tbk.

4. Decree of the Board of Commissioners No. 009/DEKOM/XI/23 dated November 13, 2023 concerning the Audit Committee Charter.

Audit Committee Charter

The Audit Committee Charter was prepared based on POJK No.55/POJK.04/2015 on the Establishment and Work Implementation Guidelines of Audit Committee, and Bank Mega's Articles of Association. The Audit Committee Charter was signed by the Board of Commissioners on November 13, 2023, and regulates among others:

1. Composition, structure and membership requirements;
2. Duties and responsibilities, and authorities;
3. Rules of procedure;
4. Meetings, quorum and decision-making,
5. Term of office of independent Committee members;
6. Performance evaluation mechanism; and
7. Review period of guidelines and work rules.

Organizational Structure and Composition

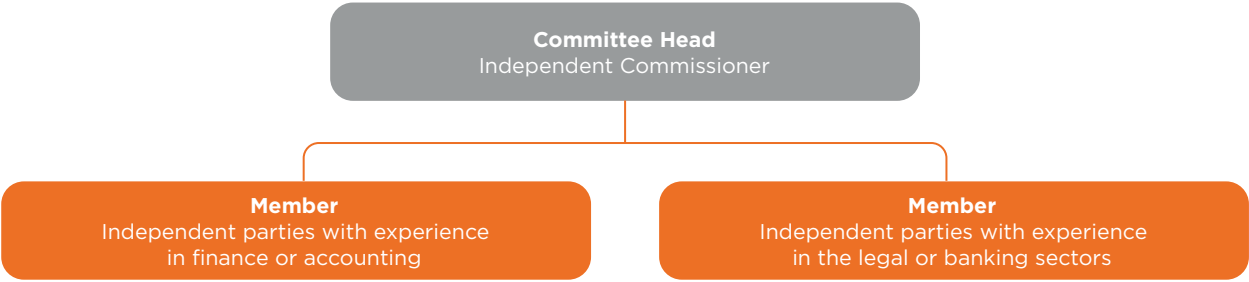
Bank Mega Audit Committee Charter regulates the structure and membership of the Audit Committee, which is appointed and dismissed by the Board of Commissioners and is responsible to the Board of Commissioners.

The Audit Committee consists of 3 (three) members, with the composition of membership at the end of 2024 consisting of 1 (one) Independent Commissioner as Chairperson and member and 2 (two) members of the Audit Committee from independent parties, with the following composition:

Name	Position	Appointment Date	Areas of expertise	Concurrent Position
Hizbullah*	Chairman	September 1, 2023	Banking	Independent Commissioner of PT Bank Mega Tbk
Purwo Junianto	Member	September 1, 2023	Finance & Banking	-
Ivan Purnama Sanoesi	Member	September 1, 2023	Finance & Banking	a. Member of the Risk Monitoring Committee of PT Bank Hibank Indonesia (Member of BNI) b. Member of the Audit Committee of PT Bank SMBC Indonesia Tbk c. Member of the Risk Monitoring Committee of PT Bank Ina Perdana Tbk d. Member of the Risk Monitoring Committee of PT BCA Digital

* Appointed as Chairman of the Audit Committee replacing Lambock V. Nahattands on August 31, 2023

The Bank Mega Audit Committee is chaired by an Independent Commissioner who also serves as a member, with the following organizational structure:



The implementation of duties and responsibilities of Bank Mega Audit Committee is stipulated in the Decree of Board of Commissioners No. 009/DEKOM/XI/23 dated November 13, 2023 on Audit Committee Charter. The Charter was updated based on the prevailing OJK regulations.

Independence of the Audit Committee

In carrying out its duties, the Audit Committee must be independent. Each member of the Audit Committee has met the following independence criteria:

1. Is not a person who works or has the authority and responsibility to plan, lead, control, supervise the activities of the Bank within the last 6 (six) months, except for the Independent Commissioner.
2. Does not have direct or indirect shares in the Bank.
3. Does not have an affiliated relationship with the Bank, members of the Board of Commissioners, members of the Board of Directors, or Major Shareholders of the Bank; and
4. Does not have a direct or indirect business relationship related to the Bank's business activities.

All members of the Audit Committee have signed an Independent Statement letter documented by the Corporate Secretary.

Duties and Responsibilities of the Audit Committee

The Audit Committee has fulfilled its duties and responsibilities by providing independent, professional opinions on reports and other information submitted by the Board of Directors. Additionally, it identifies key issues that require the attention of the Board of Commissioners, including:

1. Monitoring and evaluating the planning and implementation of audits and monitoring the follow-up of audit results in order to assess the adequacy of internal control including the adequacy of the financial reporting process.

2. The monitoring and evaluation above are at least carried out on:

- a. Implementation of the duties of the Internal Audit Work Unit.
 - b. Compliance of the implementation of audits by the Public Accounting Firm with applicable audit standards.
 - c. Implementation of follow-up actions by the Board of Directors on the findings of the Internal Audit Work Unit, public accountants, and the results of supervision by Bank Indonesia and the Financial Services Authority in order to provide recommendations to the Board of Commissioners.
3. Recommending the appointment of Public Accountants and Public Accounting Firms to conduct annual financial report audits to the Board of Commissioners.
 4. Evaluating the implementation of annual financial report audits by the Public Accounting Firm.
 5. Provide recommendations to the Board of Commissioners regarding the appointment of an independent quality controller from an external party to conduct a review of internal audit performance.
 6. Provide recommendations for the termination and appointment of the Head of the Internal Audit Work Unit.

Profile of Audit Committee Members

The complete profile of Audit Committee members can be seen in the Profile of Board of Commissioners Members and Profile of Non-Commissioners Committee Members, in the Company Profile chapter in this Annual Report.

Audit Committee Meetings and Attendance

Bank Mega Audit Committee held regular meetings at least 1 (one) time in 1 (one) month, in accordance with the provisions in the Audit Committee Charter and POJK No. 17 of 2023.



In addition, the meeting can only be held if attended by at least 50% (fifty percent) of the total members. During 2024, the Audit Committee held 20 (twenty) meetings, which were attended by all committee members. The results of the Audit Committee Meeting decisions are set forth in a meeting minutes and well documented.

Audit Committee Meeting Attendance Data 2025

No	Name of Meeting Participants	Meeting Attendance	Attendance Percentage
1.	Hizbullah	20 (Twenty) times	100%
2.	Purwo Junianto	20 (Twenty) times	100%
3.	Ivan Purnama Sanoesi	20 (Twenty) times	100%
Total Meetings During the Year		20 (Twenty) times	

Audit Committee Meeting Agenda

No.	Date	Agenda
1.	January 15, 2025	- Evaluation of the Implementation Results of IADT PT. Bank Mega Tbk. for the Second Semester of 2024. - Evaluation of the Follow-up Actions by the Board of Directors on Internal and External Audit Findings for the Second Semester of 2024.
2.	January 22, 2025	Evaluation of the Work Plan and Budget for IADT PT. Bank Mega Tbk. for 2025.
3.	February 5, 2025	Closing meeting with External Auditor RSM Indonesia regarding the implementation of the 2024 financial statement audit
4.	February 19, 2025	Evaluation of the Implementation Results of IADT for the period of January 2025.
5.	March 19, 2025	Evaluation of the Implementation Results of IADT for the period of February 2025.
6.	April 23, 2025	Evaluation of the Published Financial Statements of PT Bank Mega Tbk. for the position as of March 2025.
7.	April 30, 2025	Evaluation of the IADT Report for March 2025.
8.	June 4, 2025	Evaluation of the IADT Report for April - May 2025.
9.	June 11, 2025	Evaluation of the Internal Control (IC) Function at PT Bank Mega Tbk.
10.	July 2, 2025	Evaluation of the Implementation Results of IADT for the First Semester/2025.
11.	July 16, 2025	Evaluation of the Application of Financial Reporting Integrity in the Bank.
12.	July 23, 2025	Evaluation of the Published Financial Statements of PT Bank Mega Tbk. as of June 30, 2025
13.	July 30, 2025	Evaluation of the Implementation Results of IADT for the period of July 2025.
14.	August 27, 2025	Evaluation of the Implementation Results of IADT for the period of August 2025.
15.	September 24, 2025	Proposal for the Appointment of a Public Accounting Firm for the Audit of the Financial Statements for the 2025 Fiscal Year.
16.	September 24, 2025	Evaluation of the Implementation Results of IADT for the period of September 2025.
17.	October 28, 2025	Evaluation of the Published Financial Statements of PT Bank Mega Tbk. as of 30 September 2025.
18.	November 5, 2025	Kick-off Meeting with the Public Accounting Firm for the Implementation of the 2025 Fiscal Year Financial Statement Audit..
19.	November 19, 2025	Evaluation of the Implementation Results of IADT for the period of October 2025.
20.	December 3, 2025	Evaluation of the Implementation Results of IADT for the period of November 2025.
21.	December 19, 2025	Submission of Supporting Data for the Self-Assessment of Governance Implementation for the Second Semester of 2025

2025 Training

In 2025, members of the Audit Committee have attended various training programs. Training programs for Audit Committee members can be seen in the Profiles of Board of Commissioners Members and Profiles of Non-Commissioners Committee Members, in the Company Profile chapter in this Annual Report.

Audit Committee Work Program and Work Realization

Throughout 2025, the Audit Committee has conducted discussions and provided recommendations on various key activities undertaken by the Bank, including:

Audit Committee Meeting Agenda

No.	Work Program	Work Realization
1.	Evaluating the 2025 Annual Audit Work Plan (RKAT) for IADT	The evaluation of the 2025 Annual Audit Work Plan (RKAT) for IADT has been carried out.
2.	Evaluating the published financial statements of PT. Bank Mega Tbk.	The evaluation of the published financial statements of PT. Bank Mega Tbk. has been carried out on a quarterly basis..
3.	Evaluating the results of the audit of PT. Bank Mega Tbk. by the Public Accounting Firm	The evaluation of the audit results of PT. Bank Mega Tbk. by the Public Accounting Firm for the 2024 fiscal year has been carried out.
4.	Making a recommendation for the appointment of a Public Accounting Firm for the 2025 fiscal year.	A recommendation has been made for the appointment of a Public Accounting Firm for the audit of the financial statements for the 2025 fiscal year.
5.	Evaluating the results of the internal audit implementation and the adequacy of audit reporting for the year 2025.	An evaluation has been conducted on the results of the internal audit implementation and the adequacy of audit reporting. This was carried out by evaluating the monthly internal audit reports and documenting them in the Meeting Minutes, which are then submitted to the Board of Commissioners.
6.	Evaluating the implementation of follow-up actions by the Board of Directors on internal and external audit findings.	An evaluation has been conducted on the implementation of follow-up actions for improvements by the Board of Directors based on the internal and external audit findings.
7.	Evaluating the Application of Financial Reporting Integrity in the Bank.	An evaluation of the Application of Financial Reporting Integrity in the Bank has been conducted.

RISK MONITORING COMMITTEE

The Risk Monitoring Committee is a body established under and accountable to the Board of Commissioners, tasked with assisting in the oversight function and providing recommendations to the Board of Directors. Its role is to ensure that the Bank's risk management implementation adheres to adequate procedures and methodologies, allowing risks to be effectively controlled within the predetermined limits.

Legal Basis for Establishment

Bank Mega's Risk Monitoring Committee is formed based on:

1. Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of General Bank Governance.
2. Financial Services Authority Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for General Banks.
3. Decree of the Board of Directors No. SK. 025/DIRBM/22 dated February 25, 2022 concerning the Risk Monitoring Committee of PT Bank Mega Tbk.

4. Decree of the Board of Commissioners No. 010/DEKOM/XI/23 dated November 13, 2023 concerning the Risk Monitoring Committee Charter.

Risk Monitoring Committee Charter

Charter signed by the Board of Commissioners of Bank Mega on November 13, 2023, by referring to POJK No. 17 Year 2023 on the Implementation of Governance for Commercial Banks, and SEOJK No. 34/SEOJK.03/2016 on the Implementation of Risk Management for Commercial Banks. The Risk Monitoring Committee Charter has also been uploaded on the Bank's website.

The Risk Monitoring Committee Charter regulates among others:

- Composition, structure and membership requirements;
- Duties and responsibilities, as well as authority,
- Committee rules, meetings, quorum and decision making.
- Term of office of Committee members from independent parties;
- Performance evaluation mechanism, review period, and work order.

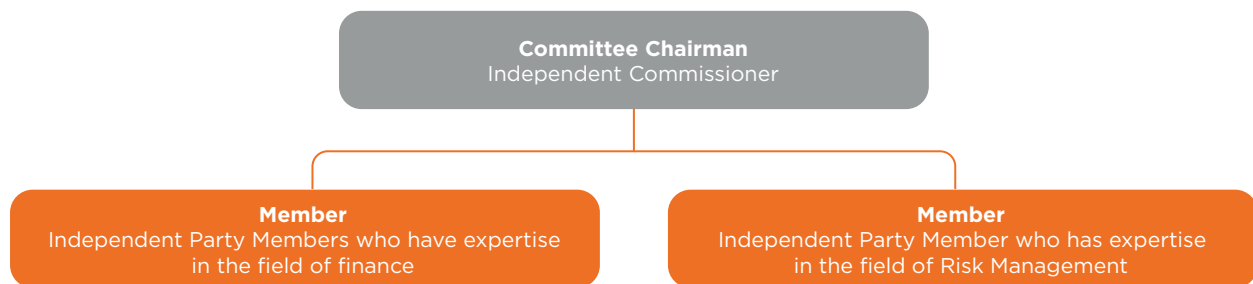
Number and Composition of Risk Monitoring Committee Members

The Risk Monitoring Committee consists of 3 (three) members, with the composition of membership at the end of 2025 consisting of 1 (one) Independent Commissioner as Chairperson and member and 2 (two) members from independent parties, with the following composition:

Name	Position	Appointment Date	Area of Expertise	Concurrent Position
Achjadi Ranuwisatra	Chairman	March 1, 2022	Banking	1. Independent Commissioner of PT Bank Mega Tbk 2. Chairman of the Committee at PT Bank Mega Tbk: • Remuneration and Nomination Committee • Integrated Governance Committee • Risk Monitoring Committee
Iramady Irdja	Member	March 1, 2022	Finance	-
Adrial Salam	Member	March 1, 2022	Risk Management	-

The Risk Monitoring Committee consists of at least 3 (three) members, one of whom is a concurrent Commissioner and 2 (two) members of the Risk Monitoring Committee from independent parties with expertise in Finance and Risk Management.

The Bank's Risk Monitoring Committee is chaired by an Independent Commissioner, concurrently a member, with the following structure:



Independence of the Risk Monitoring Committee

All members of the Risk Monitoring Committee are independent parties with no financial, managerial, share ownership, and/or family relationships with the Board of Commissioners, Board of Directors, and/or Controlling Shareholders, nor any affiliations with the Bank that could compromise their ability to act independently. None of the independent members of the Committee are former members of the Board of Directors or former executive officers from the same bank.

All members of the Risk Monitoring Committee have signed an Independent Statement letter documented by the Corporate Secretary.

Duties and Responsibilities of the Risk Monitoring Committee

The implementation of the duties and responsibilities of the Bank Mega Risk Monitoring Committee is set out in the Decree of the Board of Commissioners

No. 010/DEKOM/XI/23 dated 13 November 2023 concerning the Risk Monitoring Committee Charter. The guideline was prepared in accordance with the applicable OJK regulations.

The Risk Monitoring Committee has assisted in the implementation of the supervisory and coaching functions by the Board of Commissioners towards the Board of Directors and its staff in terms of implementing risk management by providing opinions and recommendations to the Board of Commissioners regarding the Risk Management Policy and its implementation, namely:

1. Evaluating the suitability between the risk management policy and the implementation of the policy.
2. Monitoring and evaluating the implementation of the duties of the Risk Management Committee and the Risk Management Work Unit in order to provide recommendations to the Board of Commissioners.



Profile of Risk Monitoring Committee Members

The profiles of the members of the Risk Monitoring Committee can be found in the Profiles of Board of Commissioners Members and Profiles of Non-Commissioners Committee Members, in the Company Profile chapter of this Annual Report.

Meetings and Attendance at Risk Monitoring Committee Meetings

POJK No. 17 of 2023 stipulates that the Risk Monitoring Committee shall hold a meeting at least 1 (one) time in 1 (one) month. This is in line with the provisions in Bank Mega's Risk Monitoring Committee Charter which stipulates that the Risk Monitoring Committee meeting is held periodically at least 1 (one) time in 1 (one) month, with the condition that it must be attended by majority or more than 1/2 of the members. During 2025, the Risk Monitoring Committee held 13 (thirteen) meetings, which were attended by all Committee members. The decisions of the Risk Monitoring Committee Meetings are set out in the minutes of the meetings and are well documented.

Attendance of the 2025 Risk Monitoring Committee Meeting

No	Name of Meeting Participants	Meeting Attendance	Attendance Percentage
1.	Achjadi Ranuwisatra	13 (thirteen) times	100%
2.	Iramady Irdja	13 (thirteen) times	100%
3.	Adrial Salam	13 (thirteen) times	100%
Total Meetings During the Year		13 (thirteen) times	

Risk Monitoring Committee Meeting Agenda 2025

No.	Date	Agenda
1.	January 24, 2025	Evaluation of Risk Management Implementation for the Year 2024.
2.	February 28, 2025	Evaluation of the RMC Report for January 2025.
3.	March 26, 2025	Evaluation of the Risk Management Committee (RMC) Report for February 2025.
4.	April 30, 2025	Evaluation of the Risk Profile for the First Quarter of 2025.
5.	May 23, 2025	Evaluation of the RMC Report for April 2025.
6.	June 25, 2025	Evaluation of the Risk Profile for the period of May 2025
7.	July 18, 2025	Evaluation of the Risk Profile for the Second Quarter of 2025
8.	August 29, 2025	Evaluation of the RMC Report for July 2025
9.	September 19, 2025	Evaluation of the RMC Report for July 2025
10.	October 17, 2025	Evaluation of the Risk Profile for the Third Quarter of 2025
11.	December 5, 2025	Evaluation of the RMC Report for October 2025
12.	December 19, 2025	Evaluation of the RMC Report for November 2025

2025 Training

In 2025, members of the Risk Monitoring Committee have attended various training programs. Training programs for members of the Risk Monitoring Committee can be seen in the Profiles of Board of Commissioners Members and Profiles of Non-Commissioners Committee Members, in the Company Profile chapter of this Annual Report.

Risk Monitoring Committee Work Program and Work Realization

discussed and submitted suggestions regarding various risk management activities carried out by the Bank, including:



Risk Monitoring Committee Meeting Agenda

No.	Work Program	Work Realization
1.	Assessing the effectiveness of the Risk Management Committee and the Risk Management Unit.	The evaluation of Bank Mega's Risk Profile for the Fourth Quarter of 2024, First Quarter of 2025, Second Quarter of 2025, and Third Quarter of 2025 has been conducted. The Risk Profile has been prepared in accordance with the regulations from the Regulator. The Bank's Risk Profile remains relatively stable throughout 2025, at a low to moderate level.
2.	Assessing the effectiveness of the Risk Management Committee and the Risk Management Unit.	Actively attending the KMR meetings every month. The KMR and RIMG have carried out their functions as expected, ensuring that risk management implementation has proceeded in accordance with the regulations. Risk parameters that exceed the Risk Appetite and enter the Risk Tolerance level, as well as breach limits, have been discussed and corrective actions have been followed up.
3.	Assessing the effectiveness of the Integrated Management Committee.	Actively attending the KMRT meetings every quarter. The KMRT at Mega Corpora Integrated Finance has been operating in accordance with the regulations. The Integrated Risk Profile has been maintained at a low to moderate level until October 2025.
4.	Monitoring Risk Limits for Credit Risk, Market Risk, Liquidity Risk, Strategic Risk, Operational Risk, Legal Risk, Compliance Risk, and Reputational Risk.	Evaluating the Risk Limit report every month and attending the ALCO meetings every month. In general, the Risk Limits have been maintained within the Bank's Risk Appetite and Risk Tolerance range, while those that entered the Breach Limit area have had action plans created and follow-up actions implemented.
5.	Providing information and recommendations to the Board of Commissioners.	The information and recommendations were communicated through a Memorandum to the Board of Commissioners throughout 2025.
6.	Evaluation of the implementation of the Recovery Plan for 2025.	The evaluation results were communicated through a Memorandum to the Board of Commissioners.
7.	Evaluating the implementation of the compliance function per semester for the years 2024 and 2025.	An evaluation of the compliance function implementation for the second semester of 2024 and the first semester of 2025 has been conducted

REMUNERATION AND NOMINATION COMMITTEE

In supporting the Board of Directors' succession program, the Board of Commissioners is assisted by the Nomination and Remuneration Committee to ensure the diversity of the composition of the Board of Commissioners and Board of Directors consisting of individuals with the highest standards of integrity. In addition, the Nomination and Remuneration Committee is also tasked with providing recommendations to the Board of Commissioners regarding the remuneration package for members of the Board of Directors and Board of Commissioners.

Legal Basis for Establishment

Financial Services Authority Regulation No. 34/POJK.04/2014 dated December 8, 2014 on the Implementation of the Nomination and Remuneration Committee of Issuers or Public Companies.

- Financial Services Authority Regulation No. 34/POJK.04/2014 dated December 8, 2014 concerning the Implementation of the Nomination and Remuneration Committee of Issuers or Public Companies.
- Financial Services Authority Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of General Bank Governance.

- Board of Directors Decree No. SK. 011/XI/23 dated November 13, 2023 concerning the Work Guidelines and Rules of Procedure of the Remuneration and Nomination Committee.
- Decree of the Board of Commissioners No. 013/DIRBM/24 dated March 1, 2024 concerning the Remuneration and Nomination Committee of PT Bank Mega Tbk.

Remuneration and Nomination Committee Charter

Bank Mega has a Remuneration and Nomination Committee Charter that was prepared based on the prevailing laws and regulations, including POJK No. 17 Year 2023 regarding the Implementation of Governance for Commercial Banks, and POJK No. 45/POJK.03/2015 regarding the Implementation of Governance in Providing Remuneration for Commercial Banks.

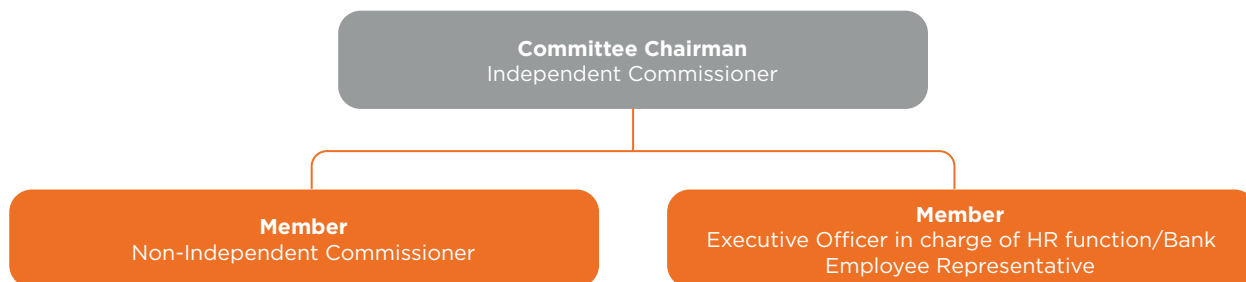
Bank Mega's Remuneration and Nomination Committee Charter was signed by Bank Mega's Board of Commissioners on November 13, 2023, and regulates among others: composition, structure and membership requirements; duties and responsibilities as well as authority; committee rules; meetings, quorum and decision making; term of service of committee members from independent parties; performance evaluation mechanism; as well as review period of guidelines and work rules.



Organizational Structure and Composition

The structure of Remuneration and Nomination Committee is regulated in Bank Mega Remuneration and Nomination Committee Charter, where the Committee shall consist of at least: 1 (one) Independent Commissioner as the Chairman; 1 (one) Non-Independent Commissioner; and 1 (one) Executive Officer in charge of Human Resources function, or 1 (one) employee representative of the Bank. In the event that the members of the Remuneration and Nomination Committee are determined to be more than 3 (three) persons, the Independent Commissioners must be at least 2 (two) persons.

Bank Mega Remuneration and Nomination Committee is chaired by an Independent Commissioner who is also a member, with the following structure:



The composition of the Bank Mega Remuneration and Nomination Committee as of December 31, 2025 is as follows:

Name	Position	Appointment Date	Area of Expertise	Concurrent Position
Achjadi Ranuwisastira	Chairman	March 6, 2025	Banking	a. Independent Commissioner of PT Bank Mega Tbk b. Chairman of the Committee at PT Bank Mega Tbk: - Risk Monitoring Committee - Integrated Governance Committee
Lambeck V. Nahattands		March 6, 2025		a. Independent Commissioner of PT Bank Mega Tbk b. Special Staff of the National Economic Council of the Republic of Indonesia for Law and Legislation.
M. Ade Kurniawan	Anggota	March 7, 2025	SDM	-
Anwar V. Purba*	Member	March 6, 2025	SDM	-

* Anwar V. Purba resigned from Bank Mega as Human Capital Management Head, effective March 8, 2025. Based on the Decree of the Board of Directors No. 015/DIRBM/25, dated March 7, 2025, member of the Remuneration and Nomination Committee of Bank Mega is M. Ade Kurniawan.

There is no special honorarium for each member of the Remuneration and Nomination Committee. The implementation of the duties and responsibilities of the Remuneration and Nomination Committee is stated in the Decree of the Board of Commissioners No. 011/DEKOM/XI/23 dated November 13, 2023 concerning the Guidelines and Rules of Procedure of the Remuneration and Nomination Committee. The guidelines are prepared based on the applicable OJK provisions.

All members of the Remuneration and Nomination Committee have signed an Independent Statement Letter documented by the Corporate Secretary.

Profile of Remuneration and Nomination Committee Members

The complete profile of the members of the Remuneration and Nomination Committee can be seen in the Profiles of Members of the Board of Commissioners and Profiles of Members of the Non-Commissioners Committee, in the Company Profile chapter in this Annual Report.

Duties and Responsibilities

The Remuneration and Nomination Committee has duties and responsibilities to assist the Board of Commissioners in carrying out its duties and functions, relating to the remuneration and nomination functions.



The duties and responsibilities of the Remuneration and Nomination Committee related to the remuneration policy are as follows:

1. Provide recommendations to the Board of Commissioners regarding the remuneration structure, remuneration policy, and amount of remuneration for members of the Board of Directors and/or members of the Board of Commissioners, which must be evaluated by the Remuneration and Nomination Committee at least 1 (one) time in 1 (one) year.
2. Assist the Board of Commissioners in assessing performance with the suitability of remuneration received by each member of the Board of Directors and/or member of the Board of Commissioners.
3. Submit evaluation results and recommendations to the Board of Commissioners regarding the overall employee remuneration policy to be submitted to the Board of Directors.

Meanwhile, the duties and responsibilities of the Remuneration and Nomination Committee related to the nomination policy are as follows:

1. Provide recommendations to the Board of Commissioners regarding the composition of the positions of members of the Board of Directors and/or members of the Board of Commissioners, policies and criteria required in the nomination process, and performance evaluation policies for members of the Board of Directors and/or members of the Board of Commissioners.
2. Assist the Board of Commissioners in assessing the performance of members of the Board of Directors and/or members of the Board of Commissioners based on benchmarks that have been prepared as evaluation materials.
3. Provide recommendations to the Board of Commissioners regarding capacity building programs for members of the Board of Directors and/or members of the Board of Commissioners.

Implementation of Duties and Responsibilities of the Remuneration and Nomination Committee

- The Remuneration and Nomination Committee has supported the Board of Commissioners in carrying out its supervisory and advisory functions over the Board of Directors and its management team regarding the implementation of remuneration and nomination policies. This has been done by providing opinions and recommendations to the Board of Commissioners, including:
- Conducting evaluations and recommendations on the overall employee remuneration policy to the Board of Commissioners.
- Conducting evaluations and recommendations on the overall remuneration policies of the Board of Commissioners and Board of Directors to the Board of Commissioners.
- Providing proposals for candidates who meet the requirements as members of the Board of Directors and/or members of the Board of Commissioners to the Board of Commissioners to be determined at the General Meeting of Shareholders.

Remuneration and Nomination Committee Meeting

In accordance with POJK No. 17 of 2023 and Bank Mega's Remuneration and Nomination Committee Charter which stipulates that Remuneration and Nomination Committee meetings must be held at least 1 (one) time in 3 (three) months, Bank Mega's Remuneration and Nomination Committee periodically holds meetings at least 1 (one) time in 3 (three) months. Other meeting requirements are that it must be attended by the majority of Committee members, including the presence of 1 (one) Independent Commissioner and 1 (one) Executive Officer in charge of human resources function, or 1 (one) Bank employee representative.

The attendance level of all members of Bank Mega Remuneration and Nomination Committee in the internal meeting of Remuneration and Nomination Committee along with the meeting agenda in 2025 is as follows:

Remuneration and Nomination Committee Meeting Agenda 2025

No.	Date	Agenda
1.	February 17 2025	Changes in the Composition of the Board of Directors
2.	March 25, 2025	Recommendation of Appointment and Changes in the Composition of Member of the Board of Directors of PT Bank Mega Tbk.
3.	June 23, 2025	Evaluation of the Implementation of the Remuneration Policy for the First Quarter of 2025
4.	July 21, 2025	Recommendation of Changes in the Composition and Determination of Duties of the Board of Directors of PT. Bank Mega Tbk.
5.	October 30, 2025	Evaluation of the Human Resources Management Policy of PT. Bank Mega Tbk



Attendance at Remuneration and Nomination Committee Meetings

During 2025, the Remuneration and Nomination Committee met 6 (six) times and was attended by all members of the Remuneration and Nomination Committee (100% attendance rate of Committee members). The results of the Remuneration and Nomination Committee Meeting decisions are set forth in a meeting minutes and are well documented.

Work Program and Work Realization of the Remuneration and Nomination Committee

During 2025, the Remuneration and Nomination Committee has discussed and submitted suggestions regarding various important activities carried out by the Bank, including:

Work program and realization of the Remuneration and Nomination Committee

No.	Work Program	Realization
1.	Recommendation for the appointment of Members of the Board of Directors.	Proposed to the Board of Commissioners to be determined at the 2025 General Meeting of Shareholders of PT Bank Mega Tbk.
2.	Evaluation of the implementation of the Remuneration Policy for the First Semester of 2025.	The results of the recommendation are submitted to the Board of Commissioners.
3.	Recommendation on the implementation of the Remuneration Policy for the First Semester of 2025.	The results of the recommendation are submitted to the Board of Commissioners.
4.	Evaluation of the Human Resources management policy of PT Bank Mega Tbk..	The results of the recommendation are submitted to the Board of Commissioners.

Remuneration of Remuneration and Nomination Committee Members in 2025

There is no special remuneration paid to members of Remuneration and Nomination Committee other than that paid monthly as Commissioner or Executive Officer.



Implementation of Remuneration Governance

The implementation of Remuneration Governance at PT Bank Mega Tbk is regulated in the Board of Directors' Decrees SK. 093/DIRBM/22 and SK. 081/DIRBM-HCRO/18 regarding the First Revision of the Remuneration Governance Policy of PT Bank Mega Tbk. This policy is an update to SK. 081/DIRBM-HCRO/18, which was effective from 1 January 2017 (in accordance with the provisions of OJK Regulation No. 45/POJK.03/2015 dated 23 December 2015 and OJK Circular Letter No. 40/SEOJK.03/2016 dated 26 September 2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks). These provisions have applied to the calculation of remuneration for the year 2017, which was paid in 2018.

Remuneration for the Board of Directors and the Board of Commissioners

The Board of Directors and the Board of Commissioners receive the following remuneration and facilities packages

No	Type of Income/Facilities	Board of Commissioners		Board of Directors	
		Person	IDR Million (gross)	Person	IDR Million (gross)
1	Remuneration (Salary, bonuses, routine allowances, tantien, and other facilities in non-kind form)	4	26,234	7	78,546
2	Other facilities in kind (housing, health insurance, etc. that: • Can be owned • Cannot be owned	4	114	7	143
Total			26,348		78,689

Remuneration package categorized by income levels received by members of the Board of Directors and the Board of Commissioners over a period of one year is as follows:

Total Remuneration per Person in 1 (one) Year ^{*)}	Number of Directors	Number of Member of the Board of Commissioners
Above IDR2 billion	7	4
Above IDR1 billion – IDR 2 billion	4	114
Above IDR500 million – IDR1 billion		
IDR500 million and below		

^{*)} received in cash

Variable Remuneration

Number of members of the Board of Commissioners, Directors and employees who receive variable remuneration for 1 (one) year and the total nominal amount:

Variable Remuneration	Total Amount Received in 1 (one) Year					
	Board of Directors		Board of Commissioners		Employees	
	Person	IDR Million	Person	IDR Million	Person	IDR Million
Total	7	4,098	4	1,320	43	2,416

Remuneration for Risk Takers (MRT)

Total Amount of Remunerations for MRT over 1 (one) year:

A. Fixed Remuneration ^{*)}	
1. Cash	Rp 158.590
2. Shares/share-based instruments issued by the Bank	-



B. Variable Remuneration ^{*)}	Non Deferred	Deferred
1. Cash	-	7,834
2. Shares/share-based instruments issued by the Bank	-	-

^{*)} for MRT only and disclosed in IDR million

Variable remuneration for Material Risk Takers is given in cash (100%) with a deferral period carried out in stages over a period of 3 (three) years, which is given on a pro rata basis with a scheme according to the table below:

Material Risk Takers (MRT)	Direct Payment	1 st Year Payment	2 nd Year Payment	3 rd Year Payment
Board of Commissioners	80%	6.66%	6.66%	6.66%
Board of Directors				
Group Head				
Regional Head	85%	5%	5%	5%
Selective Division Head				

The deferred bonus payment for the first year is paid in the following year after the direct payment and so on until the payment for the 3rd year.

Quantitative Information

Types of Variable Remuneration ^{*)}	Remaining Pending Amount (Rp Million)	Total Reduction During Reporting Period		
		Due to Explicit Adjustment (A)	Due to Implicit Adjustment (B)	Total (A)+(B)
1. Cash (in IDR Million)	Rp329			
2. Shares/share-based instruments issued by the Bank (in share certificates and nominal millions of Rupiah which is the conversion of the share certificates)	-	-	-	-
	Rp 329	-	-	-

^{*)} only for MRT

Salary Ratio

The Highest and Lowest Salary in the Bank Mega in 2025 is as follows:

No	Description	Ratio
1	Highest and Lowest Employee Salary Ration	44.44 : 1
2	Highest and Lowest Director Salary Ratio	3 : 1
3	Highest and Lowest Board of Commissioners Salary Ratio	4.26 : 1
4	Highest Director Salary and Highest Employee Salary Ratio	3.94 : 1

Severance Payment

Number of employees affected by termination of employment and the total nominal severance payment paid:

Nominal Amount of Severance Payment Paid per Person in 1 (one) Year	Number of Employees
Above IDR 1 Billion	1
Between IDR500 Million to IDR1 Billion	3
Up to IDR500 Million	181

Committees Under The Board of Directors

As stipulated in the Board Manual, the Board of Directors may establish committees to support the effective implementation of the duties and responsibilities of the Board of Directors. Board of Directors level committee is also known as Executive Committee (Exco). Bank Mega has 8 (eight) Executive Committees, namely:

No.	Committee	Board of Directors Decree No.	Date
1.	Risk Management Committee	SK.No.069/DIRBM/23	June 12, 2023
2.	Asset and Liabilities Committee (ALCO)	SK.No.064/DIRBM/23	May 4, 2023
3.	Credit Policy Committee	SK.No.130/DIRBM/24	December 11, 2024
4.	Information Technology Steering Committee	SK.NO.067/DIRBM/23	June 5, 2023
5.	Human Resources Committee	SK.No.062/DIRBM/23	April 13, 2023
6.	Product and Process Committee for Issuing New Products or Activities	SK.No.098/DIRBM/24	August 29, 2024
7.	Credit Committee*	SK.NO.094DIRBM/24	August 14, 2024
8.	Crisis Management Committee	SK.No.076/DIRBM/23	June 13, 2023

Note :

* Has been updated again with SK.No.004/DIRBM/25 dated January 14, 2025

RISK MANAGEMENT COMMITTEE

Main Functions and Authorities

The Risk Management Committee has the main function and authority to provide recommendations to the President Director, in formulating and improving policies related to risk management, as well as evaluating the development and condition of the risk profile.

Structure and Membership

The membership composition of the Risk Management Committee as of December 31, 2025 is as follows:

Positions on the Committee	Filled By
Chairman of the Committee	President Director
Secretary	Market, Liquidity & Integrated Risk Management (MIRG) Head. The Secretary is assisted by other Risk Management Work Units (SKMR) in preparing meeting materials, namely: a. Credit Risk Management (CRMG) Head; b. Operasional Risk Management (ORMG) Head. c. IT & Cyber Risk Management (ITCR) Head.
Permanent Members with Voting Rights	All member of the Board of Directors
Non-Permanent Members with no Voting Rights	a. Compliance & GCG (CGCG) Head; b. Internal Audit (IADT) Head; c. Financial Control (FICO) Head; d. Crime & Fraud Investigation (CFIN) Head; e. Treasury & Financial Institution (TSFI) Head; f. Treasury & International Banking Business Support (TIBS) Head; g. Strategic & Business Development (SBDV) Head; h. Business Performance Management & Analytics (BPMA) Head; i. Retail Product Management Head (RPMG) Head; j. Corporate Funding Head (COFN) Head; k. Human Capital Management Head (HCMG) Head;

Positions on the Committee	Filled By
	l. Human Capital Reward Operations & Service (HCRO) Head; m. IT Infrastructure & Operations (ITSO) Head; n. Network Operations (NTOP) Head; o. Process Management & Internal Control (PMIC) Head; p. Account Services (ACSS) Head; q. Customer Experience & Customer Care (CECC) Head; r. Corporate Affairs (COAF) Head; s. Credit Business (CRBS) Head; t. CCPL Marketing & Business Support (CPMB) Head.
Non-Permanent Members with No Voting Rights	Related Work Unit Leaders.

Duties and Responsibilities of the Risk Management Committee

- 1) Preparation of Risk Management policies and changes thereto, including Risk Management strategies, risk levels taken, and Risk tolerance, Risk Management frameworks and contingency plans to anticipate abnormal conditions.
- 2) Improvement of the Risk Management process periodically or incidentally as a result of changes in external and internal conditions of the Bank that affect capital adequacy, the Bank's Risk Profile, and the ineffectiveness of the implementation of Risk Management based on the evaluation results.
- 3) Determination of policies and/or business decisions that deviate from normal procedures, such as significant business expansion exceeding the Bank's previously established business plan, or taking a position/Risk exposure that exceeds the established limit.
- 4) Establishing Risk Limit (Risk Appetite and Risk Tolerance) for each Risk area (Risk Taking Limit).
- 5) Monitoring and evaluating and implementing Risk Limits in accordance with applicable Risk Limit provisions
- 6) Evaluating the Risk Profile Report and PTKB Report before being submitted to the Financial Services Authority (OJK) as a routine report.
- 7) Monitoring significant issues through reports submitted by the Risk Management Committee secretariat.

Risk Management Committee Activities in 2025

During 2025, the Risk Management Committee has held a Committee meeting to discuss the implementation of risk management as follows:

No.	Discussion Material
1.	Assessment of the Bank's Health Level for the Second Semester - 2024
2.	Risk Limit Monitoring for December 2024
3.	Economic Sector Limit Monitoring for December 2024
4.	ITCR Dashboard
5.	Risk Limit Monitoring for Januari 2024

No.	Discussion Material
6.	Monitoring & Review of Economic Sector Limits for January 2025
7.	Update of the Allowance for Impairment Losses (CKPN) Guideline Book
8.	Risk Limit Monitoring for February 2025
9.	Review of Operational Risk Profile Indicator
10.	Monitoring of Economic Sector Limits for February 2025
11.	ITCR Security Assessment – SDLC Process
12.	Report of Risk Profile of the First Quarter – 2025
13.	Risk Limit Monitoring for March 2025
14.	Monitoring of Economic Sector Limits for March 2025
15.	Risk Limit Monitoring for April 2025
16.	Monitoring & Review of Economic Sector Limits for April 2025
17.	Monitoring of ORGM Q1 2025
18.	Risk Limit Monitoring for May 2025
19.	Monitoring of Economic Sector Limits for May 2025
20.	Assessment of the Bank's Health Level for the First Semester – 2025
21.	Risk Limit Monitoring for June 2025
22.	Monitoring of Economic Sector Limits for June 2025
23.	Risk Limit Monitoring for July 2025
24.	Review & Monitoring of Economic Sector Limits for July 2025
25.	Risk Limit Monitoring for August 2025
26.	Review of Risk Profile Indicator
27.	Monitoring of Economic Sector Limits for August 2025
28.	Report of Risk Profile for the Third Quarter 2025
29.	Risk Limit Monitoring for September 2025
30.	Monitoring of Economic Sector Limits for September 2025
31.	Risk Limit Monitoring for October 2025
32.	Review of Risk Limit Parameter
33.	Monitoring of Economic Sector Limits for October 2026
34.	Monitoring of ORGM Q3 2025
35.	Risk Limit Monitoring for November 2025
36.	Monitoring of Economic Sector Limits for November 2025
37.	Risk Limit Monitoring for November 2025



ASSET AND LIABILITY COMMITTEE (ALCO)

Primary Functions and Authorities

The Asset and Liability Committee (ALCO) is established to support the Board of Directors and is responsible for analyzing and evaluating asset and liability management, as well as assisting the Board of Directors in decision-making by formulating policies, strategies, and objectives to manage the Bank's assets and liabilities in an integrated manner.

Structure and Membership

As of December 31, 2025, the composition of the Asset and Liability Committee (ALCO) is as follows:

Positions on the Committee	Filled By
Chairman	President Director
Vice Chairman	Director of Treasury & International Banking (concurrently as a permanent member).
Permanent Members	a. Vice President Director in charge of Consumer Banking & Credit. b. Vice President Director in charge of Risk, Operations, IT, Compliance & Human Capital. c. Director of Credit. d. Director of Operations. e. Director of Information Technology. f. Director of Compliance & Human Capital (as a non-voting member). g. Treasury & Financial Institution Head. h. Treasury & International Banking Business Support Head Credit Business Head. i. Retail Product Management Head. j. Market, Liquidity & Integrated Risk Management Head. k. Corporate Funding Head.
Non-permanent Members	Other related Work Unit Top Leaders (as other invited participants as needed).
Secretary	Financial Control Head

Duties and Responsibilities of the ALCO Committee

- 1) Setting short-term and long-term financial targets.
- 2) Ensuring that the financial targets set by the Bank are approved by the Bank's Commissioners.
- 3) Setting the ALMA (Asset and Liabilities Management) strategy.
- 4) Ensuring that in implementing the ALMA strategy, the Bank maintains the Bank-wide risk level at a level that is in accordance with risk appetite.

ALCO Activities in 2025

During 2025, the ALCO Committee has held meetings to discuss the following matters:

No.	Discussion Material
1.	Economic Indicators: Inflation from various countries; geopolitical developments and global and Indonesian economic growth; as well as macroeconomic and exchange rate developments.
2.	Risk Management: Discussion of risk limits and risk tolerance for several financial indicators, including LDR, LCR, NSFR, Capital Adequacy Ratio, and other financial indicators.
3.	Financial Projections: Position/achievement of Loans, Third-Party Funds (DPK), Cost of Funds (COF), and Profit Before Tax (PBT).

CREDIT POLICY COMMITTEE

Primary Functions and Authorities

The Credit Policy Committee serves a key function in supporting and assisting the Board of Directors in overseeing the implementation and execution of the Bank's Credit Policy.

Structure and Membership

As of December 31, 2025, the composition of the Credit Policy Committee is as follows:



	Positions on the Committee	Filled By
Credit	Chairman	President Director
	Vice Chairman	Vice President Director (Business)
	Secretary	Process Management & Internal Control Head
	Permanent Members	a. Directorate Vice President Director (Risk, Compliance, Operations & Information Technology) (Deputy President Director) (Support) b. Directorate Credit (Director) c. Directorate Compliance (Director) d. Directorate Operations (Director) e. Directorate Information Technology (Director) f. Compliance & GCG - CGCG (Head) g. Credit Risk Management - CRMG (Head) h. Internal Audit - IADT (Head) i. Credit Business - CRBS (Head) j. Strategic Business Development - SBDV (Head) k. Corporate Sales - COSA (Head) l. Indirect Channel - INCH (Head) m. Retail & Commercial Business - RBCS (Head) n. Consumer Loans - CSLN (Head) o. Corporate Legal - COLG (Head) p. National Credit Review & Restructure - NCRR (Head) q. Centralized Credit Operations - CCOP (Head) r. Collection Strategy & Support - CLSS (Head) s. Treasury & Financial Institution (Head)
Credit Card and Personal Loan	Chairman	President Director
	Vice Chairman	Vice President Director (Business)
	Secretary	Process Management & Internal Control Head
	Permanent Members	a. Vice President Director (Risk, Compliance, Operations & Information Technology) (Deputy President Director) (Support) b. Compliance Directorate (Director) c. Operations Directorate (Director) d. Information Technology Directorate (Director) e. Compliance & GCG - CGCG (Head) f. Credit Risk Management - CRMG (Head) g. Internal Audit - IADT (Head) h. Corporate Legal - COLG (Head) i. Centralized Credit Operations - CCOP (Head) j. Collection Strategy & Support - CLSS (Head) k. CCPL Marketing & Business Support - CPMB (Head) l. CCPL Product, Portfolio & Acquisition Marketing - CPAM (Head) m. CCPL Partnership & Acquiring - CPPA (Head) n. Account Services - ACSO (Head) o. Customer Experience & Customer Care - CECC (Head)
	Non-Permanent Members	All other work units outside of permanent members related to the discussion material

Duties and Responsibilities of the Credit Policy Committee

1. Provide input to the Board of Directors in the preparation of credit policies, especially those related to the formulation of prudential principles in credit.
2. Supervise, implement, and apply the Bank Credit Policy (KPB) consistently and consistently and formulate solutions if there are obstacles/constraints in the implementation of KPB.
3. Conduct periodic reviews of KPB and provide suggestions to the Board of Directors if changes/improvements to KPB are needed.
4. Monitor and evaluate the development and quality of the overall credit or financing portfolio including the determination of credit risk limits and economic sector risk limits. This is done monthly by the Credit Risk Management Work Unit.
5. Monitor and evaluate the correctness and quality of the use of the authority to decide on Credit or Financing through the BWMK usage monitoring report. Done monthly by the Credit Risk Management Work Unit.
6. Monitor and evaluate the accuracy of the process of providing, development, and quality of credit or financing provided to parties related to the Bank and certain large Debtors. This implementation is carried out continuously by the Credit Control Unit, Compliance Work Unit, and Internal Audit Work Unit.



7. Monitor and evaluate the implementation of BMPK provisions. BMPK monitoring is carried out by the Centralized Credit Operations Work Unit every month and is supervised by the Compliance Work Unit.
8. Monitor and evaluate compliance with the provisions of laws and regulations and other regulations in the implementation of credit provision, carried out continuously by the Credit Control Unit, Compliance Work Unit, and Internal Audit Work Unit.
9. Monitor and evaluate the settlement of problematic credit or financing in accordance with that stipulated in the KPB, carried out by the Special Asset Management Work Unit and the Legal Work Unit.
10. Monitoring and evaluating the Bank's efforts in meeting the adequacy of the PPKA Asset Quality Assessment Provision, and in addition the Allowance for Impairment Losses - CKPN, is carried out every month by the Credit Risk Management Work Unit, the Centralized Credit Operations Work Unit, and the Financial Control Work Unit.

Activities of the Credit Policy Committee in 2025

During the year 2025, the Credit Policy Committee held meetings with discussion of materials related to credit policy as follows:

No.	Subject of Discussion
1.	Discussion of Operational Policy regarding the Provisions for Termination and Closure of Credit Cards
2.	Creation/Preparation of Interest and Fee Provisions (Fee-Based Income) for Credit Cards
3.	Update of Provisions for Credit Card Transaction Disputes
4.	Discussion of QRIS Risk Acceptance (Credit Card)
5.	Discussion of QRIS Risk Acceptance (Credit Card)-Continuation)
6.	Discussion on Credit Cards regarding the Hold of Funds for Secured Credit Cards (Non-Infinite and Non-Corporate Cards)
7.	Discussion of OJK Findings related to Credit Disbursement
8.	Update of the Guideline Book for Determining Allowance for Impairment Losses of Financial Assets
9.	Discussion on the Simplification of the Credit Disbursement Process
10.	Discussion on the Credit Integrated Application (CIA)
11.	Update of the Provision for Granting Back-to-Back Credit Facilities
12.	Update of the Provision for Collection of Overdue Credit Card Payments
13.	Update of the Provision for Granting Loan Credit Facilities Secured by Deposits

No.	Subject of Discussion
14.	Update of the Provision for Credit Card Refunds and Payment Switching at Bank Mega
15.	Update of the Financial Information Service System (SLIK) Policy
16.	Update of the Provisions for Determining Loan to Value (LTV) for Property Loans and Property-Backed Consumer Loans, as well as the Minimum Down Payment (DP) for Motor Vehicle Loans
17.	Discussion and Update on the Gradual Settlement of Credit Card/Personal Loan
18.	Discussion of the Policy on Credit Approval Mechanisms, Credit Committee Meeting Policy, and Credit Committee Secretary
19.	Update and Discussion of Credit Card Acquisition Channels
20.	Update of the Provisions for Credit Archive Documentation
21.	Update of the Provisions for Credit Disbursement
22.	Update of the Provisions for the Credit Card Tap to Pay Service
23.	Discussion on the Procedures for Credit Decision-Making
24.	Update on Bank Mega QRIS Merchant (Credit Card)
25.	Update of the Indirect Channel Credit Guideline Book
26.	Update of Credit Segmentation
27.	Update of Authority for Signing Credit Agreements
28.	Update of the Provision on Insurance Closure as One of the Requirements for Granting Bank Credit Facilities
29.	Update of the Credit Analysis Memorandum (MAK) Format for Small and Medium Enterprise (SME) Credit, Medium Enterprise Credit (KUM), Commercial, Indirect Channel, and Corporate Segments
30.	Discussion on the Update of Credit Restructuring Policy
31.	Update on the Implementation of Sustainable Finance
32.	Update of Credit Provision Procedures for the Corporate Segment
33.	Update of the Process and Procedures for Credit/ Partnership Provision in the Indirect Channel Segment
34.	Update of Bank Mega Credit Committee
35.	Update of the SME Credit Process and Procedures
36.	Update and Discussion of Bank Mega Merchant Payment Gateway
37.	Creation of Provisions on the Procedures for Credit Decision-Making
38.	Discussion on the Update of the Credit Restructuring Process and Procedures
39.	Creation of Provisions for Standby Letter of Credit (SBLC) or Demand Guarantee (DG) Transactions
40.	Discussion on Credit Card Refunds and Payment Switching
41.	Update of the Credit Restructuring Committee
42.	Update of the Corporate Credit Guideline Book
43.	Update of the Collateral Assessment Guideline Book of PT Bank Mega, Tbk.



INFORMATION TECHNOLOGY STEERING COMMITTEE

Primary Functions and Authorities

The Information Technology Steering Committee of Bank Mega is responsible for providing recommendations to the Board of Directors regarding strategic plans, policies, development, and implementation of the Bank's information technology.

Structure and Membership

As of December 31, 2025, the composition of the Information Technology Steering Committee is as follows:

Positions on the Committee	Filled By
Steering Committee	
a. Chairman	a. President Director
b. Vice Chairman	b. Director of Information Technology
c. Members	c. Board of Directors
Secretary	Top Leader of IT Project Management Work Unit
Working Committee	a. All Top Leaders of Information Technology (IT) Work Units b. Top Leaders of other related Work Units. c. Top Leader of Related Initiator/Product Owner Work Units

Duties and Responsibilities of the Information Technology Steering Committee

Provide direction and decisions within the following scope:

1. Information Technology Strategic Plan that is in line with the Bank's strategic plan and business activities.
2. Formulation of primary Information Technology policies, standards, and procedures.
3. Conformity between approved Information Technology projects and the Information Technology Strategic Plan.
4. Conformity between the implementation of Information Technology projects and the agreed project plan.
5. Conformity between Information Technology and the needs of the management information system and the needs of the Bank's business activities.
6. Effectiveness of steps in minimizing the risk of the Bank's investment in the Information Technology sector so that the Bank's investment in the Information Technology sector contributes to achieving the Bank's business goals.
7. Monitoring of Information Technology performance and efforts to improve Information Technology performance.

8. Efforts to resolve various problems related to Information Technology that cannot be resolved by the user work unit and the Information Technology organizer effectively, efficiently, and on time.
9. Adequacy and allocation of resources owned by the Bank.
10. Conduct evaluation and approval for the implementation of Information Technology projects that require an investment of more than IDR1,000,000,000 (one billion rupiah).
11. Conduct a review of the effectiveness of the project after going live against the established forecast/plan.

Activities of the Information Technology Steering Committee in 2025

During 2025, the Information Technology Committee has held several meetings with discussions on materials related to Information Technology policies as follows:

No.	Subject of Discussion
1.	Application (RSTI Progress & Portfolio Project)
2.	Technology Operation & Monitoring
3.	Technology Infrastructure & Security
4.	Technology Budget Utilization & Approval
5.	Application (RPPB Progres & Portfolio Project)

HUMAN RESOURCES COMMITTEE

Basic Function and Authority

The Human Resources Committee has the main function and authority to assist the Board of Directors in managing the Bank related to human resource development.

Structure and Membership

The composition of the Information Technology Steering Committee membership as of December 31, 2025 is as follows:

Positions on the Committee	Filled By
Chairman of the Committee	President Director
Deputy Chairman concurrently as Member	Director in charge of Human Resources
Member of the Committee	- President Director (Chairman and member). - Vice President Director. - Director in charge of Human Resources (Vice Chairman and Member). - Top Leader of the Work Unit in charge of Human Resources concurrently serves as the Secretary of the Committee.

Duties and Responsibilities of the Human Resources Committee

1. Study, discuss problems and determine the direction and policies in the field of Human Resources.
2. Discuss and compile the organizational structure of PT Bank Mega Tbk, including the determination of positions/job titles in the organization.
3. Decide and discuss remuneration policies given to Employees
4. Determine the form or amount of awards/sanctions given to Employees.

Activities of the Human Resources Committee in 2025

During 2025, the Human Resources Committee has conducted meetings with discussion of materials related to Human Resources policies, as follows:

No.	Subject of Discussion
1.	Discussion of cases occurring at Branch Offices.
2.	Recommendation of sanctions for audit findings at Branch Offices.
3.	Bank Mega Organizational Structure for 2025.
4.	Review of the Periodic Salary Increase for Employees in 2025.

PRODUCT COMMITTEE

Main Functions and Authorities

1. Ensure that new products or activities to be developed are in accordance with the Bank's plans and strategies as well as the risks faced.
2. Provide approval and recommendations for proposed New Products or Activities.
3. Ensure completeness of documents in the process of principle approval of product proposals and registration of each submission of new products or activities.
4. Monitor the fulfillment of provisions relating to the issuance of new products or activities.
5. Submit every report on the plan and realization of the issuance of new products or activities of the Bank made by the initiator to the OJK in accordance with the provisions.
6. Conduct evaluations of the Bank's products and activities.
7. Monitor the implementation of product evaluations carried out by the initiator/product owner.



Structure and Membership

The membership composition of the Product Committee as of December 31, 2025 is as follows:

Positions on the Committee	Filled By
Chairman Steering Committee	President Director
Member Steering Committee	Board of Directors.
Secretary (concurrently Chair of the Working Committee):	a. Funding Products and Consumer Credit Products: Retail Product Management Head. b. Non-Consumer Credit Products: Strategic & Business Development Head. c. Credit Card Products: CCPL Product, Portfolio & Acquisition Marketing Head. d. Treasury Products: Treasury & International Banking Business Support Head.
Working Committee:	a. Compliance & GCG Head. b. Anti Money Laundering Head. c. Internal Audit Head. d. Risk Management (Operational Risk Management Head, Credit Risk Management Head, Market, Liquidity & Integrated Risk Management Head, dan IT & Cyber Risk Management). e. Personal Data Protection Head. f. Process Management & Internal Control Head. g. Corporate Legal Head. h. Financial Control Head. i. Process & System Development Head. j. IT Project Management Head. k. Transformation Project Head. l. Head other related. m. Head Initiator/Product Owner.

Duties and Responsibilities of the Product Committee

1. Ensure that new products or activities to be developed are in accordance with the Bank's plans and strategies as well as the risks faced.
2. Provide approval and recommendations for proposed New Products or Activities.
3. Ensure completeness of documents in the process of principle approval of product proposals and registration of each submission of new products or activities.
4. Monitor the fulfillment of provisions relating to the issuance of new products or activities.
5. Submit every report on the plan and realization of the issuance of new products or activities of the Bank made by the initiator to the OJK in accordance with the provisions.
6. Conduct evaluations of the Bank's products and activities.
7. Monitor the implementation of product evaluations carried out by the initiator/product owner.

Activities of the Product Committee in 2025

The Product Committee has held several meetings with discussion of product development materials throughout 2025 as follows:

No.	Subject of Discussion
1.	Information Technology Service Provider related to the Debit Card Business of PT Bank Mega Syariah.
2.	New Savings Product "Mega Rencana USD".
3.	Personal Accident Insurance with a Distribution Business Model.
4.	Micro Home Insurance (Follow-up Bancassurance Product).
5.	Overnight Index Swap (OIS)
6.	Indonesia Credit Card
7.	Gen Z Biv Credit Card
8.	QRIS Credit Card Funding Source
9.	Launching of Tap to Pay Garmin
10.	Garmin Pay Licence
11.	Collaboration on a Credit Life Insurance Product under a Referral Business Model for the Bank's product with PT Asuransi Simas Jiwa.



CREDIT COMMITTEE

Main Functions and Authorities

The Credit Committee has the main function and authority to assist in carrying out the duties of the Board of Directors, particularly in relation to credit management.

Structure and Membership

Bank Mega Credit Committee as of December 31, 2025, consists of:

- Corporate Credit Committee
- Commercial Credit Committee
- Small and Medium Enterprises (SME) Credit Committee
- Consumer Credit Committee
- Indirect Channel Credit Committee
- Treasury & International Banking (Tib) Credit Committee - Prime Bank & State-Owned Bank
- Treasury & International Banking (Tib) Credit Committee - Non-Prime Bank
- Treasury & International Banking (Tib) Credit Committee - Non-Bank Financial Institutions (Asset and Securities Management Companies)
- Treasury & International Banking (Tib) Credit Committee - Foreign Exchange of Business Entities
- Treasury & International Banking (Tib) Credit Committee - Individual Foreign Exchange

- Treasury & International Banking (Tib) Credit Committee - Business Entity Bonds for Credit Facility (Money Market Line and Bonds Issuer Line)
- Treasury & International Banking (Tib) Credit Committee - Business Entity Bonds for Trading Facility (Bonds Trading Line)
- Credit Card Credit Committee And/Or Personal Loan

Duties and Responsibilities of the Credit Committee

1. Make decisions on credit applications in accordance with its authority.
2. Coordinate with the Asset and Liabilities Committee (ALCO) in terms of funding.
3. Maintain the quality of the Bank's credit portfolio
4. Prevent or minimize Bank losses arising from the impact of problematic credit
5. Carry out its duties with full responsibility, especially in relation to providing objective, honest and thorough credit approvals.
6. Reject requests and/or influence from parties interested in credit applicants to provide formal credit approvals;
7. Comply with and follow all existing provisions, both provisions of the Regulator and internal Bank provisions.

Credit Committee Activities in 2025

The Credit Committee has held meetings with discussion of materials related to credit management policies throughout 2025 which are summarized in the following table:

Credit Segment	Total Number of Credit Proposals Approved During 2025		
	Credit Committee	Credit Restructuring Committee	Total
Corporate Credit	97	3	100
Treasury Credit & International Banking	18	0	18
Commercial Credit	41	6	47
SME Credit - KUM	170	9	179
Total	326	18	344

CRISIS MANAGEMENT COMMITTEE

Main Functions and Authorities

The Crisis Management Committee has the primary function of assisting the Board of Directors in the management of the Bank, particularly in relation to crisis management.

Structure and Membership

The composition of the Crisis Management membership as of December 31, 2025 is as follows:

Positions on the Committee	Filled By
Chairman of the Committee	President Director
Member of the Committee	All Members of the Board of Directors
Secretary (also serves as Head of Working Group)	Vice President Director (Support), in daily implementation assisted by Market, Liquidity & Integrated Risk Management Head (MIRG Head)
Working Group	- Top Leader of the Work Unit related to the Recovery Plan a. Market Liquidity & Integrated Risk Management (MIRG); - Credit Risk Management (CRMG); - Operational Risk Management (ORMG); - IT & Cyber Risk Management (ITCR); - Financial Control (FICO); - Treasury & International Banking (TIBS); - Treasury & Financial Institutions (TSFI); - Centralized Credit Operations (CCOP); - Centralized Transactional Operations (CTOP); - Property & Facility Services (PRFS); - CCPL Marketing & Business Support (CPMB); - Strategic & Business Development (SBDV); - Business Performance Management & Analytics (BPMA); - Retail Product Management (RPMG); - Corporate Funding (COFN); - National Credit Review & Restructure (NCRR); - Credit Collection & Remedial (CCRD); - Credit Asset Recovery (CARC); - Retail & Commercial Business (RECB); - Corporate Sales (COSA); - CCPL Collection; - Corporate Affairs (COAF); and - Other related Work Unit Leaders (if required).

Duties and Responsibilities of the Crisis Management Committee

- Ensure that the preparation of the Recovery Plan document has been carried out realistically and comprehensively and in accordance with the provisions of the regulator/Financial Services Authority (OJK).
- Communicate the Recovery Plan to all levels of the Bank's organization.
- Implement the Recovery Plan effectively and on time.
- Evaluate and test the Recovery Plan periodically and ensure that the Recovery Plan indicators are above the minimum requirements.
- Committee members are required to recommend to the Committee Chairperson regarding the Recovery Plan which includes the preparation of Recovery Plan guidelines and changes thereto and contingency plans to anticipate abnormal conditions and the choice of actions that the Bank will take to respond to financial stress experienced by the Bank in preventing, recovering or improving financial conditions.

Crisis Management Committee Activities in 2025

The Crisis Management Committee has held several meetings to discuss the best crisis management policies throughout 2025 as follows:

No.	Subject of Discussion
1.	Review of Capital Trigger Levels
2.	Review of Recovery Options for Liquidity Indicators
3.	Stress Testing of the Recovery Action Plan



Frequency of Meetings of the Executive Committee under the Board of Directors

No	Committee Name	Number of Activity/ Meeting in 2025	Minutes of Meeting	Meeting Attendance
1.	Risk Management	12	Complete	83% - 100%
2.	ALCO	12	Complete	83% - 100%
3.	Credit Policy	43	Complete	67% - 100%
4.	IT Steering	2	Complete	100%
5.	HC	7	Decision by circulation	(Circulation via official memorandum)
6.	Product :			
	Fund Disbursement Products (Productive), Other Activities / Operations Related to Credit Products and Risk	3	Decision by circulation	(Circulation via official memorandum)
	Fundraising Products, Fund Disbursement (Consumer), Fund Disbursement (Productive - Investment Backed Loan), and Other Activities/Operations	4	Decision by circulation	(Circulation via official memorandum)
	Credit Card Product	10	Complete	100%
	Treasury Product	1	Decision by circulation	(Circulation via official memorandum)
7.	Crisis Management	1	Complete	100%
8.	Credit Committee	Credit decisions are made circularly and have met the quorum in accordance with internal regulations.		

COMMITTEES IN MEGA CORPORA FINANCIAL CONGLOMERATION

As part of the Mega Corpora Financial Conglomeration, the Bank, in its role as the Main Entity, has established the following Committees to fulfill its duties and responsibilities:

No.	Committee	Decree Number	Decree Date
1.	Integrated Risk Management Committee	Board of Directors Decree No. SK.051/DIRBM/24	10 June 2024
2.	Integrated Governance Committee	BOC Decree No.SK. 006/DEKOM/V/2023	15 May 2023

INTEGRATED RISK MANAGEMENT COMMITTEE

Legal basis for establishment

- Financial services authority regulation No. 30 of 2024 dated December 19, 2024 concerning financial conglomerates and financial conglomerate holding companies.
- Financial services authority regulation No. 17/POJK.03/2014 dated November 18, 2014 concerning the implementation of integrated risk management for financial conglomerates.
- Financial services authority circular letter No. 14/SEOJK.03/2015 dated May 25, 2015 concerning the implementation of integrated risk management for financial conglomerates.
- Board of Directors decree No. 051/DIRBM/24 dated June 10, 2024 concerning the integrated risk management committee.



Structure and membership of the integrated risk management committee

Committee Chairman	Vice President Director (Support) PT Bank Mega Tbk
Secretary	Market, Liquidity, & Integrated Risk Management (MIRG) Bank Mega
Permanent Members with Voting Rights	Board of Directors of PT Mega Corpora President Director of PT Bank Mega Tbk All Directors representing and appointed from LJK in the Mega Corpora Financial Conglomerate who oversees the Risk Management function
Permanent Members without Voting Rights	The Work Unit Leader who represents and is appointed from the LJK in the Mega Corpora Financial Conglomerate, including the Main Entity, which oversees the Risk Management function by considering the representation of each financial services sector
Non-Permanent Members (without Voting Rights)	The Work Unit Leader of the LJK in the Mega Corpora Financial Conglomerate including the Main Entity, which oversees other related functions

Authorities and Responsibilities of the Integrated Risk Management Committee:

The authority and responsibility of the Integrated Risk Management Committee is to evaluate and provide recommendations to the Board of Directors of the Main Entity regarding the implementation of Integrated Risk Management which at least includes:

1. Preparation of Integrated Risk Management policies and improvements or refinements based on the results of the implementation evaluation, including the Integrated Risk Management strategy, the level of risk taken (risk appetite) and risk tolerance, the Integrated Risk Management framework, and contingency plans to anticipate abnormal conditions.
2. Evaluation of the Integrated Risk Profile Report and the Integrated Minimum Capital Requirement (KPMM) Report.
3. Discussion of risk events that are considered to have a high risk to determine mitigation steps.
4. Monitoring of significant issues through reports submitted by the KMRT secretariat.
5. Forms of follow-up actions required based on the results of the implementation of risk identification, measurement and monitoring

Agenda of Discussion of the Integrated Risk Management Committee Meeting in 2025

No.	Date of Meeting	No of Minutes of Meetings	Agenda
1.	February 6, 2025	001/MIRG-KMRT/2025	1. Financial Highlight of Mega Corpora for the period of December 2024 2. Integrated Risk Profile Report for the period of December 2024 3. Follow-up on the OJK Inspection Results of Mega Corpora Credit Cards 4. Monitoring of LJK Concerns for the period of December 2024 5. Integrated KPMM Report for the period of December 2024 6. Integrated Risk Limit Report for the period of December 2024 7. Integrated Stress Test Report for the period of December 2024
2.	May 8, 2025	002/MIRG-KMRT/2025	1. Financial Highlight of Mega Corpora for the period of March 2025 2. Integrated Risk Profile Report for the period of March 2025 3. Monitoring of LJK Concerns for the period of March 2025 4. Integrated KPMM Report for the period of March 2025 5. Integrated Risk Limit Report for the period of March 2025
3.	August 12, 2025	003/MIRG-KMRT/2025	1. Financial Highlight of Mega Corpora for the period of June 2025 2. Integrated Risk Profile for the period of June 2025 3. Integrated KPMM for the period of June 2025 4. Integrated Risk Limit for the period of June 2025 5. Integrated Stress Test for the period of June 2025 6. Monitoring of LJK Concerns for the period of June 2025
4.	November 6, 2025	004/MIRG-KMRT/2025	1. Financial Highlight of Mega Corpora for the period of September 2025 2. Regulatory Issues 3. Integrated Risk Profile Report for the period of September 2025 4. Integrated KPMM Report for the period of September 2025 5. Integrated Risk Limit Report for the period of September 2025 6. Monitoring of LJK Concerns
Total of Meetings			4 Times



INTEGRATED GOVERNANCE COMMITTEE

In implementing Integrated Governance of Mega Corpora Financial Conglomerate, Bank Mega as the Main Entity has formed an Integrated Governance Committee.

Legal Basis for Establishment

- Financial Services Authority Regulation No. 30 of 2024 dated December 19, 2024 concerning Financial Conglomerates and Financial Conglomerate Holding Companies.
- Financial Services Authority Regulation No. 18/POJK.03/2014 dated November 18, 2014 concerning Implementation of Integrated Governance for Financial Conglomerates.
- Financial Services Authority Circular Letter No.15/SEOJK.03/2015 dated May 25, 2015 concerning Implementation of Integrated Governance for Financial Conglomerates.
- Decree of the Board of Commissioners No. 006/DEKOM/23 dated May 15, 2023 concerning the Integrated Governance Committee.

Structure and membership of the Integrated Governance Committee

Committee Chairman	Independent Commissioner of Main Entity (EU) PT Bank Mega Tbk
Secretary	Director of Compliance & Human Capital EU The Secretary is assisted by the Integrated Compliance Working Unit (SKKT) under the Compliance & GCG Head.
Permanent Members with Voting Rights	- Independent Commissioner representing and appointed by the Financial Services Institution (LJK) of the Financial Conglomerate (KK) Mega Corpora - Independent Party (Member of the Assistant Committee of the Board of Commissioners at the EU) - Representative of the Controlling Shareholder (PT. Mega Corpora) - Sharia Supervisory Board (DPS) of the Sharia Banking LJK

Authorities and Responsibilities of the Integrated Governance Committee:

The authority and responsibility of the Integrated Governance Committee is to evaluate and provide recommendations to the Board of Commissioners (EU) regarding Integrated Governance which at least includes:

- Evaluating the implementation of Integrated Governance at least through an assessment of the adequacy of internal control and the implementation of integrated compliance functions, including monitoring the implementation of Banking Synergy cooperation.
- Providing recommendations to the Board of Commissioners of the Main Entity for the improvement of the Integrated Governance Committee Work Guidelines.
- Holding Integrated Governance Committee meetings.

Implementation of the Integrated Governance Committee Meeting in 2025

No.	Date of Meeting	No of Minutes of Meetings	Agenda
1.	February 7, 2025	001/KTKT/2025	- Follow up on the recommendations of the TKT Committee August 2024. - Monitoring of commitments on the results of the OJK examination of the Financial Conglomerate in 2024. - TKT Mega Corpora Self Assessment Semester II - 2024. - POJK No.30 of 2024 dated December 19, 2024 concerning Financial Conglomerates (KK) and Financial Conglomerate Holding Companies (PIKK). - POJK No.48 of 2024 dated December 30, 2024 concerning Good Corporate Governance for Financing Institutions, Venture Capital, Microfinance Institutions, and Other Financial Services Institutions.
2.	August 15, 2025	002/KTKT/2025	- Follow up on the recommendations of the TKT Committee dated February 7, 2025. - TKT Mega Corpora Self Assessment Semester I - 2025. - Governance assessment of Financial Services Institutions related to the Mega Corpora Financial Conglomerate.
Total Meetings			2 Times



Corporate Secretary

Bank Mega has a Corporate Secretary whose primary duties and responsibilities include maintaining the Bank's image and safeguarding its interests by fostering communication and strong relationships with stakeholders. The Corporate Secretary also serves as a liaison between the Bank, shareholders, and other stakeholders. Additionally, the Corporate Secretary is responsible for ensuring the Bank's compliance with prevailing laws and regulations, particularly in the capital markets sector.

LEGAL BASIS

Bank Mega appointed Ms. Christiana M. Damanik as Corporate Secretary and Corporate Affairs Head, in accordance with the report submitted to the Indonesia Stock Exchange (IDX) and the Financial Services Authority (OJK) under Letter No. 262/DIRBM-

COAF/15 dated November 2, 2015. This appointment complies with OJK Regulation No. 35/POJK.04/2014 dated December 8, 2014.

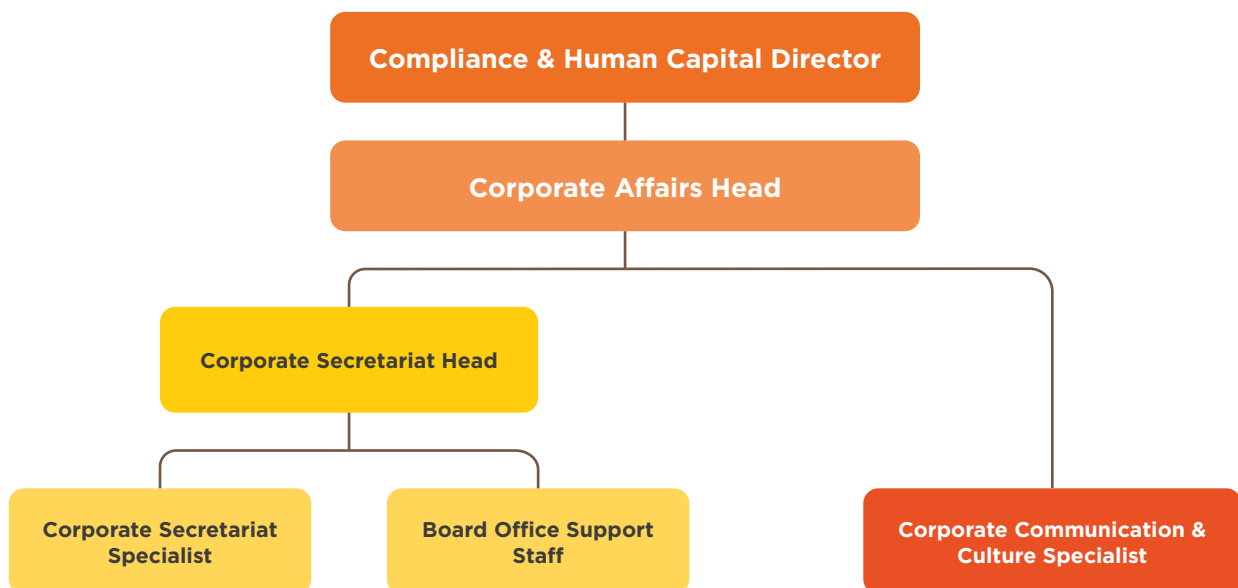
CORPORATE SECRETARY PROFILE

The profile of Christiana M. Damanik, as Corporate Secretary and Corporate Affairs Head, is available in the Corporate Secretary Profile section of the Corporate Profile chapter in this Annual Report.

TERM OF OFFICE AND DOMICILE

Christiana M. Damanik has been serving as the Corporate Secretary effectively since November 15, 2015 and continues to hold this position until now. She is domiciled in Bogor, Indonesia.

Corporate Secretary Organizational Structure





ROLE OF THE CORPORATE SECRETARY

Based on the Board Manual, the role of the Corporate Secretary in the working relationship between the Board of Commissioners and the Board of Directors is as follows:

- Organize document management activities related to policies issued, minutes of meetings, and minutes of meetings attended by the Board of Commissioners and Directors.
- Act as a liaison between the Board of Directors and the Board of Commissioners with shareholders, related agencies, the community, and other stakeholders.
- Perform protocol functions for the activities of the Board of Directors and the Board of Commissioners, the implementation of the GMS and the official activities of the Bank.
- Serve as the Bank's spokesperson to external parties and collect information related to the Bank and parties outside the Bank related to the Bank's business activities and implement communication strategies in accordance with the Bank's needs.
- Other functions as specified in the Bank's Internal Regulations.

DUTIES AND RESPONSIBILITIES

Corporate Secretary has the following duties and responsibilities:

1. To keep abreast of developments in the capital market, in particular the regulations applicable to the capital market sector.
2. Provide services for any information required by shareholders and the public regarding the condition of the Bank, such as requests for annual reports and annual general meetings.
3. To assist the Board of Directors in complying with capital market regulations and their implementing rules.

4. To act as a liaison between Bank Mega and the Financial Services Authority, PT Bursa Efek Indonesia (BEI), other regulators and the public.
5. To prepare a special list of shares.
6. To maintain and be responsible for the availability of the minutes of the meetings of the Board of Directors and the joint meetings of the Board of Commissioners and the Board of Directors.
7. To prepare the necessary materials in connection with the routine reports/activities of the Directors that are to be presented to external parties.
8. To be responsible for the organization of the General Meeting of Shareholders.

IMPLEMENTATION OF DUTIES IN 2025

Training and Competency Development

The Corporate Secretary of Bank Mega has participated in various training and competency development programs throughout 2025. Further details can be found in the profile of Christiana M. Damanik in the Corporate Profile chapter of this Annual Report.

Information Disclosure in 2025

The Corporate Secretary of Bank Mega has disseminated various information related to Bank Mega to the public through mass media, the IDX website, and the Bank Mega website (<https://bankmega.com/id/tentang-kami/hubungan-investor-new/>), available in both Indonesian and English. In addition, the Corporate Secretary has published press releases regarding Bank Mega throughout 2024, which can be accessed at (<https://bankmega.com/id/tentang-kami/profil-bank-mega/>). The Corporate Secretary has also submitted both periodic and incidental reports to IDX and OJK, as follows:

Outgoing Mail List 2025

No	Description	Date	Recipient
1	Affiliated Transaction Report	December 10, 2025	OJK
2	Registration Activity Report as of November 2025	December 5, 2025	OJK ; BEI
3	Affiliated Transaction Report	December 5, 2025	OJK
4	Report on Material Information or Facts regarding the Replacement of the Public Accountant Auditing the Bank	November 28, 2025	OJK ; BEI
5	Affiliated Transaction Report	November 24, 2025	OJK
6	Affiliated Transaction Report	November 19, 2025	OJK
7	Affiliated Transaction Report	November 19, 2025	OJK
8	Registration Activity Report as of October 2025	November 6, 2025	OJK ; BEI
9	Publication of PT Bank Mega Tbk Financial Statements as of September 30, 2025	October 31, 2025	OJK

No	Description	Date	Recipient
10	Submission of Interim Financial Statements September 2025	October 31, 2025	OJK
11	Registration Activity Report as of September 2025	October 6, 2025	OJK ; BEI
12	Registration Activity Report as of August 2025	September 9, 2025	OJK ; BEI
13	Explanation on Securities Transaction Volatility	August 29, 2025	BEI
14	Response to the Review of the 2024 Annual Report and 2024 Sustainability Report	August 29, 2025	OJK
15	Publication of Financial Statements of PT Mega Corpora and Subsidiaries	August 15, 2025	OJK ; BEI
16	Report on the Appointment of the Retail Banking Director of PT Bank Mega Tbk	August 13, 2025	OJK
17	Submission of Organizational Structure of PT Bank Mega Tbk	August 5, 2025	OJK
18	Registration Activity Report as of July 2025	August 5, 2025	OJK ; BEI
19	Submission of Interim Financial Statements June 2025	July 31, 2025	OJK
20	Publication of PT Bank Mega Tbk Financial Statements as of June 30, 2025	July 31, 2025	OJK
21	Affiliated Transaction Report	July 16, 2025	OJK
22	Follow-up to OJK Letter No. SR-35/PB.0211/2025	July 14, 2025	OJK
23	Registration Activity Report as of June 2025	July 7, 2025	OJK ; BEI
24	Affiliated Transaction Report	July 3, 2025	OJK
25	Registration Activity Report as of May 2025	June 5, 2025	OJK ; BEI
26	Explanation regarding IDX Letter No. S-05182/BEI.PP3/05-2025	June 2, 2025	BEI
27	Registration Activity Report as of April 2025	May 5, 2025	OJK ; BEI
28	Submission of PT Mega Corpora Annual Report (Parent Company of PT Bank Mega Tbk)	May 2, 2025	OJK
29	Publication of Financial Statements of PT Mega Corpora and Subsidiaries	May 2, 2025	OJK ; BEI
30	Submission of Interim Financial Statements March 2025	April 30, 2025	OJK
31	Submission of Deed of PT Bank Mega Tbk	April 28, 2025	OJK ; BEI
32	Instruction for the Distribution of Cash Dividends for PT Bank Mega Tbk (MEGA) Shares	April 24, 2025	KSEI
33	Bank Account Number of PT Bank Mega Tbk (MEGA)	April 24, 2025	KSEI
34	Public Expose Report of PT Bank Mega Tbk	April 10, 2025	BEI
35	Information on Changes in Management	April 9, 2025	OJK ; BEI
36	Submission of Summary of Minutes and Resolutions of the Annual General Meeting of Shareholders of PT Bank Mega Tbk	April 9, 2025	OJK ; BEI
37	Registration Activity Report as of March 2025	April 8, 2025	OJK ; BEI
38	Report on Information regarding Changes in Management	March 27, 2025	OJK ; BEI
39	Submission of Revised 2024 Annual Report and Sustainability Report of PT Bank Mega Tbk	March 26, 2025	OJK ; BEI
40	Resignation of the Operations Director of PT Bank Mega Tbk	March 25, 2025	OJK
41	Report on Material Information or Facts regarding the Resignation of the Operations Director of PT Bank Mega Tbk	March 25, 2025	OJK ; BEI
42	Affiliated Transaction Report	March 25, 2025	OJK
43	Submission of Public Expose Materials	March 24, 2025	BEI
44	Affiliated Transaction Report	March 21, 2025	OJK
45	Affiliated Transaction Report	March 21, 2025	OJK
46	Affiliated Transaction Report	March 18, 2025	OJK
47	Report on Public Expose Plan of PT Bank Mega Tbk	March 13, 2025	BEI
48	Submission of the 2024 Annual Report and Sustainability Report of PT Bank Mega Tbk	March 5, 2025	OJK ; BEI
49	Notice of the Annual General Meeting of Shareholders of PT Bank Mega Tbk	March 5, 2025	OJK ; BEI
50	Registration Activity Report as of February 2025	March 5, 2025	OJK; BEI
51	Affiliated Transaction Report	March 4, 2025	OJK
52	Announcement of the Annual General Meeting of Shareholders of PT Bank Mega Tbk	February 18, 2025	OJK ; BEI
53	Notification of the Plan to Hold the Annual General Meeting of Shareholders of PT Bank Mega Tbk	February 11, 2025	OJK



No	Description	Date	Recipient
54	Foreign Currency Debt Report as of January 31, 2025	February 10, 2025	OJK
55	Registration Activity Report as of January 2025	February 5, 2025	OJK ; BEI
56	Business Group Structure Report	January 21, 2025	OJK
57	Resignation of the Vice President Director of PT Bank Mega Tbk	January 16, 2025	OJK
58	Report on Material Information or Facts regarding the Resignation of the Vice President Director of PT Bank Mega Tbk	January 16, 2025	OJK ; BEI
59	Foreign Currency Debt Report as of December 31, 2024	January 10, 2025	OJK
60	Registration Activity Report as of December 2024	January 6, 2025	OJK

List of Press Releases in 2025

No	Judul	Date
1	Bank Mega Holds "Fun Walk 3K Like A Billionaire" in Surabaya	January 12, 2025
2	Bank Mega Collaborates with IHH Healthcare Singapore to Provide Healthcare Services for Megafirst Customers	February 26, 2025
3	Bank Mega Distributes 15,000 Basic Necessities Packages	March 20, 2025
4	Bank Mega Holds Annual General Meeting of Shareholders and Presents 2024 Financial Performance	March 27, 2025
5	Customer Appreciation at Bank Mega's 56th Anniversary: Mega Pop Up x Fresh Garden Offers Rp20,000 Promo Deals	April 21, 2025
6	Bank Mega KCP Bontang Customer Becomes a Billionaire through Meriah Bareng Mega Program with Rp1 Billion Grand Prize	April 29, 2025
7	Bank Mega and IPB Establish Strategic Partnership to Support Banking Services and Financial Inclusion in the Academic Environment	July 3, 2025
8	Exclusive Collaboration between Bank Mega, Visa and Garmin Introduces Indonesia's First "Pay with Your Watch" Payment Method	July 12, 2025
9	Bank Mega Facilitates Settlement between Customer and Former Employee	August 8, 2025
10	Mega Travel Fair Comes to Bandung: Enjoy Various Attractive Promotions	August 29, 2025
11	Bank Mega Celebrates National Customer Day 2025: Serving with Heart through Personal Touch and Building Customer Loyalty	September 4, 2025
12	Mega Travel Fair Comes to Jakarta: Enjoy Various Attractive Promotions	September 11, 2025
13	Mega Travel Fair Comes to Surabaya: Enjoy Various Attractive Promotions	September 18, 2025
14	Bank Mega Continues to Support Digital Payment Innovation for Greater Customer Convenience	October 30, 2025
15	Bank Mega Achieves ISO 27001:2022 and ISO 27701:2019 Certifications	November 7, 2025
16	Season of Elegance Fashion Show	December 12, 2025



Internal Audit

Bank Mega has an Internal Audit unit that functions to provide independent and objective assurances and consultations, with the aim of increasing the Bank's value and improving its operations. This is done through a systematic approach by evaluating and enhancing the effectiveness of risk management, controls, and the Bank's governance processes.

Internal Audit Charter

The Internal Audit (IADT) has an Internal Audit Charter, which was updated on January 24, 2025, establishing the mission, objectives, scope of activities, position, authority, duties, and responsibilities of the Internal Audit.

Duties and Responsibilities

Referring to POJK No. 1/2019, Bank Mega has established the duties and responsibilities of the Internal Audit Unit as outlined in the Internal Audit Unit Charter, as follows:

1. Assisting the President Director and the Board of Commissioners in carrying out supervision by preparing and realizing the Annual Audit Work Plan (RKAT) approved by the President Director and the Board of Commissioners, taking into account the recommendations of the Audit Committee;
2. Monitoring the implementation of corrective and preventive actions that must be taken by the auditee related to the findings of the audit;
3. Analyzing, evaluating, and assessing the adequacy and effectiveness of the implementation of governance, risk management, and internal control in the fields of finance, accounting, human resources, information technology, marketing, operations, and other activities through the audit process;
4. Providing suggestions or recommendations for effective improvements to be implemented at all levels of management, related to the audit review;

5. Monitoring, analyzing, and reporting on the implementation of agreed-upon corrective actions with the audited work unit's management;
6. Conducting audits outside the RKAT (special) if deemed necessary by Internal Audit (IADT), considering potential risks to the bank;
7. In carrying out the function as the Integrated Internal Audit Work Unit, referring to the Integrated Governance Guidelines of PT Mega Corpora's Financial Conglomerate, the Internal Audit (IADT) performs the following tasks:
 - a. Monitoring the implementation of internal audits at each Financial Services Institution (LJK) affiliated within the Financial Conglomerate;
 - b. Submitting reports on the implementation of integrated audits to the Director appointed to supervise the Financial Services Institutions (LJK) within the Financial Conglomerate and the Board of Commissioners of the Parent Entity, as well as the Director overseeing the Compliance function of the Parent Entity.

Organizational Structure and Composition of the Internal Audit Unit

Structurally, the Internal Audit (IADT) of Bank Mega is led by the Internal Audit Head, who is appointed and dismissed by the President Director after receiving approval from the Board of Commissioners, taking into account the recommendations from the Audit Committee, and reported to the OJK. The Internal Audit Head directly reports to and is responsible to the President Director and may communicate with the Board of Directors, the Board of Commissioners, and the Audit Committee to inform them of matters related to audit activities. Internal Auditors are responsible in a hierarchical manner through the Head of Audit Section to the IADT Head, as explained in the following chart:



Profile of the Head of Internal Audit

Harlina Wati Lahardja was appointed as the Head of Internal Audit effective December 16, 2024, based on the Board of Directors' Decree No. SK.1555/DIRBM/PJGP/24, and this has been reported to the Indonesia Stock Exchange and the Financial Services Authority (OJK) through Letter No. 216/DIRBM-HCRO/24 dated December 12, 2024. The profile of Harlina Wati Lahardja as the Head of Internal Audit can be found in the Company Profile section of this Annual Report.

Human Resources of the Internal Audit Unit

As of December 31, 2025, the IADT is supported by human resources, most of whom are certified in risk management, as follows:

Employee Certification Data

No	Certified (SMR)	Number of Employee	Remark
1	Level 4	2	Section Head
2	Level 5	2	IADT Head, Department Head and Auditor
Total		4	

Independence of the Internal Audit Unit

The Internal Audit Charter stipulates that each member of the Internal Audit Unit must meet the requirements related to independence. The independence of each member of the Internal Audit Unit can be measured by fulfilling the following criteria:

1. Having the freedom to determine the methods, scope, procedures, techniques, and audit approaches to be conducted, as well as reporting the results;

2. Able to express views and thoughts without influence or pressure from any party;
3. Free from conflicts of interest regarding the object or activities being audited, and if an Internal Auditor has a conflict of interest, they must declare their involvement so they are not assigned to audit the object or activity in question;
4. Not engaged in operational activities outside of internal audit functions.

Participation in Professional Associations

Implementation of Internal Audit Unit Activities in 2025

Throughout 2025, the Internal Audit (IADT) has carried out activities and tasks as follows:

- a. Conducted operational and business audits on 50 Regional Offices/Branch Offices/Sub-Branch Offices.
- b. Conducted audits on 32 objects at the Non-Operational Head Office (KPNO), including audits on Divisions, mandatory audits according to Regulators, and thematic audits.
- c. Conducted Information Technology audits on 21 objects.
- d. Monitored audit findings across all auditees.
- e. Monitored the implementation of internal audits on 11 Financial Services Institutions (LJK) within the Mega Corpora Financial Conglomerate.
- f. Acted as the counterpart for Bank Indonesia/ Financial Services Authority (OJK).
- g. Conducted regular and continuous improvement of human resource skills by involving employees in various training programs and seminars/workshops.



The audit results are documented in the Audit Report (LHA), which contains all findings and responses from the auditee (the audited parties), as well as the auditee's commitment to address the audit findings within the specified time frame. The LHA is submitted to the President Director or the Board of Commissioners, with copies sent to the Board of Commissioners, the Audit Committee, and the Compliance Director.

Throughout 2025, the Head of Internal Audit (IADT) communicated directly with the Board of Directors, the Board of Commissioners, and the Audit Committee to inform them of matters related to audit activities.

Training During the Fiscal Year

Throughout 2025, the Internal Audit Unit continuously and periodically improved the quality of its human resources by participating in various seminar and training programs as follows:

No	Training/Webinar	Number of Employees
1	E-Learning Good Corporate Governance	24
2	E-Learning Security Awareness	33
3	E-Learning Customer Complaint Handling	31
4	E-Learning Company Regulations 2025	33
5	E-Learning Operational Risk Management	1
6	E-Learning SPPUR - PUT 1 sd. 4	1
7	Data Processing & Analysis Bootcamp: From Basic to Advanced Sesi 1 - Sesi 7	5
8	Training on Artificial Intelligence for Business & Banking Transformation	17
9	Risk Management Certification Refresher Levels 6 & 5	2
10	ITGC Working Paper Socialization	2
11	Health Talk Socialization (Key to Mental Health Approaching Retirement Age)	2
12	Mega Cooperative Socialization at KPNO	1
13	Company Regulations 2025-2027 Socialization	1
14	Strategic Information Security Workshop for Top Level Management	7
15	Training Data Anonymization (PDP)	5
16	Training Effective Project Management: Principles, Prioritization, and Closure (Sesi 1 to Sesi 5)	4
17	Training Internal Audit for ISO 27001:2022, ISO 27701:2019 dan ISO 19011:2018 Certification	7
18	Training Introduction to Standard ISO 27701:2019 (Privacy Information Management System)	7
19	Workshop IT - Cyber Exercise Bankwide	2
20	Webinar Agentic AI in Finance: A New Era of Autonomous Decision-Making	1
21	Webinar on Geopolitical Dynamics and National Resilience: Strategies to Strengthen Indonesia's Economy	6
22	Webinar on Achieving a Prosperous Retirement: Strategies to Increase Pension Fund Participation in the Informal Sector	5
23	Webinar on Mid-Year Capital Market Review 2025: Market Performance Evaluation and Future Investment Strategies	8
24	Webinar on the Role of Digital Forensics in Handling and Uncovering Financial Crimes	13
25	Webinar on Generative AI Transformation: Opportunities in Generative Engine Optimization (GEO) to Shift the Dominance of Search Engine Optimization (SEO)	3
26	Webinar on the Latest Money Laundering Trends and Schemes: Strategies for Identification, Mitigation, and Law Enforcement	6

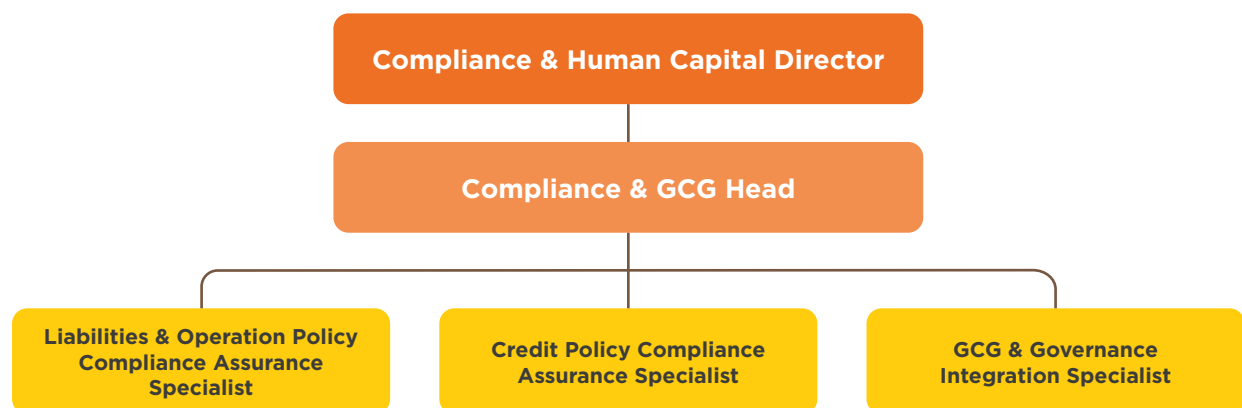
Compliance Function

Bank Mega's Compliance Function is guided by POJK No.46/POJK.03/2017 on the Implementation of Compliance Function of Commercial Banks, which is to perform a series of preventive actions or steps (ex-ante) to ensure that policies, provisions, systems, and procedures, as well as business activities conducted by the Bank are in accordance with OJK and laws and regulations, and to ensure the Bank's compliance with commitments made by the Bank to OJK and/or other authorized supervisory authorities. The Compliance function plays a very important role in strengthening the Bank's structure against possible

risk exposures, especially in this era of advances in information technology, globalization and financial market integration.

Compliance Structure

Bank Mega has appointed a Director in charge of the compliance function (Director of Compliance & Human Capital) and formed a Compliance Work Unit (Compliance & GCG) that is independent from the operational work unit. The Organizational Structure of the Compliance & Human Capital Directorate refers to the Decree of the Board of Directors No.114/DIRBM/24 dated October 7, 2024.



The Compliance Work Unit (Compliance & GCG) has been supported by human resources, most of whom have been certified in risk management as follows:

No.	Risk Management Certification	Number of Employees
1.	Level 4	1
2.	Level 5	1
3.	Level 6	1

Currently, the Compliance work unit is supported by 10 personnel who possess strong competencies in their respective fields. The Head of the unit and two employees have obtained Risk Management Certification (through certification equalization in accordance with OJK Circular Letter No. 28/SEOJK.03/2022 concerning Risk Management Certification for Human Resources of Commercial Banks).

In carrying out the compliance function, the Director of Compliance together with the Compliance Work Unit have submitted the following Compliance Reports:

- Report to OJK:
 - Compliance Report for Semester I - 2025 through Letter No. 030/DIR-CHC/25 dated July 23, 2025.
 - Compliance Report for Semester II - 2025 through Letter No. 005/DIR-CHC/2026 dated January 26, 2026.
- Report to the President Director (copy to the Board of Commissioners):
 - Compliance Report for Quarter I of 2025 was submitted via Official Memo No. MD.020/DIR-CHC/25 dated April 30, 2025.
 - Compliance Report for Quarter III of 2025 was submitted via Official Memo No. MD.044/DIR-CHC/25 dated October 27, 2025.



In addition to the above report, the Compliance Work Unit (CGCG) submits a monthly report on the implementation of compliance and governance functions to the Director of Compliance.

Compliance Framework

1. Taking steps to support the creation of a Compliance Culture in all Bank business activities at every level of the organization.
2. Identifying, measuring, monitoring, and controlling Compliance Risks by referring to the applicable Financial Services Authority Regulations (POJK) (in coordination with SKMR).
3. Making efforts to ensure that the Bank's policies and procedures, as well as business activities, are in accordance with the provisions of the Financial Services Authority (OJK), Bank Indonesia (BI) and applicable laws and regulations.
4. Conducting reviews and/or recommending updates and improvements to policies and procedures that have been owned and/or will be issued by the Bank to comply with the provisions of the Financial Services Authority (OJK)/Bank Indonesia (BI) and applicable laws and regulations.
5. Creating a compliance checklist for plans to issue new products, synergy cooperation within one Bank Business Group (KUB) and the Mega Corpora Financial Conglomerate.
6. Ensuring the Bank's compliance with commitments made by the Bank to the Financial Services Authority (OJK)/Bank Indonesia (BI) and/or other authorized supervisory authorities.
7. Conducting socialization regarding matters related to the Compliance Function and applicable policies and procedures.
8. Acting as a contact person for Bank compliance issues for internal and external parties.
9. Coordinating the preparation of reports related to the compliance function in accordance with applicable Financial Services Authority (OJK) regulations, such as:
 - a. Compliance Reports as regulated in the applicable Financial Services Authority Regulations (POJK).
 - b. Compliance work plan contained in the Bank Business Plan
 - c. Special report (if there is a significant deviation from the provisions of the Financial Services Authority (OJK)/Bank Indonesia and/or applicable laws and regulations) addressed to the Financial Services Authority (OJK).

10. Conduct self-assessment of the implementation of Good Corporate Governance (GCG) and prepare a Governance Implementation Report in accordance with the provisions of the Financial Services Authority.
11. Act as an Integrated Compliance Work Unit (Integrated Governance in the Mega Corpora Financial Conglomerate), and conduct self-assessment of the implementation of Integrated Governance (TKT) and report the implementation of TKT to OJK.

Implementation of Compliance Function in 2025

The Compliance Function has carried out its duties and responsibilities throughout 2025. The work programs and work realization of the Compliance Function in that year are as follows:

1. Review of Policy Draft
 - a. Conducting a review of the draft operational, credit, product & other internal policies.
 - b. Conducting a review of the draft policy related to the implementation of the compliance and governance functions.
2. Credit Provision Monitoring
 - a. Reviewing credit proposals with a certain ceiling and cooperation proposals for credit distribution (joint financing, etc.).
 - b. Monitoring credit quality.
 - c. Monitoring the achievement of the Macprudential Inclusive Financing Ratio (RPIM).
3. Implementation of Provisions Socialization

As an effort to increase employee awareness of compliance risks and foster and realize the implementation of a compliance culture at all levels of the Bank's organization and business activities, the Bank, in this case the CGCG work unit, has implemented the following steps:

 - a. Direct socialization that has been carried out is as follows:
 - 1) Becoming a facilitator in the Bank's internal training programs such as: career development programs (Mega Management Development Program and Operation Supervisor Development Program) and training for new employees (New Employee Induction Program).



- 2) Organizing socialization/training on Improving the Implementation of Compliance and Governance Culture for Regional Office and Branch Office Officials with discussion materials: Compliance and Governance Functions, Anti-Fraud Strategy, Implementation of APU PPT & PPPSPM and Operations.
- b. Indirect socialization is carried out in the following ways:
 - 1) Through Bank Mega's internal website media that can be accessed by all employees.
 - 2) Create Service Memos to all work units and Branch Offices/Sub-Branches regarding internal and external provisions issued every month. During 2024, 12 Service Memos have been created.
 - 3) Create Service Memos to work units related to the implementation of external provisions (OJK, BI and other authorities) that require a review of internal provisions and/or the creation of an action plan for their implementation. During 2025, 38 Service Memos have been created.
4. Monitoring of Prudential Principles
Monitoring has been carried out on the fulfillment of OJK and BI regulations and the implementation of the Bank's prudential principles in fulfilling the provisions of capital, liquidity, Maximum Credit Limit, asset/credit quality, GWM and foreign exchange management.
5. Guidance on Bank Operational Activities
Based on the analysis of the Internal Audit Findings Report in the operational, funding and credit fields for 2025, 40 guidance Service Memos have been made addressed to work unit leaders at the Head Office, Regional and Branch Offices to improve the supervision and guidance function.

Guidance through Service Memos is one of the efforts to reduce repeated audit findings (the same findings in several branch offices) and high risks which are expected to improve the culture of compliance, where all work unit leaders at the Head Office, Regional and Branch Offices to:
 - a. Ensure that every business and operational activity is in accordance with applicable policies and procedures and the limits of authority granted.
 - b. Ensure the implementation of dual control (check & balance) in various business and operational activities and be guided by the Bank's prudent principles.
 - c. Ensure that each employee has carried out their duties and responsibilities in accordance with their respective job descriptions.
 - d. Increase employee knowledge by discussing policies and procedures on an ongoing basis and fostering a culture of compliance and risk awareness.
 - e. Provide suggestions/input for improvements to policies and procedures that are no longer appropriate/relevant to business and operational activity conditions, while still considering risks and prioritizing the Bank's prudent principles.
6. Review of the completeness of documents for:
 - a. Submission of approval for new Bank follow-up products to the regulator.
 - b. Synergy cooperation carried out by Bank Mega with Banks in the Bank Business Group.
 - c. Cooperation in the context of Bancassurance.
 - d. Bank cooperation as a Mutual Fund Selling Agent (APERD).
7. Monitoring the Fulfillment of Bank Commitments
In collaboration with the Internal Audit Work Unit, the Compliance Work Unit also monitors the fulfillment of the Bank's commitments to regulators (Financial Services Authority and Bank Indonesia), especially regarding the results of the audits conducted by the regulators.

The Bank's commitments in 2024 related to the audits by the Financial Services Authority (OJK) and Bank Indonesia (BI) have been followed up according to the agreed deadline and have been reported to OJK and BI.
8. Monitoring Compliance Risk Limits
In collaboration with the Risk Management Work Unit, the Compliance Work Unit conducts periodic monitoring and assessment (self-assessment) of the Bank's compliance risks.



Compliance Indicators 2025

Indicators	2025 fulfillment	2024 fulfillment
CAR Ratio	30.49%	25.77%
Net NPL	1.07%	1.22%
Average Rupiah Reserve Requirement (GWM)	4.72%	7.95%
Average Foreign Currency Reserve Requirement (GWM)	4.01%	4.12%
LCR	179.10%	214.96%
NSFR	126.96%	125.19%
NOP (on & off balance sheet)	0.25%	0.34%

Compliance Work Unit Work Plan for 2026

1. Improving the culture of compliance at every level of the organization as a preventive measure/effort (ex-ante) to ensure the implementation of compliance with the provisions of the OJK, Bank Indonesia and applicable laws and regulations as well as the implementation of prudential banking principles, which include:
 - a. Conducting a review of the draft internal policies and procedures and Bank products that will be issued and implemented.
 - b. Monitoring the updating of the Bank's internal policies and procedures in accordance with the provisions newly issued by the OJK, Bank Indonesia and other authorities.
 - c. Monitoring the provision of credit by reviewing and providing opinions on proposed credit facilities that have certain credit ceilings and segmentation. The review and opinion in question include compliance with the provisions and application of the principle of prudence.
 - d. The compliance work unit will coordinate with the work unit that carries out the Ex-Post function (internal control and internal audit) in ensuring compliance with the credit disbursement requirements (covenant).
 - e. Monitoring and ensuring that Bank activities are in accordance with regulatory provisions, such as: completeness of documents and/or completeness of PKS for certain activities.
 - f. Monitoring the availability of work guidelines for all work units according to the Bank's organizational structure.

Efforts to improve the culture of compliance and employee awareness of Compliance Risk are also carried out through monitoring the implementation of the Board of Directors' policies regarding the submission of reports and fulfillment of regulatory provisions, employee sanctions and integrity commitments.

Through this Board of Directors' policy, it is expected to discipline employees to be more careful in completing their work and prevent violations, whether intentionally or unintentionally, which pose risks and are detrimental to the Bank and are expected to maintain the Bank's health and governance levels in good condition.

2. Regarding efforts to minimize fines/reprimands from regulators, especially reporting obligations to regulators, the Bank has and will carry out:
 - a. Monitoring to ensure that reporting obligations are in accordance with the specified deadline.
 - b. Periodic coaching for the Reporting PIC to submit reports correctly and on time so as not to incur fines.
3. For the period of 2025, the Bank will maintain the Bank's governance implementation assessment at a value of 2 (Good), including through:
 - a. Ensuring that the principles of good governance, namely transparency, accountability, responsibility, independence and fairness, are implemented at all levels of the organization in the Bank's activities. The implementation of the Bank's business activities must be in line with the Bank's vision, mission, corporate values and strategies based on the principle of prudence and regulations of the Financial Services Authority, Bank Indonesia and applicable laws and regulations.



b. Improvement of the governance structure and governance process, including:

- Improving human resource management in line with the Bank's development based on competency, integrity and risk management.
- Procurement/updating and review of internal policies and procedures to support the implementation of good governance for the Bank guided by regulatory provisions, especially related to aspects of governance and the quality of credit risk management implementation.
- Consistent supervision and monitoring (ex-ante and ex-post) of the implementation of internal policies and procedures in banking activities
- Conduct coaching and conduct effective socialization/training as well as improve internal control to minimize audit findings, fraud and fines and warnings from OJK,

Bank Indonesia and other authorities.

- c. Ensure the implementation of Governance based on Good Governance Guidelines for Public Companies, through the fulfillment of recommendations set out in the guidelines and conducting periodic evaluations for their improvement.



Internal Control System

The Internal Control System (ICS) at Bank Mega is a critical component of the Bank's management framework, serving as the foundation for safe and sound operational activities. An effective Internal Control System aids management in safeguarding the Bank's assets, ensuring the reliability of financial and managerial reporting, enhancing compliance with prevailing regulations and legal provisions, and mitigating the risks of losses, irregularities, and breaches of prudential principles.

The implementation of risk management and the Internal Control System is a collective responsibility across all levels of Bank Mega, from senior management to operational staff. Risk awareness is continuously instilled throughout the organization. Bank Mega periodically reviews the adequacy of task segregation, dual control/dual custody mechanisms, as well as policies and procedures related to the Internal Control System to provide a sufficient level of assurance.

Legal Basis for Determination

Bank Mega's Internal Control System is established in accordance with the Financial Services Authority (OJK) Circular Letter No. 35/SEOJK.03/2017 on Internal Control Standards for Commercial Banks. The implementation of this system is expected to support the achievement of the Bank's vision and mission, enhance value for various stakeholders, ensure compliance with prevailing regulations, and minimize the risk of financial losses.

Alignment of Internal Control System Implementation with COSO (Internal Control Framework)

Bank Mega adheres to the Committee of Sponsoring Organizations of the Treadway Commission (COSO) - Internal Control Integrated Framework to ensure the adequacy of operational and financial controls, financial reporting, operational effectiveness and efficiency, and compliance with applicable laws and regulations.

Financial and Operational Controls

Bank Mega's Internal Control System comprises two key aspects, namely operational control and financial control. Internal controls over operations and financial reporting are implemented in accordance with international standards outlined in the COSO - Internal Control Integrated Framework - which consists of five key control components:

1. Control Environment
2. Risk Assessment
3. Control Activities
4. Information and Communication
5. Monitoring Activities

Additionally, Bank Mega has established policies on internal audit and control conducted by the Operational Control Unit. The objectives of these policies are:

1. To regulate internal audit and control procedures carried out by Branch Operations Control, the Head Office & Jakarta Operations Control Unit, and the Operations Development & Support Unit within the Process Management & Internal Control division, ensuring structured, effective, and efficient monitoring activities.
2. To serve as a reference for other relevant units (such as Internal Audit and others) in implementing the Internal Control System.

Operational Control in practice is related to the Defense Line Work Unit in order to implement a good internal control system. The Operations Control Work Unit cooperates with the controlling work unit through the Three Lines of Defense (TLD) concept. The First Line is Operational Defense; The Second Line is Risk Management; and the Third Line is IADT.

The role of Operations Control within the TLD concept is as the independent Assessor from the First Line (Operational Implementation Work Unit), and is done by providing reasonable assurance regarding the implementation of control and Operational Risk Management.

Any findings indicating potential fraud by the Process Management & Internal Control Unit are communicated to the fraud control unit. If the findings are confirmed as fraud, the resolution process is managed by the fraud control unit.



Evaluation of Internal Control System Effectiveness

Bank Mega conducts evaluations of its Internal Control System in accordance with the COSO Internal Control Integrated Framework. Control activities are systematically planned and implemented to mitigate risks that could impact the Bank's performance or result in financial losses. Issues related to internal control adequacy are reported to the Board of Directors, the Board of Commissioners, and the Audit Committee, with follow-up actions taken to minimize risks.

Internal Control over Financial Report (ICoFR)

In order to enhance the quality of internal control, Bank Mega has strengthened its internal control through the implementation of the Internal Control over Financial Reporting (ICoFR) roadmap according to the designed journey. The implementation of ICoFR aims to ensure the accuracy, correctness, and transparency of financial information, as well as the integrity of the financial statements produced. ICoFR implementation also seeks to improve the efficiency and effectiveness of business processes based on internal controls, ensure data and information accuracy, strengthen the adequacy of applicable policies and regulations, ensure the reliability of supporting systems, and foster a risk-aware culture applied to every activity. Bank Mega recognizes the importance of implementing internal control over financial reporting (ICoFR) to support the integrity and reliability of financial reporting processes to external parties and compliance with applicable regulatory requirements.

The implementation of ICoFR at Bank Mega is divided into several phases. The determination of each phase is aligned with the scope defined by the Bank. The year 2025 has been designated as Phase 1. The scope for 2025 focuses on corporate loans. The scope was determined based on significant accounts according to the materiality of the financial statements, where corporate loan accounts represent 34% of total assets, 70% of total loans, and contribute 42% of Bank Mega's total revenue. The review process for significant accounts and materiality is conducted continuously to determine subsequent phases and their scope until all material areas are covered. Bank Mega has planned to implement ICoFR up to Phase 4, which is targeted to be completed by 2028.

The ICoFR team was established by involving all lines of internal control (lines of defense) so that each line can function synergistically in carrying out the combined assurance function. The Bank has established a Special Work Unit (UKK) as the second line of defense for the ICoFR function, responsible for coordinating and monitoring the implementation of ICoFR in the Bank to ensure it runs smoothly. The role of each line is crucial to the successful implementation of ICoFR. Collaboration with the Internal Audit Work Unit (SKAI) as the third line of defense is also important to ensure the reliability of internal controls. SKAI is responsible for providing assurance on both the design of controls and the effectiveness of their implementation through Test of Design (TOD) and Test of Effectiveness (TOE).

The implementation of ICoFR at Bank Mega is divided into three control levels: Entity Level Control (ELC), Information Technology General Control (ITGC), and Transaction Level Control (TLC). Each control level follows the same overall stages: Design, Implementation & Monitoring, Evaluation, Remediation, and concludes with Reporting, with the details explained as follows:

1. Entity Level Control (ELC)

ELC begins with the Special Work Unit, together with the second line (Risk Management Work Unit – SKMR), preparing ELC control working papers in the form of a questionnaire containing questions derived from the 5 Principles of the COSO Internal Control Framework. The working papers are then completed by the relevant work units (self-assessment), and the results are validated by the ICoFR Special Work Unit (second line).

2. Information Technology General Control (ITGC)

The first stage of ITGC implementation involves mapping the IT applications used in business processes within each work unit that contributes according to the scope of significant accounts determined (for 2025, corporate loans are the focus). Afterward, the ICoFR Special Work Unit and the second line (SKMR) prepare the Business Process Mapping and Risk Control Matrices working papers, which contain risk issues and controls based on COBIT 2019. The IT work units associated with these applications conduct a Control Self-Assessment on the previously prepared working papers. The results of the Control Self-Assessment are validated by a Validator Team appointed by the Special Work Unit, and the process concludes with a final validation by the Internal Audit Work Unit.



3. Transaction Level Control (TLC)

In TLC, the process begins with the preparation of Business Process Mapping (BPM) and Risk Control Matrices (RCM) working papers by the Special Work Unit and SKMR, which are then filled with risk issues and controls by the relevant work units. These working papers are validated by the Internal Audit Work Unit (SKAI) as part of the Test of Design (TOD). If any adjustments are needed based on the TOD results, the design must be corrected first before a self-assessment is conducted by the relevant work unit. Once finalized, the BPM and RCM designs can be independently assessed by the relevant work units (self-assessment). The results of the self-assessment conducted by the work units are validated by the Special Work Unit (UKK) with the support of the Validator Team (internal control function unit). The validation results from the UKK and Validator Team are then further validated by the SKAI team as part of assessing the effectiveness of controls over the tested business activities (Test of Effectiveness).

Based on the validation results of the control self-assessments conducted at each level—ELC, ITGC, and TLC—it can be concluded that the implementation of internal controls over financial reporting within the scope of corporate loans in 2025 is considered “effective,” although some minor notes requiring improvement were identified for the following period.

Management Statement on the Effectiveness of Internal Control over Financial Reporting (ICoFR) Implementation

Management assesses that the implementation of ICoFR at Bank Mega has been carried out in accordance with the applicable principles and regulations. This is reflected in the results of control implementation assessments, which were deemed effective based on the validation conducted. Any necessary improvements will be addressed as a focus for further enhancement in the future. Nevertheless, management sees the need to continuously strengthen the internal control system, particularly those related to ICoFR. This is carried out to improve the efficiency and effectiveness of business processes, ensure the reliability of financial reporting, and promote synergy across the lines of defense.

Implementation of Other Corporate Governance

IMPLEMENTATION OF THE ANTI-MONEY LAUNDERING PROGRAM, PREVENTION OF TERRORISM FINANCING, AND PROLIFERATION OF WEAPONS OF MASS DESTRUCTION FINANCING (AML, CFT, AND PPPSPM)

In line with the increasingly complex developments of globalization and advances in information technology, Bank Mega recognizes that the business risks it faces are becoming more diverse. Therefore, appropriate and prudent risk mitigation measures are essential, particularly in formulating strategies to address the risks of money laundering, terrorism financing, and/or the financing of the proliferation of weapons of mass destruction.

Beyond merely fulfilling regulatory obligations, the APU, PPT, and PPPSPM programs implemented at Bank Mega also demonstrate its commitment as a Financial Services Institution (LJK) to building a healthy and sustainable financial industry ecosystem, free from all forms of money laundering, terrorism financing, and/or the financing of the proliferation of weapons of mass destruction.

In its effort to prevent and minimize the use of banks as a means for money laundering, terrorism financing, and proliferation of weapons of mass destruction financing, Bank Mega has implemented the AML, CFT, and PPPSPM programs in accordance with the provisions of POJK 8 of 2023. In the formulation of these provisions, international best practices and FATF recommendations have also been taken into account

The implementation of the APU, PPT, and PPPSPM programs in 2025 is carried out in the following forms:

1. Risk assessment of money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing (TPPU, TPPT, and/or PPSPM) or Individual Risk Assessment of the Bank with a risk-based approach, conducted periodically by assessing inherent risk and control effectiveness.
2. Active supervision by the Board of Directors and the Board of Commissioners. The active role of the Board of Directors and the Board of Commissioners is essential in ensuring the

effectiveness of the implementation of the AML, CFT, and PPPSPM programs, as their active involvement will influence the achievement of the organization's goals.

The forms of active supervision by the Board of Directors and the Board of Commissioners include the following:

- a. Approval by the Board of Directors of the establishment of the AMLA Division (Anti Money Laundering) responsible for the implementation of the AML, CFT, and PPPSPM programs.

The function of those responsible for the implementation of the AML, CFT, and PPPSPM programs at Bank Mega is carried out by the AMLA Division (Anti Money Laundering) at the Head Office. Meanwhile, to assist and facilitate the AMLA Division in coordinating with all Branch Offices and other related work units at the Head Office {Capital Market (Custodian Bank and Trustee) and Credit Card}, Representative Officers have been appointed, consisting of Transaction Representative Officers and Non-Transaction Representative Officers.

The duties and responsibilities of the AMLA (Anti-Money Laundering) Division include:

- Conducting periodic analysis of the risk assessment of money laundering (TPPU), terrorism financing (TPPT), and/or proliferation financing (PPSPM) related to Customers, Countries, Products, Services, Transactions, or Distribution Networks (delivery channels) at least once a year;
- Developing, updating, and proposing policies and procedures for the implementation of Bank Mega's APU, PPT, and PPPSPM Programs, which are designed to manage and mitigate risks based on risk assessments, for consideration by the Board of Directors;
- Ensuring that internal systems within Bank Mega are capable of effectively identifying, analyzing, monitoring, and providing reports on customer profiles, characteristics, and transaction behavior patterns.



- Ensuring that internal policies and procedures within Bank Mega are aligned with changes and developments, including products, services, and technology in the financial services sector; the business activities and complexity of Bank Mega; the transaction volume of Bank Mega; and the evolving typologies of money laundering (TPPU), terrorism financing (TPPT), and/or proliferation financing (PPSPM);
 - Monitoring customer accounts and transaction activities, as well as evaluating the results of transaction monitoring and analysis to determine the presence or absence of Suspicious Financial Transactions (TKM), Cash Financial Transactions (TKT), and/or Cross-Border Fund Transfer Transactions (TKL);
 - Ensuring the updating of customer data and profiles, as well as customer transaction data and profiles.
 - Ensuring that all business activities with high risk exposure to money laundering (TPPU), terrorism financing (TPPT), and/or proliferation financing (PPSPM) have been effectively identified in accordance with the applicable internal policies and procedures of Bank Mega;
 - Periodically monitoring and ensuring follow-up actions regarding the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and the List of Proliferation Financing of Weapons of Mass Destruction (DPPSPM) at Bank Mega in compliance with prevailing laws and regulations concerning the prevention and eradication of terrorism financing (TPPT) and proliferation financing (PPSPM);
- Monitoring, analyzing, and recommending training needs related to the APU, PPT, and PPPSPM Programs for Bank Mega's officers and/or employees.
- b. Approval by the Board of Directors and the Board of Commissioners of the Policies and Procedures for the AML, CFT, and PPPSPM programs;
 - c. Conducting evaluations of the Policies and Procedures for the AML, CFT, and PPPSPM programs;
 - d. Creating periodic reports (monthly, quarterly, and semi-annual) related to the reporting obligations and the implementation of the AML, CFT, and PPPSPM programs.
 - e. Approval by the Board of Directors of the Report on the Plan and Realization of Customer Data Updates;
 - f. Conducting discussions on the implementation of the AML, CFT, and PPPSPM programs at meetings of the Board of Directors and the Board of Commissioners.
3. The existence of Policies and Procedures formulated by the AMLA Division, which are reviewed/updated/improved periodically in accordance with applicable regulations. In order to strengthen the implementation of the AML, CFT, and PPPSPM programs, procedures related to the implementation of the AML, CFT, and PPPSPM programs are also regulated in each banking product and activity procedure. Additionally, the AMLA Division conducts supervision to identify and assess the risks of money laundering, terrorism financing, and/or proliferation of weapons of mass destruction financing for each product and activity.
- The Policies and Procedures for the implementation of the AML, CFT, and PPPSPM programs include:
- a. Customer Due Diligence (CDD) and/or Enhanced Due Diligence (EDD) procedures for prospective customers/clients/Beneficial Owners (BO)/Walk-in Customers (WIC);
 - b. Screening procedures to ensure that prospective customers/clients/Beneficial Owners (BO)/Walk-in Customers (WIC) are not included in the List of Suspected Terrorists and Terrorist Organizations (DTTOT) and/or the Proliferation of Weapons of Mass Destruction Financing List (DPPSPM), and other relevant watchlists.
- To comply with the screening obligations, the Bank has 8 (eight) types of data sources, namely:
- List of Suspected Terrorists and Terrorist Organizations, as well as Proliferation of Weapons of Mass Destruction Funders;
 - List of Politically Exposed Persons (PEP) and PEP affiliates;
 - List of Online Gambling Operators;
 - List of Unlicensed Online Loan Providers (Illegal Loan Apps);
 - List of names issued by relevant Authorities related to the prohibition of providing banking facilities;
 - OFAC (Office of Foreign Assets Control) List;
 - UN (United Nations) List; and
 - EU Sanctions Lists.
- c. Implementation of the AML, CFT, and PPPSPM programs based on a risk-based approach (Risk-Based Approach);



- d. Procedures for monitoring customer profiles, monitoring customer transactions, and Walk-in Customers (WIC);
 - e. Procedures for the customer data update program;
 - f. Procedures for rejecting account openings, rejecting transactions, and closing accounts;
 - g. Procedures for conducting Individual Risk Assessment (IRA);
 - h. Procedures for fund transfers;
 - i. Procedures for cross-border correspondent banking (CBCB);
 - j. Procedures for the implementation of reporting LTKT, LTKL, and LTKM/LTKMP;
 - k. Procedures for reporting the implementation of the AML, CFT, and PPPSPM programs to management.
 4. Effective and independent internal control in the implementation of the AML, CFT, and PPPSPM programs is carried out through:
 - a. Having adequate internal policies and procedures to monitor the AML, CFT, and PPPSPM programs;
 - b. Having clear authority and responsibility limits in each unit related to the implementation of the AML, CFT, and PPPSPM programs, whether through the first line of defense (risk-taking unit), second line of defense, or third line of defense;
 - c. Conducting independent audits to ensure the effectiveness of the implementation of the AML, CFT, and PPPSPM programs by the Internal Audit Unit (IADT Division - Internal Audit);
 - d. Following up on all audit results, both internal and external audits, related to the implementation of the program.
 5. Information Management System
To optimize transaction monitoring in the implementation of the AML, CFT, and PPPSPM programs, Bank Mega continuously develops information system technology, including:
 - a. Improving the system and supporting applications for the implementation of the AML, CFT, and PPPSPM programs, named ADMS (AML Data Management System);
 - b. Developing applications for Beneficial Owners (BO) and Walk-in Customers (WIC) related to the obligation to calculate the risk level for BO and WIC;
 - c. Developing internal applications to support reporting obligations in accordance with the reporting format requirements of goAML PPATK;
 - d. Developing the goAML interface system to support reporting obligations that have been adjusted to the goAML regulations.
 6. Human Resources and Training
Bank Mega continuously organizes training, socialization, and reminders regarding the implementation of the AML, CFT, and PPPSPM programs for officials and/or all employees to enhance their competencies. This is carried out through the following:
 - a. Training methods are conducted either online/electronic-based or in-person, namely:
 - Electronic or online-based training is conducted via Zoom or through e-learning media, which includes pre-tests and post-tests for all participants;
 - In-person training is provided to all new employees in the form of the New Induction Program (NEIP) and the Mega Management Development Program (MMDP).
 - b. Increasing awareness and employee competency through the creation of an AML Forum with various discussion topics presented in the form of questions and answers (Q&A) to assist in understanding the application of the provisions of the AML, CFT, and PPPSPM programs at branch offices. The AML Forum is presented to all Branch Offices or Sub-Branch Offices.
 - c. Increasing awareness and competency of all employees at Bank Mega, especially employees in the AMLA Division, regarding the implementation of the AML, CFT, and PPPSPM programs through certification, refreshers, socialization, and training.
 7. Implementing the customer data quality update program.
The Data Update Program is carried out periodically in accordance with applicable regulations and stipulates that the Bank is required to submit the Target and Actual Data Update Implementation to OJK (Financial Services Authority) every year.

Periodic assistance is provided to all branches by distributing a data list containing information that needs to be followed up for completion and/or require data updating corrections.
 8. Improving the quality of reporting Suspicious Financial Transactions (LTKM), Cash Financial Transactions Report (LTKT), International Fund Transfer Financial Transactions Report (LTKL), and the Integrated Service Users Information System (SIPESAT) in accordance with the Regulator's provisions;



9. Establishing and maintaining good relations, cooperation, and coordination with Regulators and Law Enforcement Authorities, particularly in fulfilling requests for customer data and/or information, as well as providing statements in efforts to prevent and combat Money Laundering, Terrorism Financing, and/or Proliferation of Weapons of Mass Destruction Financing.
10. Actively participating in work programs or activities organized by the Regulator, which include:
 - a. Preparation of the National Money Laundering and Terrorism Financing Risk Assessment (National Risk Assessment - NRA) and Sectoral Risk Assessment (Sectoral Risk Assessment - SRA);
 - b. Implementation of the FIR on ML/TF (Financial Integrity Rating on Money Laundering & Terrorism Financing) by PPATK. The FIR on ML/TF refers to an assessment through the completion of a questionnaire, supported by related attachments, followed by an in-depth interview. The measurement is based on qualitative and quantitative data related to the assessment of the integrity of the reporting party in supporting the effectiveness of the implementation of the AML, CFT, and PPPSPM programs. Bank Mega received the Best FIR Award in the KBMI 3 Bank PJK Category 2025. The award was presented by the Head of PPATK at the Financial Integrity Rating on Money Laundering and Terrorism Financing (FIR on ML/TF) Dissemination event held at the PPATK Building on Thursday, November 27, 2025.
 - c. Implementation of the Survey and Effectiveness Index Assessment of PPATK's Performance in Efforts to Prevent and Combat Money Laundering (TPPU) and Terrorism Financing (TPPT) in 2024 for the banking sector.

The index is intended as a tool for periodic monitoring and evaluation of PPATK's performance in the previous year through a national survey targeting stakeholders of the AML and CFT regime (Anti-Money Laundering and Counter-Terrorism Financing) who have collaborated or received products/outputs from PPATK.

The survey is conducted simultaneously nationwide using a web-based/online data collection application, assisted by an independent surveying institution with extensive experience and competence;

- d. 23rd Anniversary of the AML and CFT Regime in Indonesia The participation provided by Bank Mega in supporting this anniversary event includes:
 - i. Participating in the AML CTF Office Battle 2025, organized to promote the spirit of anti-money laundering and counter-terrorism financing in the context of preventing and combating money laundering (TPPU) and terrorism financing (TPPT), as well as raising awareness of the dangers and threats of TPPU and TPPT for Indonesia and the international community. This activity was divided into three selection stages: the preliminary round, semifinal round, and final round;
 - ii. Support for socialization in the form of creating a flyer for the 23rd Anniversary of the AML and CFT Regime in Indonesia, which was displayed on Bank Mega's website; and
 - iii. Technical support in the form of tree planting for the 23rd Anniversary of the AML and CFT Regime in Indonesia. The tree planting was carried out together with 9 other banks under the coordination of FKDKP (Forum Komunikasi Direktur Kepatuhan Perbankan), located in Ngargoretno Village, Magelang Regency, Central Java.

Bank Mega's Compliance and Adherence in Implementing the APU, PPT, and PPPSPM Programs

Bank Mega ensures full compliance and adherence to the laws and regulations applicable to the financial services sector, particularly the banking industry, in carrying out its operational activities. Through the implementation of the APU, PPT, and PPPSPM Programs, Bank Mega in 2025 avoided all forms of legal cases related to money laundering, terrorism financing, and/or the financing of the proliferation of weapons of mass destruction.



Challenges in Implementing the AML, CFT, and PPPSPM Programs in 2025

With the rapid advancement of digital technology, supported by the era of digitization, financial service users now have the freedom to carry out transactions anytime and anywhere. This condition will certainly pose significant and diverse challenges in the effective implementation of the AML, CFT, and PPPSPM program provisions.

To minimize these challenges, Bank Mega anticipates them by ensuring the existence of a reliable supporting system for the implementation of the AML, CFT, and PPPSPM Programs, as well as the support of qualified human resources (HR) in terms of both competence and adequacy of numbers.

In addition to the internal requirements that must be met by Bank Mega, support from related government agencies/authorities to assist in the effectiveness of customer identification processes in the financial services sector plays a crucial role in supporting the overall implementation of the AML, CFT, and PPPSPM programs.

Insider Trading Prevention Policy

The insider trading prevention policy is outlined in the Integrity Commitment Guidelines, which have been signed by the Board of Commissioners and the Board of Directors of Bank Mega. This policy defines insider trading as trading transactions conducted for personal gain or for the benefit of internal parties within the Bank, based on privileged information to which they are not entitled. Such actions are strictly prohibited for the Board of Directors, as stated in Section F, Prohibitions for the Board of Directors, Point 9, which explicitly forbids directors from deriving personal benefits from the Company's activities beyond their salary and allowances, including engaging in insider trading.

Similarly, insider trading is also prohibited for employees, as stipulated in Section G, Point 14. Employees are expressly forbidden from leveraging their position for personal gain beyond the salary and allowances provided by the Company, including engaging in insider trading.



Anti-Corruption and Fraud Policy

The Bank's anti-corruption and fraud policy is outlined in the Integrity Commitment Guide, which has been signed by the Board of Commissioners and the Board of Directors of Bank Mega. This guide defines corruption as any act committed fraudulently or unlawfully by members of the Board of Directors, Board of Commissioners, Bank Management, Managers, or Employees that contradicts the Bank's interests or involves the misuse of authority or trust for personal gain or the benefit of others or specific groups.

Bank Mega places a strong emphasis on anti-corruption and fraud prevention, making it a fundamental part of the Bank's management and employee commitments. Specifically, Commitment Point 3 requires all management and employees to foster a work environment free from corruption,

bribery, and fraud in connection with their roles within the Bank's organizational structure. Furthermore, the Integrity Commitment Guide establishes clear obligations for the Board of Commissioners (Point 15), the Board of Directors (Point 15), and employees (Point 19) to avoid conflicts of interest and uphold a workplace that is free from corruption and fraudulent activities.

Fraud is defined as any act of deviation or omission deliberately carried out to deceive, mislead, or manipulate the Bank, its customers, or other parties. Such fraudulent activities may occur within the Bank's environment or involve the use of Bank facilities, leading to financial losses for the Bank, its customers, or other stakeholders, while providing financial benefits to the perpetrator, either directly or indirectly.

Corporate Support for Anti-Corruption

Bank Mega is strongly committed to supporting efforts to prevent and eradicate corruption while upholding good governance principles in all aspects of its operations. To ensure a transparent, fair, and corruption-free work environment, the company has established an anti-fraud and anti-corruption policy applicable to all employees, including the Board of Directors and the Board of Commissioners. This policy underscores that Bank Mega does not tolerate any form of corruption, abuse of power, or actions taken for personal gain.

Bank Mega has conducted a comprehensive fraud risk assessment to identify potential risks that could lead to fraud across various operational areas. All work units at Bank Mega, representing 100% of the organization, participate in this risk assessment process. Each unit is responsible for evaluating existing risks and assessing the effectiveness of mitigation controls implemented to reduce or prevent fraud. This fraud risk assessment is crucial for maintaining transparent and accountable operations while preventing vulnerabilities that could be exploited for corrupt practices.

Risk Mitigation and Internal Control

As a follow-up to the results of the risk assessment, Bank Mega has implemented various mitigation measures, including:

- strengthening segregation of duties as well as limiting authority and authorization,
- enhancing controls over credit and procurement processes,
- implementing layered monitoring for certain transactions, and
- improving the verification and validation processes for documents and supporting data.

Cases and Handling of Alleged Corruption (GRI 205-3)

Throughout 2025, Bank Mega did not face any legal cases or sanctions related to alleged corruption, indicating that its prevention policies, control measures, and reporting mechanisms have been functioning effectively, supported by a growing culture of integrity across the organization.

If, in the future, any alleged corruption or fraudulent actions are discovered, Bank Mega will follow up in accordance with internal regulations and applicable laws. The handling process includes:

- independent investigation by the Crime & Fraud Investigation Unit,
- proper securing of evidence and documentation, and
- application of disciplinary sanctions according to the severity of the violation.

In cases where violations involve criminal elements, the Bank will cooperate with law enforcement authorities and regulators to ensure that legal processes are conducted transparently and accountably. The Bank will also re-evaluate the effectiveness of internal controls, update relevant procedures, and provide additional training to prevent similar incidents from occurring in the future.

Furthermore, in 2025, Bank Mega also conducted an Anti-Fraud Declaration, in which all levels of the organization, from the Board of Directors to all employees, signed a commitment to uphold a strict Anti-Fraud stance, emphasizing Zero Tolerance for fraud, criminal acts, and other serious violations. This signing was carried out simultaneously across Indonesia by all Bank Mega employees.

Anti-Fraud and Anti-Corruption Training and Socialization [205-2]

Bank Mega actively conducts socialization of anti-corruption policies to all employees and relevant stakeholders. The socialization and training are carried out through:

- face-to-face training and internal classes,
- mandatory e-learning modules,
- integrity commitment guidelines, and
- continuous development programs covering AML CFT and PPPSPM, cybersecurity, personal data protection, as well as ethical collection practices.



Through this program, all employees are equipped with an understanding of prohibitions and obligations in preventing corruption, early indicators of fraud, as well as mechanisms for reporting violations, either through direct supervisors or the Whistleblowing System, which is managed independently and guarantees the confidentiality of the reporter.

Category	Number of Participants		
	2025	2024	2023
E-Learning Anti-Fraud Strategy	7	261	4,407
New Employee Induction Program (NEIP) – including Anti-Fraud materials	1,618	1,599	1,911
Off-House Training related to Anti-Fraud	112	142	3
In-House Training related to Anti-Fraud	1,457	5,292	287
TOTAL	3,194	7,294	6,608

Description	2025	2024	2023
Board of Directors	1	8	1
Board of Commissioners	-	-	-
Executive Officers	23	137	110
Other Employees	2,570	7,149	6,497
SUBTOTAL	2,594	7,294	6,608
Partners / Outsourced Personnel (TAD)	600	-	-
TOTAL	3,194	7,294	6,608

Throughout 2025, Bank Mega did not face any legal cases related to alleged corruption, demonstrating that the anti-fraud and anti-corruption policies implemented by the company are operating effectively. This proves that Bank Mega's internal control system, training, and socialization efforts successfully prevent acts of fraud and corruption.

Bank Mega's commitment to anti-corruption extends beyond policies and is realized through concrete actions, including risk assessments, internal supervision, training, and periodic evaluations. With a strong dedication to the principles of transparency, accountability, and integrity, Bank Mega strives to foster a work environment free from all forms of corruption and fraud. The bank also continues to innovate in developing anti-fraud and anti-corruption policies to ensure the sustainability of a clean, fair, and responsible business.

Implementation of the Personal Data Protection Law and Consumer & Community Protection Efforts in the Financial Services Sector

Implementation of The Personal Data Protection Law

The Bank is consistently committed to maintaining public trust through policies and practices of Personal Data management that comply with regulations, in line with technological advancements and the increasing need for Personal Data security. The Bank has implemented Law No. 27 of 2022 on Personal Data Protection (PDP Law) to enhance compliance with legal regulations and as a form of responsibility for the protection of Personal Data.

The Bank relies on employees, technology, systems, controls, policies, and appropriate processes to ensure proper management of Personal Data risks. The policies and principles of Personal Data Protection are consistently applied to manage Personal Data risks and are implemented across all units of the Bank. The Bank's privacy policy is available at [<https://bankmega.com/id/privacy-policy/>]

The Bank has held employee training and awareness of Personal Data Protection throughout the year. The Bank conducts mandatory training for all employees and additional training sessions as necessary to keep abreast with new developments in the field of Personal Data Protection.

The Bank strives to demonstrate transparency to personal data subjects and stakeholders regarding how the Bank processes, collects, uses, manages Personal Data, and fulfills the rights related to personal data subjects.

In the event the Bank collaborates with a third party to conduct an activity, it should be aimed at ensuring that the efforts to protect Personal Data are adequate, aligned with the Bank's Personal Data Protection strategy, and in compliance with applicable laws and regulations. The Bank consistently monitors changes in regulations related to Personal Data Protection to ensure that it always responds appropriately to any changes.

As part of the three lines of defense model, the Bank has a Personal Data Protection work unit and appoint officials who carry out the Personal Data Protection function as mandated in the PDP Law, whose duties include implementing and monitoring compliance with the PDP Law, and managing the Personal Data risk management process so that it can be implemented effectively.

In addition, the Bank has established a personal data protection governance structure, and continues to instill accountability across all work units. The Bank strives to apply industry practices for personal data protection and security. The Personal Data Protection work unit collaborates with stakeholders to encourage the planning, implementation, and monitoring of the Personal Data Protection strategy. The Bank conducts regular reviews and assessments of personal data risks, and continues to develop solutions to strengthen personal data security.

As a financial institution that manages personal data on a large scale, the Bank is committed to implementing high standards in customer data protection through several strategic steps, namely:

1. Implementing Privacy by Default and Privacy by Design Principles

The Bank applies Privacy by Default and Privacy by Design principles to foster customer trust and safeguard their personal data. The Bank has integrated these principles into every aspect of its operations in order to comply with statutory provisions and provide secure and reliable services to customers.

2. Developing A Culture of Compliance with Personal Data Protection

The Bank incorporates Personal Data Protection (PDP) training as an integral part of its privacy culture. The Bank provides regular training to all employees at all levels of the organization. This is conducted to ensure that all employees understand the importance of PDP and have the necessary skills to implement it.



Comprehensive PDP training will make all employees have the same awareness and understanding of Personal Data Protection. This will encourage the creation of a strong privacy culture across all elements of the Bank, where each employee is responsible for protecting Personal Data managed in each of their respective work units.

By integrating PDP training as part of a privacy culture, the Bank can provide safe and reliable services to customers, as well as maintain the Bank's reputation as an institution that complies with PDP Law.

3. Developing Personal Data Protection Policies and Procedures

The Bank acknowledges that the personal data is a valuable asset that requires strict protection. The Bank is committed to safeguarding confidentiality and security in compliance with applicable laws, regulations, and industry best practices.

As part of this commitment, the Bank actively develops and continuously updates comprehensive policies related to personal data protection. These policies cover various aspects, including:

- Privacy Notice and Personal Data Protection Policy;
- Personal Data Protection Opinion Policy;
- Record of Processing Activity Policy;
- Personal Data risk assessment policies such as Data Protection Impact Assessment (DPIA), Legitimate Interest Assessment (LIA), Third Party Privacy Risk Assessment and Transfer Impact Assessment (TIA);
- Personal Data breach incident handling policy;
- Data Subject Request (DSR) Policy.

The Bank periodically socializes personal data protection policies to employees to increase awareness and understanding of the importance of personal data protection, internalize policies in daily work, mitigate personal data risks and improve compliance.

4. Improving Data Security Infrastructure

The Bank leverages cutting-edge cybersecurity technology to safeguard customer data against potential breaches or cyber threats. This aims to create a safer environment for personal data subjects and entrust their Personal Data to be managed by the Bank.

Consumer & Public Protection Efforts

To enhance customer protection, PT Bank Mega Tbk. (the Bank) is committed to implementing various protection strategies in accordance with applicable regulations. This commitment is realized through the following measures and operational policies:

1. Improving Customer Personal Data Security

In accordance with applicable laws and regulations, the Bank guarantees that all customer personal information is processed, stored, and used in accordance with the principles of transparency, security, and consent from the data owner. In this case, the Bank secures data by encrypting sensitive data, using a valid authentication system for every access to customer data, and has a strict data retention policy.

The Bank has informed Customers regarding the security of their Personal Data through a Privacy Notice that can be accessed by Customers through the Bank's website.

2. Implementation of Education and Socialization on Personal Data Protection

The Bank has and will continuously conducting awareness programs and providing education to both customers and employees on personal data protection. This socialization and education program includes:

- Data security awareness campaigns: Conducted through multiple communication channels, including the official website, banking applications, and social media, to enhance customer awareness of the importance of safeguarding personal data.
- Training for All Employees: Through training materials provided to all employees at all levels regarding the importance of protecting Customer personal data.

3. Effective Handling of Customer Complaints

The Bank has established dedicated and easily accessible channels to receive and resolve customer complaints related to data protection and other banking services.

- Customer Service Center: The Bank provides a hotline number and online complaint service that is ready to serve customers 24/7
- Clear Complaint Escalation Procedure: The Bank will respond to complaints quickly, providing information on the terms of the applicable Complaint Service Process, including the timeframe for resolution.
- Provision of Dispute Resolution Mechanism: The Bank has cooperation with a mediation institution for dispute resolution, as a last step if customer complaints cannot be resolved internally.



No	Type of Product and/or Service	Total	Resolution Status					
			Resolved		Not Resolved		In Process	
			Total	Percentage	Total	Percentage	Total	Percentage
1	Savings	489	435	89%	0	0%	54	11%
2	Other Fund Disbursement	41	39	95%	0	0%	2	5%
3	ATM/Debit Card / ATM Machine	1,001	967	97%	0	0%	34	3%
4	Credit Card	7,864	6,276	80%	0	0%	1,588	20%
5	Electronic Banking	1,160	1,113	96%	0	0%	47	4%
6	E-Commerce	30	30	100%	0	0%	0	0%
7	Mesin EDC/Merchant QRIS	38	37	97%	0	0%	1	3%
8	Reksadana	2	2	100%	0	0%	0	0%
9	Safe Deposit	1	0	0%	0	0%	0	100%
10	Other Cooperation Products	3	3	100%	0	0%	0	0%
11	SMS Banking/Mobile Banking	1,285	1,285	100%	0	0%	0	0%
12	Kliring	1	1	100%	0	0%	0	0%
Total		11,915	10,188	86%	0	0%	1,727	14%

Status data per 31/12/2025



Whistleblowing System

As part of Bank Mega's commitment to creating a clean, transparent work environment free from practices that violate applicable regulations, Bank Mega provides a transparent and secure reporting channel through the Whistleblowing System (WBS). This facility is designed to give stakeholders, both internal and external, the opportunity to report any violations related to ethics, fraud, corruption, discrimination, sexual harassment, and other misconduct.

By implementing an effective Whistleblowing System (WBS), Bank Mega is committed to upholding good governance principles, as well as integrity and accountability. This transparent and accountable reporting process is part of Bank Mega's efforts to create a safe environment free from fraud and violations, supporting the achievement of corporate goals based on honesty and responsibility.

Whistleblowing System and Strengthening Bank Mega's Role in Handling Illegal Financial Activities

Bank Mega continues to strengthen organizational integrity and consumer protection through the implementation of a transparent and accountable Whistleblowing System (WBS), as well as active participation in the Task Force for Combating Illegal Financial Activities (Satgas PASTI) and the Indonesia Anti-Scam Center (IASC), coordinated by the Otoritas Jasa Keuangan.

This approach positions Bank Mega not only as an institution that effectively handles internal reports but also as part of the national effort to combat fraud, cybercrime, social engineering, and various other forms of illegal financial activities.

Bank Mega's Crime & Fraud Investigation Work Unit has been appointed by the Financial Services Authority as one of the Persons in Charge (PIC) within the Illegal Financial Activity Eradication Task Force (Satgas Pasti) to handle and eradicate fraudulent practices and illegal financial activities that harm customers and the community. Where Satgas Pasti has an important role in preventing crimes related to financial fraud, both those carried out through online and offline transactions.

To further strengthen fraud prevention, the Financial Services Authority has designated several banks, including Bank Mega, to be colocated at the Indonesia Anti Scam Center (IASC). This center serves as a control and coordination hub for addressing complaints from customers who have fallen victim to financial fraud.

Through its involvement in the Indonesia Anti Scam Center, Bank Mega continues to enhance customer protection systems and collaborates with the Financial Services Authority and other relevant institutions to minimize fraudulent activities. This initiative reaffirms Bank Mega's commitment to fostering a safe, transparent banking ecosystem free from illegal financial practices.

A Secure, Independent, and Integrity-Focused Whistleblowing System

Bank Mega provides a Whistleblowing System (WBS) as a reporting channel that can be used by employees, business partners, and the general public to report suspected violations, including fraud, corruption, code of ethics violations, discrimination, sexual harassment, and other irregularities.

The WBS is designed to be secure, independent, and easily accessible, with guarantees of reporter identity confidentiality, options for anonymous reporting, and protection against retaliation. Every report received is handled objectively and professionally in accordance with the Bank's internal regulations.

Throughout 2025, Bank Mega received 80 reports related to suspected fraud and other violations, all of which were followed up by the Crime & Fraud Investigation Unit through a comprehensive investigative process. This process included the collection, testing, and verification of evidence, assessment of the severity of violations, and determination of appropriate corrective actions and sanctions.



All report handling is conducted upholding the principles of fairness, independence, and documentation accountability. Through this mechanism, the WBS functions effectively as an early detection tool to prevent, identify, and mitigate fraud risks within the Bank, while also strengthening a culture of integrity and stakeholder trust.

Active Contribution to Satgas PASTI and the Indonesia Anti-Scam Center (IASC)

As part of the banking industry's commitment to customer protection and financial system stability, the Crime & Fraud Investigation Unit of Bank Mega actively participates as a member of Satgas PASTI, established by the Otoritas Jasa Keuangan to coordinate the handling of illegal financial activities across regulators, law enforcement authorities, and financial industry actors.

Within this framework, Bank Mega also participates in the Indonesia Anti-Scam Center (IASC), which serves as the national coordination center for handling financial transaction fraud. Through the IASC, reports of suspected scams can be promptly addressed through verification processes, blocking of target accounts, and further coordination with other banks, payment service providers, and law enforcement authorities.

Bank Mega's active involvement in the IASC contributes to reducing potential losses for the public, accelerating the industry's response to various cybercrime and social engineering schemes, and enhancing the national banking sector's preparedness in facing increasingly complex fraud risks.

Strengthening Governance and Consumer Protection Systems

The synergy between the implementation of the Whistleblowing System and Bank Mega's active roles in Satgas PASTI and the Indonesia Anti-Scam Center (IASC) expands the Bank's capacity to detect and respond to various forms of fraud, money laundering (TPPU), terrorism financing (TPPT), and other illegal financial activities.

This collaboration not only strengthens the internal incident-handling mechanisms but also ensures that Bank Mega makes a tangible contribution to the national effort to uphold the integrity of the financial services industry. The initiative also complements the implementation of the APU, PPT, and PPPSPM programs in accordance with POJK Number 8 of 2023, providing the Bank with a more comprehensive and integrated control framework, spanning governance, internal controls, and consumer protection.

With this strengthening, Bank Mega can enhance system reliability, reinforce customer trust, and support the sustainable stability and security of the national banking ecosystem.

The Whistleblowing System can be accessed through

E-mail: fbi@bankmega.com

Telephone (Fixed Line): +6221-7915000 via ex. 15.112, 15.115, 15212 and 15215.

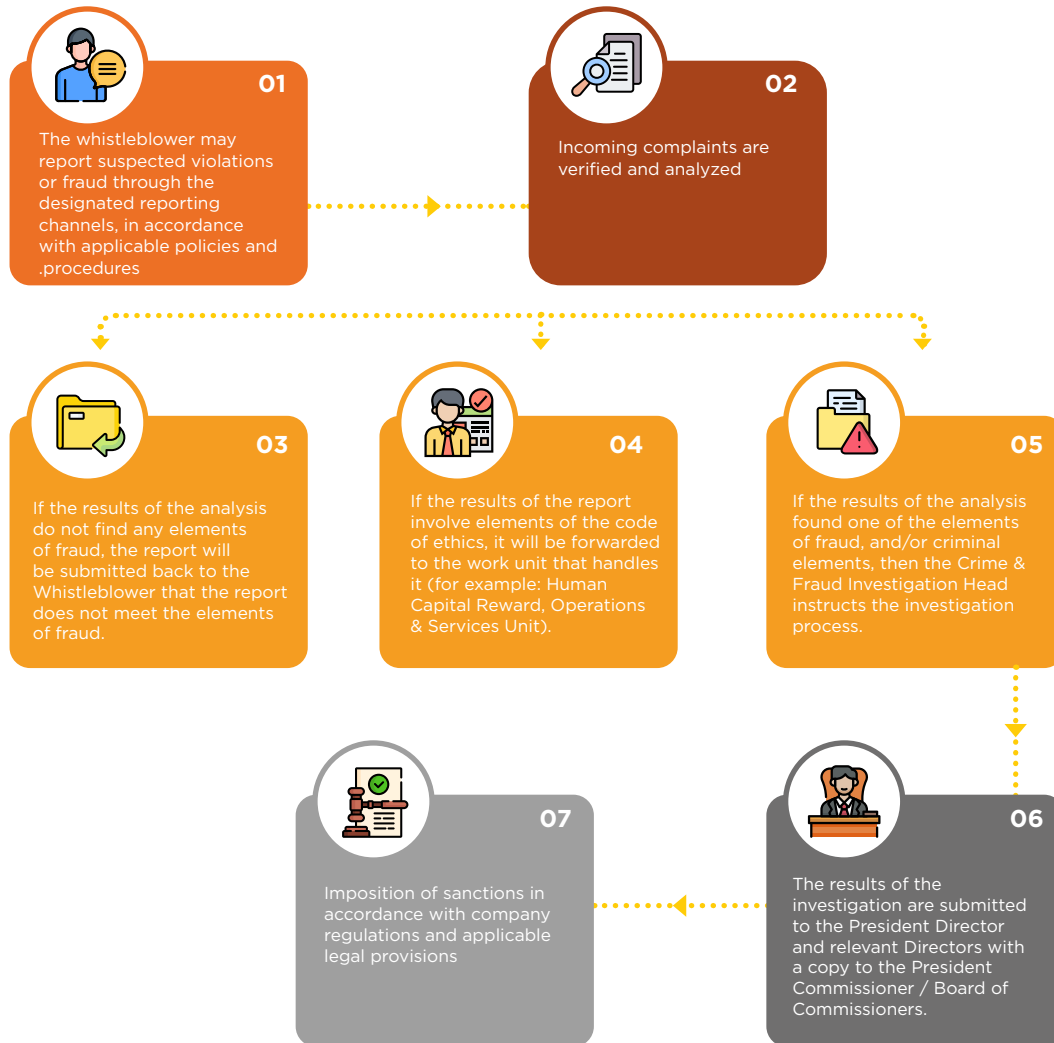
Phone/SMS/Whatsapp: 0822-0822-0500 and 0822-0822-1999

Address:

Crime & Fraud Investigation (CFIN) Unit,
Menara Bank Mega Lt. 15
Jl. Kapten Tendean No. 12-14 A Jakarta 12790



Flow of Whistleblowing System Mechanism



Protection for the Reporter:

To improve the effectiveness of the Whistleblower system, a reporter may submit a request for protection to the Crime Fraud & Investigation (CFIN) Work Unit if they experience pressure or threats from related parties, with the following steps:

1. The CFIN Work Unit submits a request to the Board of Directors to provide protection guarantees for the reporter (in cases involving fraud that result in company losses), including:
 - a. Protection from physical and/or psychological threats from superiors or from the alleged perpetrators;
 - b. Legal assistance for the reporter if there is legal retaliation from the reported individuals;
 - c. Concealing or keeping the reporter's identity confidential, except when the reporter acts as a witness and the case proceeds to legal proceedings.
2. Recommend to the Board of Directors that the Reporter be transferred/mutated to a work location and residence that are safer, taking into account several considerations related to personal security issues, safety, and potential risks that may occur to the Reporter.
3. The implementation of protection for the reporter will be monitored by the CFIN Work Unit.



Code of Ethics

Bank Mega believes that a code of conduct is essential for a bank. Bank Mega has long established and implemented a code of conduct that serves as a guide for all management and employees in carrying out daily business activities. These behavioral guidelines are outlined in various documents and directives, all of which are integrally incorporated into Bank Mega's Integrity Commitment. Overall, Bank Mega's Integrity Commitment includes:

1. Integrity Commitment Charter
2. Management and Employee Commitment
3. Benefits of Integrity Commitment
4. GCG Principles
5. Work Ethics and Culture
6. Code of Ethics
7. Obligations for the Board of Commissioners, Directors, and Employees
8. Prohibitions for the Board of Commissioners, Directors, and Employees
9. Conflict of Interest
10. Anti-Fraud Declaration
11. Sanctions

BANK MEGA'S CORE VALUES AND CORPORATE CULTURE

The corporate culture is formed based on Bank Mega's Core Values which serve as the basis for implementing the duties and responsibilities of management and all levels of work units and employees in order to achieve the goals set by the Bank. The Main Values of Bank Mega that underlie the corporate culture are:

1. Dynamic
2. Entrepreneurship
3. Trust
4. Ethics
5. Commitment
6. Synergy

In addition to the principles above, the behavior of Bank Mega employees refers to and is regulated in the Code of Ethics and Code of Conduct which contains the following:

Integrity Commitment Statement

The Integrity Commitment applies to all Bank Mega employees, regardless of their role or position within the organization. All members of the Board of Commissioners and Board of Directors have signed the Integrity Commitment Statement Charter, which includes a pledge to adhere to every provision outlined in the Code of Conduct.

Socialization of The Code Of Ethics

Socialization of the Code of Ethics is carried out continuously and consistently in order to foster employee awareness and understanding of behavior that is in accordance with the Bank's Main Values in carrying out their daily work. Socialization is carried out through the "e-Integrity Commitment" system with the implementation process outlined in the Board of Directors' Circular No. SE 148/DIRBM-PMOC/2020 dated August 24, 2020. Various other methods are also carried out, including through seminars or workshops, training and socialization through the Bank's internal media to all employees.

Violations and Sanctions

Bank Mega provides strict sanctions for employees and/or management who violate the Code of Ethics and Code of Conduct based on Company regulations, Board of Directors' Regulation policies, and applicable laws and regulations. Thus, it is hoped that this will have a deterrent effect on violators and as a means of learning for other employees to always comply with the Code of Ethics and Code of Conduct.

Legal Cases

Civil legal issues from up to December 2025 and their settlement status are as follows:

Legal Issues	Total
Has permanent legal force In the Settlement Process	1,126
In Process of Settlement	154
Total	1,280

All of these legal cases are civil cases with a brief description as follows:

- Civil cases that have been concluded through litigation and have obtained final and binding decisions (inkracht van gewijsde) at the District Court, High Court, or Supreme Court levels handled by Bank Mega up to December 31, 2025, total 1,280 cases. Meanwhile, 154 cases are still ongoing at the District Court, High Court, and Supreme Court levels.
- The majority of civil cases handled by Bank Mega with the legal issues primarily based on the following matters:
 - Disputes with debtors and third parties (derden verzet).
 - Disputes arising from the failure to fulfill the requirements of legal subjects.
 - Disputes over collateral ownership related to PKPU/Bankruptcy.
 - State Administrative Disputes.
 - Industrial Relations Disputes.

The cases with claim values exceeding Rp10 billion that are still ongoing are as follows:

No	Type of Case	Case Description	Case Value	Bank's Position	Case Proceedings
1	Civil	The Plaintiff, as the owner of the certificate used as collateral for the Bank Debtor's facility, filed a lawsuit regarding the auction of the collateral object on the grounds that the price was below the market value.	Rp12.949.980.000,00	Defendant	Upholds the decision of the South Jakarta District Court No. 450/Pdt.Bth/2022/PN.Jkt.Sel dated 6 February 2023, which declares that the Plaintiff's claim cannot be accepted.
2	Civil	The Plaintiff is a depositor customer who filed a lawsuit against the Bank on the grounds that the Bank was negligent in: maintaining the security of its information systems, safeguarding deposits (customer funds), and maintaining the confidentiality and security of customer data and/or information in accordance with Law No. 4 of 2023 (UUP2SK).	Rp12.900.000.000,00	Defendant	Rejects the Cassation Petition of the Cassation Petitioner..
3	Civil	The Plaintiff is a third party who claims to be the owner of the collateral used as security for the Bank debtor's credit facility. The Plaintiff argues that they have purchased the collateral object from the debtor and have made payments on the debtor's credit facility to the Bank; therefore, the Plaintiff claims to be the rightful owner of the collateral and that the Bank must hand over the collateral to the Plaintiff.	Rp10.978.100.000,00	Defendant	Rejects the Plaintiff's lawsuit in its entirety.



No	Type of Case	Case Description	Case Value	Bank's Position	Case Proceedings
4	Civil	The Bank filed a lawsuit against the Attorney General's Office of the Republic of Indonesia regarding the seizure carried out by the institution on assets (land and buildings) that serve as collateral for a credit facility received by the debtor from the Bank. The Attorney General's Office argues that the assets are affiliated with a party convicted of corruption.	Rp196.633.939.763,00	Defendant	Rejects the cassation petition from the Bank as the cassation petitioner (High Court Decision: Declares that the Plaintiff's (Bank's) lawsuit cannot be accepted)
5	Civil	The Plaintiff claims to be the owner of the asset used as collateral for a credit facility in the debtor's name. The Plaintiff objects to the Bank's attempt to auction the credit collateral on the grounds that: the Plaintiff never signed a power of attorney to sell or a voluntary surrender letter for the collateral object; the Plaintiff did not receive any explanation regarding the risks to be borne as the owner of the collateral; and the determination of the auction limit was set below the market and liquidation value (thus rendering the auction legally defective).	Rp22.500.000.000,00	Defendant	The lawsuit is withdrawn.
6	Civil (Unlawful Act)	The Plaintiff is a Bank debtor (based on a Cession Deed between the Bank and another bank). The Plaintiff argues that the Credit Agreement made by the Bank constitutes a standard clause, and requests that the Court annul the Credit Agreement and other related documents on the grounds that they are invalid.	Rp11.080.000.000,00	Defendant	The lawsuit is withdrawn.
7	Civil (Unlawful Act))	The Plaintiff is a depositor customer at the Bank. The Plaintiff filed a lawsuit against the Bank over the loss of their funds at the Bank, which were transferred from the Bank's banking application to another Bank's banking application by the Branch Manager, and not directly by the Plaintiff.	Rp19.863.000.000,00	Defendant	The lawsuit is withdrawn.
8	Civil	The Plaintiff is a Bank debtor and the owner of the collateral, who filed a lawsuit against the Bank on the grounds that the auction conducted by the Bank on the collateral is legally defective because it does not comply with the regulations.	Rp14.000.000.000,00	Defendant	Court Proceedings
9	Civil (Unlawful Act)	The Plaintiff is one of the owners of the assets used as collateral for the credit facility of the debtor (Defendant I) and other debtors (Defendant II). The Plaintiff argues that the Bank committed an Unlawful Act in relation to the transfer of the Plaintiff's assets by Defendant I and Defendant II as AYDA for the settlement of the debts of Defendant I and Defendant II. The Bank also neglected to provide information regarding rental income and expenses that should be paid during the AYDA period, causing losses to the Plaintiff.	Rp1.300.000.000.000,00	Defendant	Court Proceedings



No	Type of Case	Case Description	Case Value	Bank's Position	Case Proceedings
10	Civil (Unlawful Act)	The Plaintiff is a Bank debtor (based on a Cession Deed between the Bank and another bank). The Plaintiff argues that the Credit Agreement made with the Bank constitutes a standard clause and requests that the Court annul the Credit Agreement and other documents (cession, mortgage) as invalid, and return to the Plaintiff the certificate used as collateral.	Rp11.083.060.000,00	Defendant	Court Proceedings

Throughout 2025, there were no legal cases that had a material impact on the Bank.

Administrative Sanctions

During the year 2025, Bank Mega received administrative sanctions in the form of fines from the Financial Services Authority (OJK) and Bank Indonesia 18 (eighteen) times, with a total fine amounting to IDR 110,159,375. The imposition of these administrative sanctions was largely due to delays in submitting the debtor's corrected SLIK report.

Adequacy of Transparency Financial and Non-Financial

In 2025, as in the previous years, Bank Mega has fulfilled its obligations in terms of transparency and publication of financial and non-financial conditions to stakeholders, as well as reporting them to the Financial Services Authority (OJK) in accordance with applicable OJK provisions.

The transparency of the Bank's financial condition is carried out as follows:

- Monthly and Quarterly Public Financial Statements are submitted to regulators and published on Bank Mega's website;
- Bank Mega's Annual Report is prepared and presented in accordance with Bank Indonesia and OJK regulations, and is submitted to shareholders, regulators, rating agencies, various banking institutions, and published on Bank Mega's website;
- Quarterly and Annual Risk Exposure and Capital Adequacy Disclosure Reports in accordance with OJK regulations are published on Bank Mega's website.

The transparency of the Bank's non-financial condition is also carried out as follows:

- Information regarding the Bank's products is provided in accordance with regulations governing the transparency of bank product information and the use of customer personal data, presented in the form of brochures, leaflets, and other promotional media, as well as on Bank Mega's website.
- Information about the Customer Complaint Submission Procedure and the dispute resolution process is provided through the Customer Complaint system, which can be accessed by customers through Bank Mega's website, Call Center, or communicated via bank staff.
- Bank Mega has prepared a Governance Implementation Report, which is part of the Bank's Annual Report, with coverage in accordance with applicable regulations and provisions. The report is accompanied by the Bank's assessment of the implementation of Governance in accordance with the indicators set by the Financial Services Authority (OJK), and is submitted to OJK and published on Bank Mega's website.

Self-Assessment of The Implementation of Commercial Bank Governance

As a demonstration of its commitment to implementing sound governance in a commercial bank, Bank Mega has conducted a self-assessment of its Governance (GCG) implementation for the first and second semesters of 2025. The results of this self-assessment form an integral part of the corporate governance implementation report. The self-assessment of GCG implementation is based on POJK Number 17 of 2023, and SEOJK Number 13/SEOJK.03/2017 on the Implementation of Governance for Commercial Banks,.

The results of Bank Mega's GCG self-assessment for 2025 are as follows:

Assessment Period	Self Assessment Results		Definition of Rating
Semester I - 2024	Individual	2	It reflects that the Bank's management has generally implemented good corporate governance. This is evident from the adequate adherence to governance principles. In cases where there are weaknesses in the implementation of governance principles, these weaknesses are generally insignificant and can be addressed through normal actions by the Bank's management.
Semester II - 2024	Individual	2	

The OJK has assessed the implementation of Bank governance for the first half of 2025 based on the prudential meeting on October 29, 2025, with a score of 2 (Good).

Implementation of Guidelines for Public Company Governance

As a publicly listed company, Bank Mega is also required to comply with the Guidelines for Good Corporate Governance of Public Companies, as regulated in Financial Services Authority Regulation No. 21/POJK.04/2015 dated November 16, 2015, concerning the Implementation of Guidelines for Good Corporate Governance of Public Companies, and Financial Services Authority Circular Letter No. 32/SEOJK.04/2015 dated November 17, 2015, regarding the Guidelines for Good Corporate Governance of Public Companies.

The Guidelines for Good Corporate Governance of Public Companies outline good corporate governance practices in accordance with international standards, covering five aspects, eight principles of good corporate governance, and twenty-five recommendations for implementing these aspects and principles. The implementation at Bank Mega is as follows:

No	Recommendation	Response	Implementation
Improving the Quality of the General Meeting of Shareholders (GMS) Implementation			
1	The Company has technical methods or procedures to collect votes (voting), either openly or by closed voting, which prioritize independence and the interests of Shareholders.	Implemented	The Bank has technical procedures for vote collection as stipulated in the GMS rules of procedure.
2	All members of the Board of Directors and the Board of Commissioners of the Public Company attend the Annual GMS.	Implemented	Several members of the Bank's management attended the Annual GMS.
3	A summary of the minutes of the GMS is available on the Public Company's website for at least one (1) year.	Implemented	
Improving the Quality of Communication between the Public Company and Shareholders or Investors			
4	The Public Company has a communication policy with shareholders or investors.	Implemented	The Bank provides communication channels for shareholders through Public Expose, Press Releases, and email on the Bank's official website.
5	The Public Company discloses its communication policy with shareholders or investors on its website.	Implemented	The Bank provides access to information disclosure through the Company's official website.
Strengthening the Membership and Composition of the Board of Commissioners			
6	The determination of the number of members of the Board of Commissioners considers the condition of the Public Company.	Implemented	The Bank has complied with the applicable provisions for the Company based on POJK No. 17 of 2023. The number of members of the Bank's Board of Commissioners is four (4) persons.
7	The determination of the number of members of the Board of Directors considers the condition of the Public Company.	Implemented	The Bank has complied with the applicable provisions for the Company based on POJK No. 17 of 2023. The number of members of the Bank's Board of Directors is seven (7) persons.
8	The determination of the composition of the Board of Commissioners considers the diversity of expertise, knowledge, and experience required.	Implemented	The Bank has complied with the applicable provisions based on POJK No. 17 of 2023.
9	The determination of the composition of the Board of Directors considers the diversity of expertise, knowledge, and experience required.	Implemented	The Bank has complied with the applicable provisions based on POJK No. 17 of 2023.
10	Members of the Board of Directors overseeing accounting or finance have expertise and/or knowledge in accounting.	Implemented	The Bank has complied with the applicable provisions based on POJK No. 17 of 2023. The Bank's Directors have experience in finance and banking.
11	The Board of Commissioners has a self assessment policy to evaluate the performance of the Board of Commissioners.	Implemented	The Bank has a self assessment policy for the Board of Commissioners and the Board of Directors, as well as succession in the nomination process for the Board of Directors.
12	The Board of Directors has a self assessment policy to evaluate the performance of the Board of Commissioners.	Implemented	The Bank has a self assessment policy for the Board of Commissioners and the Board of Directors, as well as succession in the nomination process for the Board of Directors.



No	Recommendation	Response	Implementation
13	The self assessment policy to evaluate the performance of the Board of Commissioners is disclosed through the Annual Report of the Public Company.	Implemented	The Bank already has a self assessment policy which is disclosed in the Annual Report.
14	The self assessment policy to evaluate the performance of the Board of Directors is disclosed through the Annual Report of the Public Company.	Implemented	The Bank already has a self assessment policy for the Board of Directors and the results are disclosed in the Annual Report.
15	The Board of Commissioners has a policy regarding the resignation of members of the Board of Commissioners if they are involved in financial crimes.	Implemented	The policy regarding the resignation of members of the Board of Commissioners is stipulated in the Board Manual and the Bank's Articles of Association and is in accordance with applicable laws and regulations.
16	The Board of Directors has a policy regarding the resignation of members of the Board of Directors if they are involved in financial crimes.	Implemented	The policy regarding the resignation of members of the Board of Directors is stipulated in the Board Manual and the Bank's Articles of Association and is in accordance with applicable laws and regulations.
17	The Board of Commissioners or the Committee performing the Nomination and Remuneration function prepares a succession policy in the nomination process of members of the Board of Directors.	Implemented	The Bank already has a succession policy in the nomination process of members of the Board of Directors.
Enhancing Corporate Governance through Stakeholder Participation			
18	The Public Company has a policy to prevent insider trading.	Implemented	The Bank has a policy to prevent insider trading as stipulated in the Integrity Commitment Guidelines.
19	The Public Company has anti corruption and anti fraud policies.	Implemented	The Company has policies to prevent corruption and anti fraud as stipulated in the Anti Fraud Strategy Policy and Integrity Commitment Guidelines.
20	The Public Company has a policy regarding the selection and capacity building of suppliers or vendors.	Implemented	The Company has policies regarding vendor qualification, verification, and evaluation.
21	The Public Company has a policy regarding the fulfillment of creditors' rights.	Implemented	The fulfillment of creditors' rights is regulated in detail in the Credit Agreement between the Bank and creditors.
22	The Public Company has a whistleblowing system policy.	Implemented	The Bank has a whistleblowing system policy as stipulated in the Anti Fraud Strategy Policy.
23	The Public Company has a policy on long term incentives for the Board of Directors and employees.	Implemented	The Bank has a policy on long term incentives for the Board of Directors and employees as stipulated in the remuneration governance policy.
Improving the Implementation of Information Disclosure			
24	The Public Company utilizes information technology more broadly beyond the website as a medium for information disclosure.	Implemented	The Bank uses social media, the Company's official website, and the IDX website to fulfill information disclosure requirements.
25	The Annual Report of the Public Company discloses the ultimate beneficial owner in the share ownership of the Public Company of at least 5% (five percent), in addition to the disclosure of ultimate beneficial owners through major and controlling shareholders.	Implemented	The Bank discloses the ultimate beneficial owner in the Company's share ownership as stated in this Annual Report.



Implementation of Integrated Governance

Bank Mega, as the Main Entity, has carried out monitoring of governance implementation within the affiliated Financial Services Institutions (LJK - Financial Services Institutions) in the Mega Corpora financial conglomerate. Efforts undertaken to enhance the implementation of Integrated Governance during 2025 in order to carry out Integrated Governance include the following:

1. Conducted coordination meetings with members of the Integrated Governance Support Group within the Mega Corpora Financial Conglomerate twice during 2025, as well as knowledge-sharing sessions with PT Bank Sulteng and PT Bank Sulutgo twice.
2. Held meetings of the Integrated Governance Committee, with a total of two meetings conducted during 2025.
3. Monitored the fulfillment of recommendations from the Integrated Governance Committee.
4. Implemented oversight of Integrated Governance by the Board of Commissioners of the Main Entity, assisted by the Integrated Governance Committee. During 2025, the Board of Commissioners of the Main Entity held nine meetings, two of which discussed the implementation of Integrated Governance.
5. Monitored the fulfillment of commitments arising from the results of the Financial Conglomerate examination by OJK as of June 30, 2025.

Bank Mega, as the Main Entity, has submitted reports related to the Implementation of Integrated Governance throughout 2025 to OJK through the SIPENA application as follows:

- a. Report on the Implementation of Integrated Governance of the Mega Corpora Financial Conglomerate for 2024 (Letter No. 020/DIR-CHC/2025 dated May 26, 2025).
- b. Self-Assessment Report on Integrated Governance of the Mega Corpora Financial Conglomerate for Semester I - 2025 (Letter No. 042/DIR-CHC/25 dated August 15, 2025).
- c. Self-Assessment Report on Integrated Governance for Semester II - 2025 (Letter No. 009/DIR-CHC/26 dated February 10, 2026).



Access to Information and Data

All stakeholders have easy access to all material information and data of Bank Mega, including corporate actions, annual reports, financial reports and releases to journalists and investors, which can be accessed through the company's website at <https://www.bankmega.com>. Furthermore, the Bank provides disclosure information that can be accessed via:

Corporate Secretary	corsec@bankmega.com
Address	Menara Bank Mega Jl. Kapten Tendean No. 12-14A, Jakarta 12790
Mega Call	08041500010 (+62-21) 29601600 (from abroad)
Telephone	(+62-21) 7917 5000
Facsimile	(+62-21) 7918 7100

Electronic Media	
Company Website	www.bankmega.com
Capital Market Website	www.idx.co.id
Custodian Website	www.ksei.co.id
OJK Website	www.ojk.go.id

Social Media	
Instagram	@bankmegaid
Facebook	BankMegaID
X	@BankMegaID
Youtube	Bank Mega Indonesia
TikTok	@bankmega





Sustainability Report

Bank Mega is committed to protecting the environment by always pay attention to social aspects and implementing good governance. In this case, the Bank has implemented several policies and practices to meet Environmental, Social, and Governance (LST/ESG) standards.

In addition, to implement Financial Services Authority Regulation No.51/POJK.03/2017 Concerning Sustainable Finance, Bank Mega is fully committed to implementing a sustainable TJSL program.

In 2025, sustainable finance will be implemented by the Bank's Sustainable Finance Action Plan (RAKB). Implementing Bank Mega's sustainability principles is discussed thoroughly and presented in the Sustainability Report, an inseparable part of the 2025 Annual Report.

SEOJK No. 16/SEOJK.04/2021: Annual Report of Public Company

Description	Page
I. General Provision	
1. In this Financial Services Authority Circular Letter what is meant by:	
a. The Annual Report is a report on the Board of Directors and Board of Commissioners accountability in managing and supervising issuers or public companies within a period of 1 (one) fiscal year to the general meeting of shareholders prepared based on the provisions of the Financial Services Authority Regulation concerning the Annual Report of issuers or public companies	
b. Issuers are parties who make public offerings	
c. A Public Company is a company whose shares are owned by at least 300 (three hundred) shareholders and has a paid-up capital of at least Rp3,000,000,000.00 (three billion rupiah) or a number of shareholders and paid-up capital as determined by the Financial Services Authority	
d. A Public Company is an Issuer that has made a public offering of equity securities or a Publicly-listed Company	
e. A Sustainability Report is a report published to the public that contains the economic, financial, social, and environmental performance of a financial service institution, Issuer, and Public Company in running a sustainable business	
f. Board of Directors:	
1) For an Issuer or a Public Company in the form of a limited liability company, it is the Board of Directors as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and	
2) For an Issuer or a Public Company in the form of a legal entity other than a limited liability company, it is the body that carries out the management of the legal entity as referred to in the laws and regulations concerning the legal entity.	
g. Board of Commissioners:	
1) For an Issuer or a Public Company in the form of a limited liability company, the Board of Commissioners as referred to in the Financial Services Authority Regulation concerning the Board of Directors and Board of Commissioners of an Issuer or Public Company; and	
2) For the Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that supervises the legal entity as referred to in the laws and regulations concerning the legal entity.	
h. General Meeting of Shareholders hereinafter abbreviated as GMS:	
1) For an Issuer or a Public Company in the form of a limited liability company, it is the GMS as referred to in the Financial Services Authority Regulation concerning the Planning and Organizing of the General Meeting of Shareholders of a Public Company; and	
2) For an Issuer or Public Company in the form of a legal entity other than a limited liability company, it is the body that has authority that is not given to any other body that carries out management and supervisory functions, within the limits specified in the legislation and/or articles of association governing the legal entity.	
2. The Annual Report of Issuers or Public Companies is an important source of information for investors or shareholders as one of the basic considerations in making investment decisions and a means of supervision of Issuers or Public Companies.	
3. Along with the development of the capital market and the increasing need for information disclosure by investors or shareholders, the Board of Directors and the Board of Commissioners are required to present quality, accurate, and accountable information through the Annual Reports of Issuers or Public Companies.	
4. Annual Reports that are prepared regularly and informatively can provide convenience for investors or shareholders and stakeholders in obtaining the required information.	
5. This Financial Services Authority Circular is a guideline for Issuers or Public Companies that must be applied in preparing Annual Reports and Sustainability Reports.	
II. Format of Annual Report	
1. Annual Report should be presented in the printed format and in electronic document copy.	
2. The printed version of the Annual Report should be printed on light-colored paper of fine quality, in A4 size, bound and can be reproduced in good quality.	
3. The Annual Report may present information in the form of pictures, graphs, tables, and/or diagrams by including clear titles and/or descriptions, so that they are easy to read and understand.	
4. The Annual Report presented in electronic document format is the Annual Report converted into pdf format.	

Description	Page
III. Content of Annual Report	
1. Annual Report should contain at least the following information:	
a. Summary of key financial information;	
b. Stock information (if any);	
c. The Board of Directors report;	
d. The Board of Commissioners report;	
e. Profile of Issuer or Public Company;	
f. Management discussion and analysis;	
g. Corporate governance applied by the Issuer or Public Company;	
h. Corporate social and environmental responsibility of the Issuer or Public Company;	
i. Audited annual report; and	
j. Statement that the Board of Directors and the Board of Commissioners are fully responsible for the Annual Report;	
2. Description of Content of Annual Report	
a. Summary of Key Financial Information	
Summary of Key Financial Information contains financial information presented in comparison with previous 3 (three) fiscal years or since commencement of business if the Issuers or the Public Company commencing the business less than 3 (three) years, at least contain:	
1) income/sales;	
2) gross profit;	
3) profit (loss);	
4) total profit (loss) attributable to equity holders of the parent entity and non-controlling interest;	
5) total comprehensive profit (loss);	
6) total comprehensive profit (loss) attributable to equity holders of the parent entity and non controlling interest;	
7) earning (loss) per share;	
8) total assets;	
9) total liabilities;	
10) total equities;	
11) profit (loss) to total assets ratio;	
12) profit (loss) to equities ratio;	
13) profit (loss) to income ratio;	
14) current ratio;	
15) liabilities to equities ratio;	
16) liabilities to total assets ratio; and	
17) other information and financial ratios relevant to the Issuer or Public Company and type of industry;	
b. Stock Information	
Stock Information (if any) at least contains:	
1) shares issued for each three-month period in the last 2 (two) fiscal years (if any), at least covering:	
a) number of outstanding shares;	
b) market capitalization based on the price at the Stock Exchange where the shares listed on;	
c) highest share price, lowest share price, closing share price at the Stock Exchange where the shares listed on; and	
d) share volume at the Stock Exchange where the shares listed on;	
Information in point a) should be disclosed by the Issuer, the public company whose shares is listed or not listed in the Stock Exchange;	
Information in point b), point c), and point d) only be disclosed if the Issuer is a public company whose shares is listed in the Stock Exchange;	

Description	Page
2) in the event of corporate actions, including stock split, reverse stock, dividend, bonus share, and change in par value of shares, then the share price referred to in point 1), should be added with explanation on:	
a) date of corporate action;	
b) stock split ratio, reverse stock, dividend, bonus shares, and change in par value of shares;	
c) number of outstanding shares prior to and after corporate action; and	
d) The number of convertible securities exercised (if any); and	
e) share price prior to and after corporate action;	
3) in the event that the company's shares were suspended and/or delisted from trading during the year under review, then the Issuers or Public Company should provide explanation on the reason for the suspension and/or delisting; and	
4) in the event that the suspension and/or delisting as referred to in point 3) was still in effect until the date of the Annual Report, then the Issuer or the Public Company should also explain the corporate actions taken by the company in resolving the suspension and/or delisting;	
c. The Board of Directors Report	
The Board of Directors Report should at least contain the following items:	
1) the performance of the Issuer or Public Company, at least covering:	
a) strategy and strategic policies of the Issuer or Public Company;	
b) Role of the Board of Directors in formulating strategies and strategic policies of Issuers or Public Companies;	
c) Process carried out by the Board of Directors to ensure the implementation of the Issuer's or Public Company's strategy;	
d) comparison between achievement of results and targets; and	
e) challenges faced by the Issuer or Public Company;	
2) description on business prospects;	
3) implementation of good corporate governance by Issuer or Public Company; and	
4) changes in the composition of the Board of Directors and the reason behind (if any);	
d. The Board of Commissioners Report	
The Board of Commissioners Report should at least contain the following items:	
1) Assessment on the performance of the Board of Directors in managing the Issuer or the Public Company;	
2) Supervision on the implementation of the strategy of the Issuer or Public Company;	
3) View on the business prospects of the Issuer or Public Company as established by the Board of Directors;	
4) View on the implementation of the corporate governance by the Issuer or Public Company;	
5) Changes in the composition of the Board of Commissioners and the reason behind (if any); and	
e. Profile of the Issuer or Public Company	
Profile of the Issuer or Public Company should cover at least:	
1) Name of Issuer or Public Company, including change of name, reason of change, and the effective date of the change of name during the year under review;	
2) access to Issuer or Public Company, including branch office or representative office, where public can have access of information of the Issuer or Public Company, which include:	
a) Address;	
b) Telephone number;	
c) Facsimile number;	
d) E-mail address; and	
e) Website address;	
3) Brief history of the Issuer or Public Company;	
4) Vision and mission of the Issuer or Public Company;	
5) Line of business according to the latest Articles of Association, and types of products and/or services produced;	
6) Operational area of the Issuer or Public Company	
7) Structure of organization of the Issuer or Public Company in chart form, at least 1 (one) level below the Board of Directors, with the names and titles;	

Description	Page
8) List of industry association memberships both on a national and international scale related to the implementation of sustainable finance;	
9) The Board of Directors profiles include:	
a) Name and short description of duties and functions;	
b) Latest photograph;	
c) Age;	
d) Citizenship;	
e) Education;	
f) history position, covering information on:	
(1) Legal basis for appointment as member of the Board of Directors to the said Issuer or Public Company;	
(2) Dual position, as member of the Board of Directors, member of the Board of Commissioners, and/or member of committee, and other position (if any); and	
(3) Working experience and period in and outside the Issuer or Public Company;	
g) Affiliation with other members of the Board of Directors, members of the Board of Commissioners, majority and controlling shareholders, either directly or indirectly to individual owners, including names of affiliated parties. In the event that a member of the Board of Directors has no affiliation, the Issuer or Public Company shall disclose this matter; and	
h) Changes in the composition of the members of the Board of Directors and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Directors, this matter shall be disclosed;	
10) The Board of Commissioners profiles, at least include:	
a) Name;	
b) Latest photograph;	
c) Age;	
d) Citizenship;	
e) Education;	
f) History position, covering information on:	
(1) Legal basis for the appointment as member of the Board of Commissioners who is not Independent Commissioner at the said Issuer or Public Company;	
(2) Legal bases for the first appointment as member of the Board of Commissioners who also Independent Commissioner at the said Issuer or Public Company;	
(3) Dual position; as member of the Board of Commissioners, member of the Board of Directors, and/or member of committee and other position (if any); and	
(4) Working experience and period in and outside the Issuer or Public Company;	
g) Affiliation with other members of the Board of Commissioners, major shareholders, and controllers either directly or indirectly to individual owners, including names of affiliated parties; In the event that a member of the Board of Commissioners has no affiliation, the Issuer or Public Company shall disclose this matter;	
h) Statement of independence of Independent Commissioner in the event that the Independent Commissioner has been appointed more than 2 (two) periods (if any);	
i) Changes in the composition of the members of the Board of Commissioners and the reasons for the changes. In the event that there is no change in the composition of the members of the Board of Commissioners, this matter shall be disclosed;	
11) In the event that there were changes in the composition of the Board of Commissioners and/or the Board of Directors occurring between the period after year-end until the date the Annual Report submitted, then the last and the previous composition of the Board of Commissioners and/or the Board of Directors shall be stated in the Annual Report;	
12) Number of employees by gender, position, age, education level, and employment status (permanent/contracted) in the fiscal year; Disclosure of information can be presented in tabular form.	
13) Names of shareholders and ownership percentage at the end of the fiscal year, including:	
a) Shareholders having 5% (five percent) or more shares of Issuer or Public Company;	
b) Commissioners and Directors who own shares of the Issuers or Public Company; and	
c) Groups of public shareholders, or groups of shareholders, each with less than 5% (five percent) ownership shares of the Issuers or Public Company;	
14) The percentage of indirect ownership of the shares of the Issuer or Public Company by members of the Board of Directors and members of the Board of Commissioners at the beginning and end of the fiscal year, including information on shareholders registered in the shareholder register for the benefit of indirect ownership of members of the Board of Directors and members of the Board of Commissioners;	

Description	Page
15) Number of shareholders and ownership percentage at the end of the fiscal year, based on:	
a) Ownership of local institutions;	
b) Ownership of foreign institutions;	
c) Ownership of local individual; and	
d) Ownership of foreign individual;	
16) Information on major shareholders and controlling shareholders the Issuers of Public Company, directly or indirectly, and also individual shareholder, presented in the form of scheme or diagram;	
17) Name of subsidiaries, associated companies, joint venture controlled by Issuers or Public Company, with entity, percentage of stock ownership, line of business, total assets and operating status of the Issuers of Public Company (if any);	
For subsidiaries, include the addresses of the said subsidiaries;	
18) Chronology of share listing, number of shares, par value, and bid price from the beginning of listing up to the end of the financial year, and name of Stock Exchange where the Issuers of Public Company shares are listed;	
19) Other securities listing information other than the securities as referred to in number 18), which have not yet matured in the fiscal year, at least contain the name of the securities, year of issue, interest rate/yield, maturity date, offering value, and securities rating (if any);	
Information on the use of a Public Accountant (AP) and a Public Accounting firm (KAP) services and their networks/associations/alliances include:	
a) name and address;	
b) period of assignment;	
c) informasi jasa audit dan/atau non audit yang diberikan;	
d) Audit and/or non-audit fees for each assignment given during the fiscal year; and	
e) In the event that AP and KAP and their network/association/alliance, which are appointed do not provide non-audit services, then the information is disclosed; and	
21) Name and address of capital market supporting institutions and/or professionals other than AP and KAP	
f. Management Discussion and Analysis	
Management Analysis and Discussion Annual should contain discussion and analysis on financial statements and other material information emphasizing material changes that occurred during the year under review, at least including:	
1) Operational review per business segment, according to the type of industry of the Issuer or Public Company including:	
a) Production, including process, capacity, and growth;	
b) Income/sales; and	
c) Profitability;	
2) comprehensive financial performance analysis which includes a comparison between the financial performance of the last 2 (two) fiscal years, and explanation on the causes and effects of such changes, among others concerning:	
a) Current assets, non-current assets, and total assets;	
b) Short term liabilities, long term liabilities, total liabilities;	
c) Equities;	
d) Sales/operating revenues, expenses and profit (loss), other comprehensive revenues, and total comprehensive profit (loss); and	
e) Cash flows	
3) The capacity to pay debts by including the computation of relevant ratios;	
4) Accounts receivable collectability of the Issuer or Public Company, including the computation of the relevant ratios;	
5) Capital structure and management policies concerning capital structure, including the basis for determining the said policy;	
6) discussion on material ties for the investment of capital goods, including the explanation on at least:	
a) The purpose of such ties;	
b) Source of funds expected to fulfill the said ties;	
c) Currency of denomination; and	
d) Steps taken by the Issuer of Public Company to protect the position of a related foreign currency against risks;	

Description	Page
7) Discussion on investment of capital goods which was realized in the last fiscal year, at least include:	
a) Type of investment of capital goods;	
b) Objective of the investment of capital goods; and	
c) Value of the investment of capital goods;	
8) Material Information and facts that occurring after the date of the accountant's report (if any);	
9) Information on the prospects of the Issuer or the Company in connection with industry,economy in general, accompanied with supporting quantitative data if there is a reliable data source;	
10) Comparison between target/projection at beginning of year and result (realization), concerning:	
a) Income/sales;	
b) Profit (loss);	
c) Capital structure; or	
d) Dividend policy; or	
e) Others that deemed necessary for the Issuer or Public Company;	
11) Target/projection at most for the next one year of the Issuer or Public Company, concerning:	
a) Income/sales;	
b) Profit (loss);	
c) Capital structure; or	
d) Dividend policy;	
e) Or others that deemed necessary for the Issuer or Public Company;	
12) Marketing aspects of the company's products and/or services the Issuer or Public Company, among others marketing strategy and market share;	
13) Description regarding the dividend policy during the last 2 (two) fiscal years, at least:	
a) Dividend policy;	
b) The date of the payment of cash dividend and/or date of distribution of non-cash dividend;	
c) Amount of cash per share (cash and/or non cash); and	
d) Amount of dividend per year paid;	
Disclosure of information can be presented in tabular form. In the event that the Issuer or Public Company does not distribute dividends in the last 2 (two) years, this matter shall be disclosed.	
14) Use of proceeds from Public Offerings, under the condition of:	
a) during the year under review, on which the Issuer has the obligation to report the realization of the use of proceeds, then the realization of the cumulative use of proceeds until the year end should be disclosed; and	
b) In the event that there were changes in the use of proceeds as stipulated in the Regulation of the Financial Services Authority on the Report of the Utilization of Proceeds from Public Offering, then Issuer should explain the said changes;	
15) Material information (if any), among others concerning investment, expansion, divestment, acquisition, debt/capital restructuring, transactions with related parties and transactions with conflict of interest that occurred during the year under review, among others include:	
a) Transaction date, value, and object;	
b) Name of transacting parties;	
c) Nature of related parties (if any);	
d) Description of the fairness of the transaction; and	
e) Compliance with related rules and regulations;	
f) In the event that there is an affiliation relationship, apart from disclosing the information as referred to in letter a) to letter e), the Issuer or Public Company also discloses information:	
1) A statement from the Board of Directors that the affiliate transaction has gone through adequate procedures to ensure that the affiliate transaction is carried out in accordance with generally accepted business practices, by complying with the arms-length principle; and	
2) The role of the Board of Commissioners and the audit committee in carrying out adequate procedures to ensure that affiliated transactions are carried out in accordance with generally accepted business practices, by complying with the arms-length principle;	
g) For affiliated transactions or material transactions which are business activities carried out to generate business income and are carried out regularly, repeatedly, and/or continuously, an explanation is added that the affiliated transactions or material transactions are business activities carried out to generate operating income. and run regularly, repeatedly, and/or continuously;	

Description	Page
h) For disclosure of affiliated transactions and/or conflict of interest transactions resulting from the implementation of affiliated transactions and/or conflict of interest transactions that have been approved by independent shareholders, additional information regarding the date of the GMS which approved the affiliated transactions and/or conflict of interest transactions is added;	
i) In the event that there is no affiliated transaction and/or conflict of interest transaction, then this shall be disclosed;	
16) Changes in regulation which have a significant effect on the Issuer or Public Company and impacts on the company (if any); and	
17) Changes in the accounting policy, rationale and impact on the financial statement (if any);	
g. Corporate Governance of the Issuer or Public Company	
Corporate Governance of the Issuer or Public Company contains at least:	
1) GMS, at least contains:	
a) Information regarding the resolutions of the GMS in the fiscal year and 1 (one) year prior to the fiscal year include:	
1) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year realized in the fiscal year; and	
2) Resolutions of the GMS in the fiscal year and 1 (one) year before the fiscal year that have not been realized and the reasons for not realizing them;	
b) In the event that the Issuer or Public Company uses an independent party in the conduct of the GMS to calculate the votes, then this matter shall be disclosed;	
2) The Board of Directors, covering:	
a) The tasks and responsibilities of each member of the Board of Directors;	
b) Statement that the Board of Directors has already have board manual or charter;	
c) Policies and implementation of the frequency of meetings of the Board of Directors, meetings of the Board of Directors with the Board of Commissioners, and the level of attendance of members of the Board of Directors in the meeting including attendance at the GMS;	
d) Training and/or competency development of members of the Board of Directors:	
(1) Policies for training and/or improving the competence of members of the Board of Directors, including an orientation program for newly appointed members of the Board of Directors (if any); and	
(2) Training and/or competency improvement attended by members of the Board of Directors in the fiscal year (if any);	
e) The Board of Directors' assessment of the performance of the committees that support the implementation of the Board of Directors' duties for the fiscal year shall at least contain:	
(1) Performance appraisal procedures; and	
(2) The criteria used are performance achievements during the fiscal year, are competence and attendance at meetings; and	
f) In the event that the Issuer or Public Company does not have a committee that supports the implementation of the duties of the Board of Directors, this matter shall be disclosed.	
3) The Board of Commissioners, among others include:	
a) Duties and responsibilities of the Board of Commissioners;	
b) Statement that the Board of Commissioner has already have the board manual or charter;	
c) Policies and implementation of the frequency of meetings of the Board of Commissioners, meetings of the Board of Commissioners with the Board of Directors and the level of attendance of members of the Board of Commissioners in these meetings including attendance at the GMS;	
d) Training and/or competency improvement of members of the Board of Commissioners:	
(1) Policy on competency training and/or development of members of the Board of Commissioners, including orientation programs for newly appointed members of the Board of Commissioners (if any); and	
(2) Competency training and/or development attended by members of the Board of Commissioners in the fiscal year (if any);	
e) The assessment on the performance of the Board of Directors and Board of Commissioners and the implementation, at least covering:	
(1) procedure for the implementation of performance assessment;	
(2) Criteria used are performance achievements during the fiscal year, competency and attendance at meetings; and	
(3) Assessor;	
f) Board of Commissioners' assessment of the performance of the Committees that support the implementation of the duties of the Board of Commissioners in the fiscal year includes:	
(1) Performance appraisal procedures; and	
(2) The criteria used are performance achievements during the fiscal year, competency and attendance at meetings;	

Description	Page
4) The nomination and remuneration of the Board of Directors and the Board of Commissioners shall at least contain:	
a) Nomination procedure, including a brief description of the policies and process for nomination of members of the Board of Directors and/or members of the Board of Commissioners; and	
b) Procedures and implementation of remuneration for the Board of Directors and the Board of Commissioners, among others:	
(1) Procedures for determining remuneration for the Board of Directors and the Board of Commissioners;	
(2) The remuneration structure of the Board of Directors and the Board of Commissioners such as salary, allowances, tantiem/bonus and others; and	
(3) The amount of remuneration for each member of the Board of Directors and member of the Board of Commissioners	
5) Sharia Supervisory Board, for Issuer or Public Company that conduct business based on sharia law, as stipulated in the articles of association, at least containing:	
a) name;	
b) Legal basis for the appointment of the sharia supervisory board;	
c) Period of assignment of the sharia supervisory board;	
d) duty and responsibility of Sharia Supervisory Board; and	
e) frequency and procedure in providing advice and suggestion, as well as the compliance of Sharia Principles by the Issuer or Public Company in the Capital Market;	
6) Audit Committee, among others covering:	
a) Name and position in the committee;	
b) Age;	
c) Citizenship;	
d) Education background;	
e) History of position; including:	
(1) Legal basis for appointment as committee member;	
(2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and	
(3) working experience and period in and outside the Issuer or Public Company;	
f) Period and terms of office of the member of Audit Committee;	
g) statement of independence of the Audit Committee;	
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	
i) Policies and implementation of the frequency of audit committee meetings and the level of attendance of audit committee members in those meetings; and	
j) the activities of the Audit Committee in the year under review, in accordance with the Audit Committee Charter;	
7) The nomination and remuneration committee or function of the Issuer or Public Company, at least containing:	
a) Name and position in committee membership;	
b) Age;	
c) Nationality;	
d) Educational history;	
e) Position history, including information on:	
(1) Legal basis for appointment as committee member;	
(2) Concurrent positions, either as a member of the Board of Commissioners, member of the Board of Directors, and/or committee member and other positions (if any); and	
(3) Work experience and period of time both inside and outside the Issuer or Public Company;	
f) Period and term of office of the committee members;	
g) Statement of committee independence;	
h) Training and/or competency improvement that have been followed in the fiscal year (if any);	
i) Description of duties and responsibilities;	
j) A statement that it has a guideline or charter;	
k) Policies and implementation of the frequency of meetings and the level of attendance of members at the meeting;	
l) Brief description of the implementation of activities in the fiscal year; and	
m) In the event that no nomination and remuneration committee is formed, the Issuer or Public Company is sufficient to disclose the information as referred to in letter i) to letter l) and disclose:	
(1) Reasons for not forming the committee; and	
(2) The party carrying out the nomination and remuneration function;	

Description	Page
8) Other committees owned by Issuers or Public Companies in order to support the functions and tasks of the Board of Directors (if any) and / or committees that support the functions and duties of the Board of Commissioners, the least contains: a) Name and position in the Committee; b) Age; c) Citizenship; d) Education background; e) History of position, including: (1) Legal basis for the appointment as member of the committee; (2) Dual position, as member of Board of Commissioners, member of Board of Directors, and/or member of committee, and other position (if any); and (3) Working experience and period in and outside the Issuer or Public Company; f) Period and terms of office of the member of Audit Committee; g) Statement of committee independence; h) Training and/or competency improvement that have been followed in the fiscal year (if any); and i) Description of duties and responsibilities; j) A statement that the committee has had guidelines or charters; k) Policies and implementation of the frequency of committee meetings and the level of attendance of committee members at the meeting; and l) A brief description of the committee's activities for the fiscal year;	
9) Corporate Secretary, including: a) name; b) domicile; c) history of position, including: (1) legal basis for the appointment as Corporate Secretary; and (2) working experience and period in and outside the Issuer or Public Company; d) education background; e) education and/or training during the year under review; and f) brief description on the implementation of duties of the Corporate Secretary in the year under review;	
10) Internal Audit Unit, among others including: a) Name of Head of Internal Audit Unit; b) History of position, including: (1) Legal basis for the appointment as Head of Internal Audit Unit; and (2) Working experience and period in and outside the Issuer or Public Company; c) Qualification or certification as internal auditor (if any); d) Education and/or training during the year under review; e) Structure and position of Internal Audit Unit; f) Description of duties and responsibilities; g) Statement that the Internal Audit Unit has already have Internal Audit Unit charter; and h) Brief description on the implementation of duty of Internal Audit Unit during the year under review;	
11) Description on internal control system adopted by the Issuer or Public Company, at least covering: a) Financial and operational control, and compliance to the other prevailing rules; and b) Review on the effectiveness of internal control systems; c) Statement of the Board of Directors and/or Board of Commissioners on the adequacy of the internal control system;	
12) Risk management system implemented by the company, at least includes: a) General description about the company's risk management system the Issuer or Public Company; b) Types of risk and the management; and c) Review the effectiveness of the risk management system applied by the Issuer or Public Company; d) Statement of the Board of Directors and/or the Board of Commissioners or the audit committee on the adequacy of the risk management system;	

Description	Page
13) Legal cases that have a material impact faced by Issuers or Public Companies, subsidiaries, members of the Board of Directors and members of the Board of Commissioners (if any), at least contain:	
a) Substance of the case/claim;	
b) Status of settlement of case/claim; and	
c) Potential impacts on the condition of the Issuer or Public Company;	
14) information about administrative sanctions imposed to Issuer or Public Company, members of the Board of Commissioners and the Board of Directors, by the Capital Market Authority and other authorities during the last fiscal year (if any);	
15) information about codes of conduct of the Issuer or Public Company, includes:	
a) Key points of the code of conduct;	
b) Socialization of the code of conduct and enforcement; and	
c) Statement that the code of conduct is applicable for the Board of Commissioners, the Board of Directors, and employees of the Issuer of Public Company;	
16) A brief description of the policy of providing long-term performance-based compensation to management and/or employees owned by the Issuer or Public Company (if any), including the management stock ownership program (MSOP) and/or program employee stock ownership (ESOP); Information disclosed on the compensation in the form of a management stock ownership program (MSOP) and/or employee stock ownership program (ESOP) shall at least include:	
a) Number of shares and/or options;	
b) Implementation period;	
c) Requirements for eligible employees and/or management; and	
d) Exercise price or determination of exercise price;	
17) A brief description of the information disclosure policy regarding:	
a) Share ownership of members of the Board of Directors and members of the Board of Commissioners no later than 3 (three) working days after the occurrence of ownership or any change in ownership of shares of a Public Company; and	
b) Implementation of the policy;	
18) Description of whistleblowing system at the Issuer or Public Company (if any), among others include:	
a) Mechanism for violation reporting;	
b) Protection for the whistleblower;	
c) Handling of violation reports;	
d) Unit responsible for handling of violation report; and	
e) Results from violation report handling, at least includes:	
(1) Number of complaints received and processed during the fiscal year; and	
(2) Follow up of complaints;	
19) A description of the anti-corruption policy of the Issuer or Public Company, at least containing:	
a) Programs and procedures implemented in overcoming corrupt practices, kickbacks, fraud, bribery and/or gratification in Issuers or Public Companies; and	
b) Anti-corruption training/socialization to employees of Issuers or Public Companies;	
Implementation of the Guidelines of Corporate Governance for Public Companies for Issuer issuing Equity-based Securities or Public Company, including:	
a) statement regarding recommendation that have been implemented; and/or	
b) description of recommendation that have not been implemented, along with the reason and alternatives of implementation (if any);	
h. Social and Environmental Responsibility of the Issuer or Public Company	
1) The information disclosed in the social and environmental responsibility section is a Sustainability Report as referred to in the Financial Services Authority Regulation Number 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies, at least includes:	
a) Explanation of the sustainability strategy;	
b) Overview of sustainability aspects (economic, social, and environmental);	
c) Brief profile of the Issuer or Public Company;	
d) Explanation of the Board of Directors;	

Description	Page
e) Sustainability governance;	
f) Sustainability performance;	
g) Written verification from an independent party, if any;	
h) Feedback sheet for readers, if any; and	
i) The response of the Issuer or Public Company to the previous year's report feedback;	
2) The Sustainability Report as referred to in number 1) must be prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as contained in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	
3) Information on the Sustainability Report in number 1) can:	
a) Disclosed in other relevant sections outside the Social and Environmental Responsibility section, such as the Directors' explanation regarding the Sustainability Report disclosed in the section related to the Directors' Report; and/or	
b) Refers to other sections outside the Social and Environmental Responsibility section by still referring to the Technical Guidelines for the Preparation of Sustainability Reports for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter, such as the profile of the Issuer or Public Company;	
4) The Sustainability Report as referred to in number 1) is an inseparable part of the Annual Report but can be presented separately from the Annual Report;	
5) In the event that the Sustainability Report is presented separately from the Annual Report, the information disclosed in the Sustainability Report must:	
a) Contains all the information as referred to in number 1); and	
b) Prepared in accordance with the Technical Guidelines for the Preparation of a Sustainability Report for Issuers and Public Companies as listed in Appendix II which is an integral part of this Financial Services Authority Circular Letter;	
6) In the event that the Sustainability Report is presented separately from the Annual Report, then the Social and Environmental Responsibility section contains information that information on Social and Environmental Responsibility has been disclosed in the Sustainability Report which is presented separately from the Annual Report; and	
7) Submission of the Sustainability Report which is presented separately from the Annual Report must be submitted together with the Annual Report.	
i Audited Annual Financial Statement	
Financial Statements included in Annual Report should be prepared in accordance with the Financial Accounting Standards in Indonesia and audited by an Accountant. The said financial statement should be included with statement of responsibility for financial report as stipulated in the legislations in the Capital Markets sector governing the responsibility of the Board of Directors on the financial report or the legislations in the Capital Markets sector governing the periodic reports of securities company in the event the Issuer is a Securities Company; and	
j Letter of Statement of the Board of Directors and the Board of Commissioners regarding the Responsibility for Annual Reporting	
Letter of statement of the Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting should be prepared according to the format of letter of statement of member of Board of Directors and the Board of Commissioners regarding the responsibility for Annual Reporting as attached in the Attachment, which is an integral part of this Circulation Letter of the Financial Services Authority.	

To Financial Services Authority Circular Letter No. 29/SEOJK.03/2025: Transparency and Publication of Conventional Commercial Bank Reports

Description	Page
I. Statement Letter of the Board of Directors and the Board of Commissioners regarding Responsibility for Financial Publication Reports and Annual Financial Performance Information	
II. General Information	
A. Key Financial Highlights	
Financial Highlights presents financial information in a comparative format for 2 (two) financial years, or since the Bank begins its business for banks that have been in business for less than 2 (two) years. At the very least, financial highlights covers:	
1. Net interest income (expense)/yield;	
2. Operating profit (loss);	
3. Profit (loss) for the current year before tax;	
4. Net profit (loss);	
5. Total comprehensive income (loss);	
6. Net income per share;	
7. Total assets;	
8. Total liabilities;	
9. Total equity;	
10. Earning assets;	
11. Third party funds;	
12. Borrowings;	
13. Securities issued;	
14. KPMM ratio including ATMR figures;	
15. Non-performing productive assets and non-performing non-productive assets to total productive assets and non-productive assets;	
16. Non-performing productive assets to total productive assets;	
17. CKPN financial assets to productive assets;	
18. NPL gross;	
19. NPL net;	
20. KKR;	
21. Return on Asset (ROA);	
22. Return on Equity (ROE);	
23. Net Interest Margin (NIM);	
24. Profit (loss) to income ratio;	
25. Operating Expenses to Operating Income Ratio (BOPO);	
26. Cost to Income Ratio (CIR);	
27. Loan to Deposit Ratio (LDR);	
28. PPKA;	
29. AYDA;	
30. Percentage of violations and exceedances of the BMPK, including the amount and quality of funds provided or distributed to related parties in accordance with Financial Services Authority regulations regarding maximum credit limits;	
31. Mandatory Minimum Reserves (GWM) Ratio;	
32. Net Open Position (PDN) Ratio; and	
33. Other information and ratios relevant to the banking industry.	

Description	Page
B. Bank profile covers at the very least:	
1. Name of Bank, including if any, change of name, reason for the change, and effective date of name change in the financial year;	
2. Access to the Bank, including branch or representative offices, whereby the general public may obtain information on the Issuer or Public Company, comprising of:	
a. Address;	
b. Telephone number;	
c. E-mail address; and	
d. Website address;	
3. Brief profile of the Bank;	
4. Vision and mission of the Bank (corporate culture) or value of the Bank;	
5. Line(s) of business according to the latest articles of association, business activities performed in the Financial Year, and types of products and/or services provided;	
6. The region or area where the Bank's operational activities are carried out or the scope of the Bank's operational activities;	
7. The organizational structure of the Bank in the form of a chart, at least up to one (1) level below the board of directors, including committees under the board of directors (if any) and committees under the board of commissioners, accompanied by names and positions. The Bank discloses changes in the composition of the board of directors and/or board of commissioners along with the reasons for the changes (if any);	
8. Shareholding structure and composition, that is, names of shareholders and percentage of shareownership, including:	
a. Shareholders with a minimum of 5% (five percent) of shares of the Bank;	
b. Members of the Board of Directors and Board of Commissioners that own shares of the Bank;	
c. Public shareholders, that is, shareholders that each held less than 5% (five percent) of shares of the Bank;	
d. Information on the majority and controlling shareholder(s) of the Bank, direct or indirect, up to the individual ultimate shareholders, presented in a schematic diagram or chart;	
Members of the Board of Directors and Board of Commissioners that own shares of the Bank;	
9. Name of subsidiaries, associated company or joint venture company where the Bank exercise a joint control with the entity, along with the percentage of shareownership, lines of business, total assets, and operating status of the subsidiaries (if any);	
10. For subsidiaries, include information on address of such subsidiaries;	
11. Profiles of the Board of Directors and the Board of Commissioners, covering at least	
a. Composition of the Board of Directors and the Board of Commissioners, along with the position and brief resume of the respective members thereof;	
b. Names and position according to the duties and responsibilities;	
c. Latest photograph;	
d. Age;	
e. Nationality;	
f. Education background and/or certification;	
g. Work history, including information on:	
i. Legal basis of appointment as member of the Board of Directors and Board of Commissioner of the Bank	
ii. concurrent positions in accordance with the Financial Services Authority's provisions on the implementation of governance for commercial banks. In the event that members of the board of directors and board of commissioners do not hold concurrent positions, this shall be disclosed; and	
iii. Work history, with period of service thereon, with or without the Bank;	
iv. Certification, education and/or training attended by member of the Board of Directors and Board of Commissioners for competence development during the financial year (if any);	
12. In the event of changes in the membership composition of the Board of Directors and/or the Board of Commissioners occurring subsequent to the end of the Financial Year and up to the deadline for submission of the annual report of published financial statements and information on financial performance, membership composition of the Board of Directors and/or Board of Commissioners shall be presented both prior and after such change(s);	
13. Brief profiles of executive officers, with structure, position and summary curriculum vitae;	
14. Total headcount, and employee distribution in the Financial Year by education and age; and	
15. Awards and/or certifications in domestic as well as international scope, received by the Bank in the last Financial Year (if any), which covers:	
a. Name of award and/or certification;	
b. Issuing institution or agency; and	
c. Validity period of such award and/or certification (if any).	

Description	Page
III. Information on Financial Performance	
A. Report of the Board of Directors	
Brief description of the Bank performance, at the very least covering:	
1. Strategy and policies of the Bank's management	
2. Comparison between achievement and targets;	
3. Constraints faced by the Bank;	
4. Overview of business prospects;	
5. Implementation of Bank governance;	
6. Primary activities;	
7. Information Technology;	
8. Types of products and services offered by Banks and UUS (for Banks that have UUS), including lending and/or financing to micro, small, and medium enterprise debtors;	
9. Interest rates for funding collection during 1 (one) fiscal year;	
10. The prime lending rate in accordance with the Financial Services Authority Regulation on transparency and publication of prime lending rates for conventional commercial banks for one (1) fiscal year;	
11. Economic developments and market targets at the end of the year;	
12. Business networks and partners within and/or overseas, including the number of laku pandai agents owned and the distribution of laku pandai agents at least in aggregate per district or city. The term "laku pandai" is in accordance with the Financial Services Authority Regulation on financial services without offices in the context of inclusive finance;	
13. Significant changes that occurred in the Bank and the Bank's business group during the relevant year;	
14. Important matters anticipated to occur in the future; and	
15. Human resources, covering quantity, education level, training, and human resource development.	
B. Report of the Board of Commissioners	
The report of the Board of Commissioners covers at least:	
1. Supervision of the policies and management of the Board of Directors;	
2. Supervision of the implementation of Bank's strategies;	
3. Opinion on the business prospects as prepared by the Board of Directors;	
4. Opinion on the implementation of Bank governance;	
5. Frequency and mechanism for advising members of the Board of Directors;	
C. Management Discussion & Analysis	
Management discussion and analysis presents an analysis and discussion of financial statements accounts and other important information with an emphasis on material changes that occurred during the Financial Year, which at least includes:	
1. A review of the Bank's performance by business segment, including the Sharia Business Unit (UUS), covering at minimum the Bank's profitability;	
2. Comprehensive financial performance, which includes a comparison of the current year's financial performance with the previous year's, an explanation of the causes of any changes and the impact of such changes, covering at minimum:	
a. Investment of funds (investments and disbursement of loan/financing) and total assets;	
b. Third party funds and other sources of funding;	
c. Equity;	
d. Revenues, expenses, profit (loss), other comprehensive income, and total comprehensive profit (loss);	
e. Cash flows; and	
f. Prime lending rate;	
3. Analysis of the quality of earning assets and relevant financial ratios, such as the causes of increases or decreases in the quality of earning assets and mitigation measures taken by the Bank;	
4. Capital structure of the Bank;	
5. Material information and facts subsequent to the date of accountant report (if any); and	
6. Marketing aspects of Bank's products, at least on marketing strategy and market share;	
D. Banks that operate a Sharia Business Unit (UUS) must include UUS-related information in their Published Financial Reports and annual financial performance disclosures, in accordance with the Financial Services Authority regulations concerning transparency and reporting for Islamic commercial banks and sharia business units.	
IV. Information on Risk Exposure and Capital	
Risk Exposure and Capital Reports include the annual Risk Exposure and Capital Publication Report as stipulated in Part IV of the appendix to this Financial Services Authority Circular.	

Description	Page
V. Information on Related Parties The disclosure of related party information includes the aggregate total exposure and total transaction value of related parties, categorized by related party type. The scope of related parties and the scope of related party transactions are in accordance with the Financial Services Authority regulations concerning the implementation of corporate governance for commercial banks.	
VI. Information Related to the Bank's Business Group (if applicable) The Bank's business group consists of entities consolidated by the Bank or entities with joint arrangements with the Bank in accordance with financial accounting standards. Banks that are part of a business group and/or have Subsidiaries shall additionally disclose the following:	
A. Bank business group structure which includes:	
1. The structure of the Bank's business group, including the Bank, Subsidiaries, related companies (sister companies), Parent Entity up to the final controlling shareholder;	
2. The structure of management relationships within the Bank's business group; and	
3. Shareholders acting on behalf of other shareholders. The definition of a shareholder acting on behalf of another shareholder is an individual shareholder or entity that has a common goal of controlling the Bank, based or not based on an agreement;	
B. Transactions between the Bank and parties that have special relationships within the Bank's business group, taking into account:	
1. Information on transactions with related parties, whether carried out by the Bank or by any entity within the Bank's business group operating in the financial sector with the Bank;	
2. Types of transactions with related parties include:	
a. Cross-ownership;	
b. transactions of one business group acting for the benefit of another business group;	
c. short-term liquidity management within a business group;	
d. provision of funds provided or received by other entities within a business group;	
e. exposure to the majority shareholder, including in the form of credit, commitments, and contingencies; and	
f. purchase, sale, and/or lease of assets with other entities within a business group, including those conducted under repurchase agreements (repos);	
C. Transactions with related parties conducted by any entity within the Bank's financial group;	
D. Provision of funds, commitments, or other comparable facilities from any entity within the Bank's business group to debtors and/or parties who have received funds from the Bank; and	
E. The existence of prohibitions, restrictions, and/or other significant obstacles to transferring funds or meeting capital requirements required by the competent authorities between the Bank and other entities within the same business group.	
VII. Governance Implementation Report	
The scope and guidelines for completion refer to the Financial Services Authority's provisions regarding the implementation of governance for commercial banks.	
VII. Internal Control Report in the Bank's Financial Reporting Process	
The internal control report in the Bank's financial reporting process complies with Financial Services Authority regulations regarding the integrity of bank financial reporting.	
VIII. Financial reports audited by a public accountant registered with the Financial Services Authority, including the independent auditor's report.	
IX. Other reports in accordance with statutory provisions.	
Other reports include reports that can be combined or separated from the Financial Publication Report and annual financial performance information in accordance with statutory provisions, including:	
A. An annual report on the implementation of integrated governance for a Bank that is a holding company of a financial conglomerate in accordance with the Financial Services Authority Regulation concerning the implementation of integrated governance for financial conglomerates;	
B. A public company plan approved at a general meeting of shareholders that has not been implemented within 12 (twelve) months from the date of approval at the general meeting of shareholders for a Bank that is a public company in accordance with the Financial Services Authority Regulation concerning the implementation of capital market activities;	
C. Complaint handling materials in accordance with the Financial Services Authority Regulation concerning consumer and public protection in the financial services sector;	
D. A sustainability report in accordance with the Financial Services Authority's provisions concerning the implementation of sustainable finance for financial services institutions, issuers, and public companies; and/or	
E. A report on the implementation of social and environmental responsibility in accordance with the provisions of laws and regulations concerning social and environmental responsibility for limited liability companies, including social responsibility implemented by a UUS for Banks with UUS.	
If the Bank has presented other reports as referred to in letters A) through E) above in a separate report, the Bank is exempt from disclosing such reports in the Annual Financial Published Report and financial performance information. For example, the Bank presents a sustainability report in a separate report, then the Bank does not disclose the report in the Financial Publication Report and annual financial performance information.	
X. Additional Information for Banks that are Issuers or Public Companies	
Banks that are issuers or public companies must supplement the scope of information as stipulated in the Financial Services Authority regulations regarding the format and content of annual reports for issuers or public companies.	



Financial Statements

PT BANK MEGA TBK

**Laporan Keuangan
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024**

PT BANK MEGA TBK

***Financial Statements
For the Years Ended
December 31, 2025 and 2024***

Daftar Isi	<u>Halaman/ Page</u>	<i>Table of Contents</i>
Surat Pernyataan Direksi		<i>Directors' Statement Letter</i>
Laporan Auditor Independen		<i>Independent Auditor's Report</i>
Laporan Keuangan Untuk Tahun-Tahun yang Berakhir Pada Tanggal 31 Desember 2025 dan 2024		<i>Financial Statements For the Years Ended December 31, 2025 and 2024</i>
Laporan Posisi Keuangan	1	<i>Statements of Financial Position</i>
Laporan Laba Rugi dan Penghasilan Komprehensif Lain	3	<i>Statements of Profit or Loss and Other Comprehensive Income</i>
Laporan Perubahan Ekuitas	4	<i>Statements of Changes in Equity</i>
Laporan Arus Kas	5	<i>Statements of Cash Flows</i>
Catatan Atas Laporan Keuangan	7	<i>Notes to the Financial Statements</i>

**SURAT PERNYATAAN DIREKSI
TENTANG
TANGGUNG JAWAB ATAS LAPORAN KEUANGAN TANGGAL
31 DESEMBER 2025 DAN UNTUK
TAHUN YANG BERAKHIR PADA TANGGAL TERSEBUT
PT. BANK MEGA Tbk.**

**BOARD OF DIRECTORS' STATEMENT
REGARDING
THE RESPONSIBILITY FOR THE FINANCIAL STATEMENTS
AS OF DECEMBER 31, 2025 AND FOR
THE YEAR THEN ENDED
PT. BANK MEGA Tbk.**

Kami yang bertanda tangan di bawah ini :

We, The undersigned :

1. Nama : Kostaman Thayib
Alamat Kantor : Menara Bank Mega
Jl. Kapten Tendean kav.12-14A
Jakarta 12790
Alamat Rumah : Jl. Tomang Rawa Kupa IX/71
Jakarta Barat
Nomor Telepon : 79175000
Jabatan : Direktur Utama
2. Nama : Indivara Erni
Alamat Kantor : Menara Bank Mega
Jl. Kapten Tendean kav.12-14A
Jakarta 12790
Alamat Rumah : Jl. Kemang Anyelir I Blok AA/55
Bekasi
Nomor Telepon : 79175000
Jabatan : Wakil Direktur Utama

1. Name : Kostaman Thayib
Office Address : Menara Bank Mega
Jl. Kapten Tendean kav.12-14A
Jakarta 12790
Residential Address : Jl. Tomang Rawa Kupa IX/71
West Jakarta
Telephone : 79175000
Title : President Director
2. Name : Indivara Erni
Office Address : Menara Bank Mega
Jl. Kapten Tendean kav.12-14A
Jakarta 12790
Residential Address : Jl. Kemang Anyelir I Blok AA/55
Bekasi
Telephone : 79175000
Title : Vice President Director

Menyatakan bahwa :

Declare that :

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT. Bank Mega Tbk.;
2. Laporan keuangan PT. Bank Mega Tbk. telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan PT. Bank Mega Tbk. telah dimuat secara lengkap dan benar;
b. Laporan keuangan PT. Bank Mega Tbk. tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT. Bank Mega Tbk.

1. We are responsible for the preparation and presentation of the financial statement of PT. Bank Mega Tbk.;
2. The financial statements of PT. Bank Mega Tbk. have been prepared and presented in accordance with Indonesian Financial Accounting Standards;
3. a. All information has been disclosed in a complete and truthful manner in PT. Bank Mega Tbk. financial statements;
b. The financial of PT. Bank Mega Tbk. do not contain any incorrect information or material facts, nor do they omit material information or material facts;
4. We are responsible for PT. Bank Mega Tbk. internal control system.

Demikian pernyataan ini dibuat dengan sebenarnya.

Thus this statement is made truthfully.

Jakarta, 6 Februari 2026 / February 6, 2026
Atas nama dan mewakili Direksi / For and on behalf of the Board of Directors




Kostaman Thayib
Direktur Utama/
President Director

Indivara Erni
Wakil Direktur Utama/
Vice President Director

Amir Abadi Jusuf, Aryanto, Mawar & Rekan

Registered Public Accountants

Nomor/Number : 00055/2.1030/AU.1/07/0499-1/1/II/2026

RSM Indonesia
Plaza ASIA, Level 10
Jend. Sudirman Kav. 59
Jakarta 12790 Indonesia

T +62 215140 1340
F +62 215140 1350

www.rsm.id

Laporan Auditor Independen/ Independent Auditor's Report

Pemegang Saham, Dewan Komisaris dan Direksi/
The Shareholders, Board of Commissioners and Directors

PT Bank Mega Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Mega Tbk ("Bank"), yang terdiri dari laporan posisi keuangan tanggal 31 Desember 2025, serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas dan laporan arus kas untuk tahun yang berakhir pada tanggal tersebut, serta catatan atas laporan keuangan, termasuk informasi kebijakan akuntansi material.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Mega Tbk tanggal 31 Desember 2025, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal tersebut, sesuai dengan Standar Akuntansi Keuangan Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. Tanggung jawab kami menurut standar tersebut diuraikan lebih lanjut dalam paragraf Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan pada laporan kami. Kami independen terhadap Bank berdasarkan ketentuan etika yang relevan dalam audit kami atas laporan keuangan di Indonesia, dan kami telah memenuhi tanggung jawab etika lainnya berdasarkan ketentuan tersebut. Kami yakin bahwa bukti audit yang telah kami peroleh adalah cukup dan tepat untuk menyediakan suatu basis bagi opini audit kami.

Opinion

We have audited the financial statements of PT Bank Mega Tbk ("the Bank"), which comprise the statement of financial position as of December 31, 2025, and the statements of profit or loss and other comprehensive income, changes in equity, and cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of PT Bank Mega Tbk as of December 31, 2025, and its financial performance and cash flows for the year then ended, in accordance with Indonesian Financial Accounting Standards.

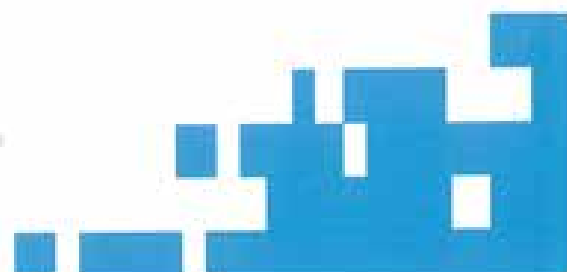
Basis for Opinion

We conducted our audit in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants. Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements paragraph of our report. We are independent of the Bank in accordance with the ethical requirements that are relevant to our audit of the financial statements in Indonesia, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide basis for our opinion.

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Hal Audit Utama

Hal audit utama adalah hal-hal yang, menurut pertimbangan profesional kami, merupakan hal yang paling signifikan dalam audit kami atas laporan keuangan periode ini. Hal-hal tersebut disampaikan dalam konteks audit kami atas laporan keuangan secara keseluruhan, dan dalam merumuskan opini kami atas laporan keuangan terkait, kami tidak menyatakan suatu opini terpisah atas hal audit utama tersebut.

Hal audit utama yang teridentifikasi dalam audit kami diuraikan sebagai berikut:

Kerugian Kredit Ekspektasian ("KKE") - Cadangan Kerugian Penurunan Nilai atas Kredit yang Diberikan
Seperti yang dijelaskan dalam Catatan 11 (Kredit yang diberikan) atas laporan keuangan pada tanggal 31 Desember 2025, total kredit yang diberikan sebesar Rp67.230.534 juta dengan cadangan kerugian penurunan nilai sebesar Rp804.800 juta.

Cadangan kerugian penurunan nilai atas kredit yang diberikan ditentukan Bank berdasarkan kerangka KKE sesuai dengan PSAK 109: Instrumen Keuangan, seperti yang dijelaskan dalam Catatan 2.m.(i) (Penurunan nilai aset keuangan) atas laporan keuangan.

Kami berfokus pada area ini karena besarnya nilai tercatat atas kredit yang diberikan, yang mewakili 47,75% dari jumlah aset Bank pada tanggal 31 Desember 2025 dan besarnya cadangan kerugian penurunan nilai yang dibentuk atas kredit tersebut adalah signifikan terhadap laporan keuangan Bank. Lebih lanjut, penentuan KKE membutuhkan pertimbangan manajemen yang subjektif dan melibatkan penggunaan estimasi dengan tingkat ketidakpastian yang tinggi.

Untuk kredit yang diberikan yang secara individual tidak dianggap signifikan, Bank menghitung KKE secara kolektif menggunakan model KKE dengan beberapa asumsi utama, antara lain *probability of default*, *loss given default*, dan *exposure at default*, setelah memperhitungkan faktor prakiraan masa depan dan informasi eksternal lainnya.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

The key audit matter identified in our audit is outlined as follows:

Expected Credit Losses ("ECL") - Allowance for Impairment Losses of Loans
As described in Notes 11 (Loans) to the financial statements as of December 31, 2025, the total loans amounted to Rp67,630,534 million with allowance for impairment losses of loans amounted to Rp804,800 million.

The allowance for impairment losses of loans is determined by the Bank based on the ECL framework under PSAK 109: Financial Instrument, as described in Notes 2.m.(i) (Impairment of financial assets) to the financial statements.

We focused on this area as the total loans represents 47.75% of the total assets of the Bank as of December 31, 2025, and the allowance for impairment losses of the loans provided were significant to the Bank's financial statements. Furthermore, determining ECL involves subjective management judgement and is subject to a high degree of estimation uncertainty.

For loans which are not considered individually significant, the Bank assesses collective ECL by using the ECL modelling approach that incorporates key assumptions, including probability of default, loss given default, and exposure at default, after considering forward-looking factor and other external information.



Untuk kredit yang memburuk, yang secara individual dianggap signifikan, Bank menghitung KKE secara individual dengan menggunakan estimasi arus kas ekspektasian dari kredit yang diberikan, yang membutuhkan pertimbangan signifikan dalam mengestimasi probabilitas rata-rata tertimbang kerugian kredit, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan.

Bagaimana audit kami merespons hal audit utama

Kami melakukan prosedur-prosedur audit berikut untuk merespon hal audit utama ini:

- Kami memperoleh pemahaman atas pendekatan Bank dalam mengidentifikasi kredit yang diberikan yang mengalami peningkatan risiko kredit secara signifikan atau bukti objektif penurunan nilai, dan melakukan pengujian, berdasarkan uji petik, kesesuaian dari klasifikasi kualitas kredit yang diberikan dengan menelaah dokumen kredit dari debitur-debitur yang menjadi sampel, serta membuat penilaian independen kami apakah ada peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai.
- Kami menilai kecukupan cadangan kerugian penurunan nilai yang dihitung secara individual dengan menguji, berdasarkan uji petik, kecukupan cadangan kerugian penurunan nilai yang dihitung oleh manajemen, dengan mengevaluasi kesesuaian estimasi probabilitas rata-rata tertimbang kerugian kredit yang diberikan, serta estimasi waktu dan jumlah pembayaran dari kredit yang diberikan, yang diterapkan oleh Bank dalam mengestimasi arus kas ekspektasian dari kredit yang diberikan.
- Kami menilai metodologi dan menguji asumsi pemodelan signifikan yang digunakan dalam model KKE kolektif, dengan bantuan pakar pemodelan kredit kami. Kami menguji *probability of default*, *loss given default* dan *exposure at default*, yang mencakup (i) evaluasi prakiraan makroekonomi Indonesia dengan membandingkan prakiraan dengan informasi yang tersedia untuk umum tentang prospek makroekonomi Indonesia; dan (ii) menguji kelengkapan dan keakuratan data yang digunakan dalam model dengan data aktual yang tersedia di Bank.
- Kami melakukan perhitungan ulang dan menguji, berdasarkan uji petik, akurasi perhitungan KKE yang dinilai secara kolektif dan individual.

For impaired loans, which are considered individually significant, the Bank assesses individual ECL by estimating the expected cash flow obtained from the loans, which requires significant judgement in estimating the weighted average probability of credit losses, and the timing and amount of the repayments of the loans.

How our audit addresses the key audit matter

We have performed the following audit procedures to address this key audit matter:

- *We obtain and understanding on the Bank's approach over the identification of financial assets that have experienced a significant increase in credit risk or objective evidence of impairment, and tested, on a sample basis, the appropriateness of the credit quality classification by reviewing the credit files of those sampled debtors, and formed our own independent judgement as to whether there was a significant increase in credit risk or any objective evidence of impairment.*
- *We assessed the adequacy of individual allowance for impairment losses by testing, on a sample basis, the adequacy of the allowance for impairment losses calculated by management, by evaluating the appropriateness of weighted average probability of credit losses, and the timing and amount of the repayments against the loans, which were applied by the Bank in estimating the expected cash flow obtained from the loans.*
- *We assessed the methodologies applied and tested the significant modelling assumptions used in collective ECL models, with assistance from our credit modelling expert. We tested probability of default, loss given default and exposure at default, which included (i) evaluating the forecasts of Indonesia macroeconomics by comparing forecasts with publicly available information on the Indonesia macroeconomic outlook; and (ii) testing the completeness and accuracy of data used in the model with the actual data available within the Bank.*
- *We recalculated and tested, on a sample basis, the accuracy of the collective and individual ECL calculation.*



Informasi lain

Manajemen bertanggung jawab atas informasi lain. Informasi lain terdiri dari informasi yang tercantum dalam Laporan Tahunan, tetapi tidak termasuk laporan keuangan dan laporan auditor kami. Laporan tahunan diharapkan akan tersedia bagi kami setelah tanggal laporan auditor ini.

Opini kami atas laporan keuangan tidak mencakup informasi lain, dan oleh karena itu, kami tidak menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain dan, dalam melaksanakannya, mempertimbangkan apakah informasi lain mengandung ketidakkonsistenan material dengan laporan keuangan atau pemahaman yang kami peroleh selama audit, atau mengandung kesalahan penyajian material.

Ketika kami membaca laporan tahunan, jika kami menyimpulkan bahwa terdapat suatu kesalahan penyajian material di dalamnya, kami diharuskan untuk mengomunikasikan hal tersebut kepada pihak yang bertanggung jawab atas tata kelola dan mengambil tindakan tepat berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia.

Tanggung Jawab Manajemen dan Pihak yang Bertanggung Jawab atas Tata Kelola terhadap Laporan Keuangan

Manajemen bertanggung jawab atas penyusunan dan penyajian wajar laporan keuangan tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia, dan atas pengendalian internal yang dianggap perlu oleh manajemen untuk memungkinkan penyusunan laporan keuangan yang bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan.

Other information

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditors' report thereon. The annual report is expected to be made available to us after the date of this auditors' report.

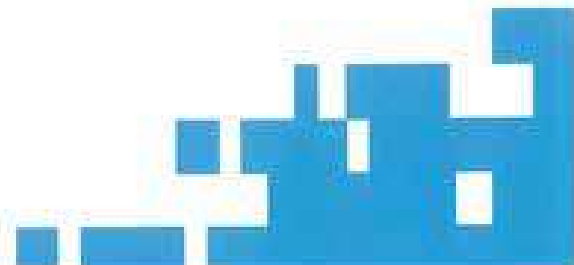
Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance and take appropriate actions in accordance with Standards on Auditing established by the Indonesian Institute of Certified Public Accountants.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Indonesian Financial Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.



Dalam penyusunan laporan keuangan, manajemen bertanggung jawab untuk menilai kemampuan Bank dalam mempertahankan kelangsungan usahanya, mengungkapkan, sesuai dengan kondisinya, hal-hal yang berkaitan dengan kelangsungan usaha, dan menggunakan basis akuntansi kelangsungan usaha, kecuali manajemen memiliki intensi untuk melikuidasi Bank atau menghentikan operasi, atau tidak memiliki alternatif yang realistis selain melaksanakannya.

Pihak yang bertanggung jawab atas tata kelola bertanggung jawab untuk mengawasi proses pelaporan keuangan Bank.

Tanggung Jawab Auditor terhadap Audit atas Laporan Keuangan

Tujuan kami adalah untuk memperoleh keyakinan memadai tentang apakah laporan keuangan secara keseluruhan bebas dari kesalahan penyajian material, baik yang disebabkan oleh kecurangan maupun kesalahan, dan untuk menerbitkan laporan auditor yang mencakup opini kami. Keyakinan memadai merupakan suatu tingkat keyakinan tinggi, namun bukan merupakan suatu jaminan bahwa audit yang dilaksanakan berdasarkan Standar Audit akan selalu mendeteksi kesalahan penyajian material ketika hal tersebut ada. Kesalahan penyajian dapat disebabkan oleh kecurangan maupun kesalahan dan dianggap material jika, baik secara individual maupun secara agregat, dapat diekspektasikan secara wajar akan memengaruhi keputusan ekonomi yang diambil oleh pengguna berdasarkan laporan keuangan tersebut.

Sebagai bagian dari suatu audit berdasarkan Standar Audit, kami menerapkan pertimbangan profesional dan mempertahankan skeptisisme profesional selama audit. Kami juga:

- Mengidentifikasi dan menilai risiko kesalahan penyajian material dalam laporan keuangan, baik yang disebabkan oleh kecurangan maupun kesalahan, mendesain dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut, serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Standards on Auditing will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Standards on Auditing, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.*



- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk mendesain prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas efektivitas pengendalian internal Bank.
 - Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajaran estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
 - Menyimpulkan ketepatan penggunaan basis akuntansi atas kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami dihanuskan untuk menarik perhatian dalam laporan auditor kami ke pengungkapan terkait dalam laporan keuangan atau, jika pengungkapan tersebut tidak memadai, harus menentukan apakah perlu untuk memodifikasi opini kami. Kesimpulan kami didasarkan pada bukti audit yang diperoleh hingga tanggal laporan auditor kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.
 - Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.
- *Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Bank's internal control.*
 - *Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.*
 - *Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.*
 - *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, kami menentukan hal tersebut yang paling signifikan dalam audit atas laporan keuangan periode kini dan oleh karenanya menjadi hal audit utama. Kami menguraikan hal audit utama dalam laporan auditor kami, kecuali peraturan perundang-undangan melarang pengungkapan publik tentang hal tersebut atau ketika, dalam kondisi yang sangat jarang terjadi, kami menentukan bahwa suatu hal tidak boleh dikomunikasikan dalam laporan kami karena konsekuensi merugikan dari mengomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

From the matters communicated with those charged with governance, we determine such matter that was of most significance in the audit of the financial statements of the current period and is therefore the key audit matter. We describe the matter in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

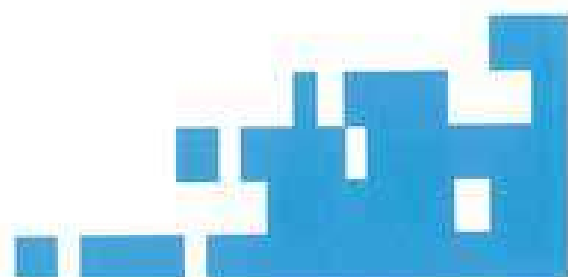
Amir Abadi Jusuf, Aryanto, Mawar & Rekan



Saptoto Agustomo

Nomor Izin Akuntan Publik: AP.0499/
Public Accountant License Number: AP.0499

Jakarta, 6 Februari 2026/February 6, 2026



PT BANK MEGA TBK
LAPORAN POSISI KEUANGAN
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF FINANCIAL POSITION
December 31, 2025 and 2024
(Expressed in millions Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025	2024	
ASET				ASSETS
Kas	4	872,657	873,509	Cash
Giro pada Bank Indonesia	5	8,040,206	7,525,245	Current accounts with Bank Indonesia
Giro pada bank lain	6			Current accounts with other banks
Pihak berelasi	39	110	360	Related parties
Pihak ketiga		630,501	955,032	Third parties
		<u>630,611</u>	<u>955,392</u>	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai		(952)	(2,186)	Allowance for impairment losses
Giro pada bank lain - neto		629,659	953,206	Current account with other banks - net
Penempatan pada Bank Indonesia dan bank lain	7			Placements with Bank Indonesia and other banks
Pihak berelasi	39	200,000	--	Related parties
Pihak ketiga		7,843,656	831,826	Third parties
		<u>8,043,656</u>	<u>831,826</u>	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai		(3,171)	--	Allowance for impairment losses
Penempatan pada Bank Indonesia dan bank lain - neto		8,040,485	831,826	Placements with Bank Indonesia and other banks - net
Efek-efek	8			Securities
Pihak berelasi	39	--	198,832	Related parties
Pihak ketiga		40,335,916	49,304,778	Third parties
		<u>40,335,916</u>	<u>49,503,610</u>	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai		--	--	Allowance for impairment losses
Efek-efek - neto		40,335,916	49,503,610	Securities - neto
Efek-efek yang dibeli dengan janji dijual kembali	9	6,717,210	1,389,981	Securities purchased under agreement to resell
Tagihan derivatif	10			Derivative receivables
Pihak berelasi	39	--	2,101	Related parties
Pihak ketiga		44,389	46,633	Third parties
		<u>44,389</u>	<u>48,734</u>	
Kredit yang diberikan	11			Loans
Pihak berelasi	39	1,900,828	1,743,050	Related parties
Pihak ketiga		65,338,563	62,911,602	Third parties
		<u>67,239,391</u>	<u>64,654,652</u>	
Pendapatan bunga yang ditangguhkan		(8,857)	(9,371)	Unearned interest income
		<u>67,230,534</u>	<u>64,645,281</u>	
Dikurangi:				Less:
Cadangan kerugian penurunan nilai		(804,800)	(664,877)	Allowance for impairment losses
Kredit yang diberikan - neto		66,425,734	63,980,404	Loans - net
Tagihan akseptasi	12	986	9,234	Acceptance receivables
Dikurangi:				Less:
Cadangan kerugian penurunan nilai		(1)	(12)	Allowance for impairment losses
Tagihan akseptasi - neto		985	9,222	Acceptance receivables - net
Aset pajak tangguhan	21.f	--	105,542	Deferred tax assets
Aset tetap dan aset hak-guna	13	8,445,004	8,205,441	Fixed assets and right-of-use assets
Dikurangi:				Less:
Akumulasi penyusutan		(1,882,967)	(2,131,428)	Accumulated depreciation
Aset tetap dan aset hak-guna - neto		6,562,037	6,074,013	Fixed assets and right-of-use assets - net
Aset lain-lain	14			Other assets
Pihak berelasi	39	7,665	15,681	Related parties
Pihak ketiga		3,151,101	3,604,521	Third parties
		<u>3,158,766</u>	<u>3,620,202</u>	
TOTAL ASET		<u>140,828,044</u>	<u>134,915,494</u>	TOTAL ASSETS

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements taken as a whole

PT BANK MEGA TBK
LAPORAN POSISI KEUANGAN (Lanjutan)
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF FINANCIAL POSITION (Continued)
December 31, 2025 and 2024
(Expressed in millions Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025	2024	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	15	163,685	179,318	Obligations due immediately
Simpanan dari nasabah				Deposits from customers
Giro	16			Current accounts
Pihak berelasi	39	334,931	387,246	Related parties
Pihak ketiga		12,140,492	9,995,402	Third parties
		12,475,423	10,382,648	
Tabungan	17			Saving deposits
Pihak berelasi	39	67,111	72,339	Related parties
Pihak ketiga		15,597,846	17,115,305	Third parties
		15,664,957	17,187,644	
Deposito berjangka	18			Time deposits
Pihak berelasi	39	952,077	622,090	Related parties
Pihak ketiga		75,038,491	63,476,915	Third parties
		75,990,568	64,099,005	
Simpanan dari bank lain	19			Deposits from other banks
Pihak berelasi	39	492,600	1,808,949	Related parties
Pihak ketiga		5,273,945	2,024,083	Third parties
		5,766,545	3,833,032	
Efek-efek yang dijual dengan janji dibeli kembali	20			Securities sold under repurchased agreements
Pihak berelasi	39	--	236,275	Related parties
Pihak ketiga		993,223	12,710,913	Third parties
		993,223	12,947,188	
Liabilitas derivatif	10			Derivative payables
Pihak berelasi	39	6,767	--	Related parties
Pihak ketiga		106,319	121,059	Third parties
		113,086	121,059	
Utang pajak	21.a	167,808	222,064	Tax payable
Pinjaman yang diterima	22	3,534,000	3,987,600	Fund borrowings
Utang akseptasi	12.b	986	9,234	Acceptance payables
Liabilitas pajak tangguhan - neto	21.f	201,095	--	Deferred tax liabilities - net
Liabilitas imbalan pasca-kerja	36	294,958	296,414	Post-employment benefits liability
Obligasi subordinasi	23			Subordinated bonds
Pihak berelasi	39	50,000	48,000	Related parties
Pihak ketiga		--	2,000	Third parties
		50,000	50,000	
Beban yang masih harus dibayar dan liabilitas lain-lain	24			Accrued expenses and other liabilities
Pihak berelasi	39	2,306	1,912	Related parties
Pihak ketiga		333,046	416,175	Third parties
		335,352	418,087	
TOTAL LIABILITAS		115,751,686	113,733,293	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp500 (nilai penuh) per saham				Share capital - par value Rp500 (full amount) per share
Modal dasar - 27.000.000.000 saham				Authorized capital - 27,000,000,000 shares
Modal ditempatkan dan disetor penuh 11.740.923.365 saham pada tanggal 31 Desember 2025 dan 2024	25	5,870,462	5,870,462	Issued and fully paid-up capital 11,740,923,365 shares in December 31, 2025 and 2024
Tambahan modal disetor	26	6,347,491	6,347,491	Additional paid-in capital
Penghasilan komprehensif lain - neto	8, 13, 21, 36	3,597,504	2,291,442	Other comprehensive income - net
Cadangan umum	27	1,841	1,786	General reserve
Saldo laba		9,259,060	6,671,020	Retained earnings
TOTAL EKUITAS		25,076,358	21,182,201	TOTAL EQUITY
TOTAL LIABILITAS DAN EKUITAS		140,828,044	134,915,494	TOTAL LIABILITIES AND EQUITY

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements taken as a whole

PT BANK MEGA TBK
LAPORAN LABA RUGI DAN
PENGHASILAN KOMPREHENSIF LAIN
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam jutaan Rupiah,
kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF PROFIT OR LOSS AND
OTHER COMPREHENSIVE INCOME
For the Years Ended
December 31, 2025 and 2024
(Expressed in millions Rupiah,
unless otherwise stated)

	Catatan/ Notes	2025	2024	
PENDAPATAN DAN				OPERATING INCOME AND
BEBAN OPERASIONAL				EXPENSE
Pendapatan bunga	28, 39	10,197,196	10,289,306	Interest income
Beban bunga	29, 39	(5,268,586)	(5,189,567)	Interest expense
PENDAPATAN BUNGA - NETO		4,928,610	5,099,739	NET INTEREST INCOME
Pendapatan operasional lainnya				Other operating income
Provisi dan komisi	30	1,667,138	1,696,891	Fees and commissions
Keuntungan penjualan efek-efek - neto		1,107,394	70,465	Gain on sale of securities - net
Keuntungan transaksi mata uang asing - neto		5,992	36,466	Gain on foreign exchange transactions - net
Keuntungan (kerugian) perubahan nilai wajar instrumen keuangan - neto		(3,302)	3,202	Gain (loss) from the changes in fair value of financial instruments - net
Lain-lain		11,310	8,332	Others
TOTAL				TOTAL OTHER OPERATING INCOME
PENDAPATAN OPERASIONAL LAINNYA		2,788,532	1,815,356	
Beban operasional lainnya				Other operating expenses
Provisi dan komisi	30	(18,516)	(12,536)	Fees and commissions
Beban cadangan kerugian penurunan nilai aset keuangan dan aset non-keuangan - neto	31	(488,713)	(216,464)	Provision for impairment losses on financial assets and non-financial assets - net
Beban umum dan administrasi	32	(1,851,824)	(2,055,670)	General and administrative expenses
Beban gaji dan tunjangan lainnya	33, 39	(1,318,299)	(1,399,207)	Salary expenses and other allowances
TOTAL BEBAN OPERASIONAL LAINNYA		(3,677,352)	(3,683,877)	TOTAL OTHER OPERATING EXPENSES
PENDAPATAN OPERASIONAL - NETO		4,039,790	3,231,218	OPERATING INCOME - NET
Pendapatan non-operasional - neto	34	121,052	25,688	Non-operating income - net
LABA SEBELUM BEBAN PAJAK		4,160,842	3,256,906	INCOME BEFORE TAX EXPENSE
Beban pajak - neto	21.b	(796,107)	(625,852)	Tax expense - net
LABA BERSIH		3,364,735	2,631,054	NET INCOME
Penghasilan komprehensif lain :				Other comprehensive income:
Pos-pos yang tidak akan direklasifikasi ke laba rugi:				Items that will not be reclassified to profit or loss:
Pengukuran kembali liabilitas imbalan pasca-kerja - neto	36	(47,711)	(50,745)	Remeasurement of post-employment benefits liability - net
Pos yang akan direklasifikasi ke laba rugi:				Item that will be reclassified to profit or loss:
Surplus revaluasi aset tetap - neto	13	607,540	--	Revaluation surplus of fixed assets - net
Perubahan nilai wajar efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	8g	1,021,993	(696,131)	Changes in fair value of securities measured at fair value through other comprehensive income - net
TOTAL PENGHASILAN KOMPREHENSIF TAHUN BERJALAN		4,946,557	1,884,178	TOTAL COMPREHENSIVE INCOME FOR THE YEAR
LABA PER SAHAM DASAR				BASIC EARNINGS PER SHARE
(nilai penuh)	37	287	224	(full amount)

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements taken as a whole

PT BANK MEGA TBK

LAPORAN PERUBAHAN EKUITAS

Untuk Tahun-Tahun yang Berakhir

Pada Tanggal 31 Desember 2025 dan 2024

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK MEGA TBK

STATEMENTS OF CHANGES IN EQUITY

For the Years Ended

December 31, 2025 and 2024

(Expressed in millions Rupiah, unless otherwise stated)

		Penghasilan Komprehensif Lain/Other Comprehensive Income									
		Keuntungan/									
		(kerugian) yang									
		belum direalisasi									
		atas perubahan									
		nilai wajar efek-efek									
		yang diukur pada									
		nilai wajar melalui									
		penghasilan									
		komprehensif lain -									
		neto/									
		Unrealized gain/									
		(loss) on changes									
		in fair value									
		through other									
		comprehensive									
		income - net									
		Total ekuitas/									
		Total equity									
Catatan/ Notes	Modal ditempatkan dan disetor penuh/ Issued and fully paid-up capital	Tambahan modal disetor/ Additional paid-in- capital	Cadangan umum/ General reserve	Saldo laba/ Retained earnings	Surplus revaluasi aset tetap - neto/ Revaluation surplus of fixed assets - net	Pengukuran kembali atas liabilitas imbalan pasca-kerja - Neto/ Remeasurement of post- employment benefits liability - net	Neto/ Unrealized gain/ (loss) on changes in fair value through other comprehensive income - net	Total penghasilan komprehensif lain/ Total other comprehensive income	Total ekuitas/ Total equity		
Saldo 31 Desember 2023	5,870,462	6,347,491	1,716	6,221,696	3,309,118	(136,781)	141,741	3,314,078	21,755,443	Balance as of December 31, 2023	
Laba tahun berjalan 2024	-	-	-	2,631,054	-	-	-	-	2,631,054	Income for the year 2024	
Pemindahan surplus aset tetap ke saldo laba	-	-	-	275,760	(275,760)	-	-	(275,760)	-	Transfer of revaluation surplus of fixed assets to retained earnings	
Pengukuran kembali atas liabilitas imbalan pascakerja - neto	-	-	-	-	-	(50,745)	-	(50,745)	(50,745)	Remeasurement of post-employment benefit liability - net	
Kerugian dari perubahan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	-	-	-	-	-	-	(696,131)	(696,131)	-	Unrealized loss on changes in fair value of securities through other comprehensive income - net	
Dividen tunai	-	-	-	(2,457,420)	-	-	-	-	(696,131)	Cash dividend	
Pembentukan cadangan umum	-	-	70	(70)	-	-	-	-	(2,457,420)	Allocation for general reserve	
Saldo 31 Desember 2024	5,870,462	6,347,491	1,786	6,671,020	3,033,356	(187,526)	(554,390)	2,291,442	21,182,201	Balance as of December 31, 2024	
Laba tahun berjalan 2025	-	-	-	3,364,735	-	-	-	-	3,364,735	Income for the year 2025	
Pemindahan surplus aset tetap ke saldo laba	-	-	-	275,760	(275,760)	-	-	(275,760)	-	Transfer of revaluation surplus of fixed assets to retained earnings	
Surplus revaluasi aset tetap - neto	-	-	-	-	607,540	-	-	607,540	607,540	Revaluation surplus of fixed assets net	
Pengukuran kembali atas liabilitas imbalan pascakerja - neto	-	-	-	-	-	(47,711)	-	(47,711)	(47,711)	Remeasurement of post-employment benefit liability - net of tax	
Keuntungan dari perubahan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain - neto	-	-	-	-	-	-	1,021,993	1,021,993	1,021,993	Unrealized gain on changes in fair value of securities through other comprehensive income - net	
Dividen tunai	-	-	-	(1,052,400)	-	-	-	-	(1,052,400)	Cash dividend	
Pembentukan cadangan umum	-	-	55	(55)	-	-	-	-	-	Allocation for general reserve	
Saldo 31 Desember 2025	5,870,462	6,347,491	1,841	9,259,060	3,365,136	(235,237)	467,603	3,597,504	25,076,356	Balance as of December 31, 2025	

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements taken as a whole

PT BANK MEGA TBK
LAPORAN ARUS KAS

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF CASH FLOWS

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in millions Rupiah,
 unless otherwise stated)

	Catatan/ Notes	2025	2024	
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS OPERASI				OPERATING ACTIVITIES
Penerimaan bunga		10,190,709	10,092,211	Interest received
Penerimaan pendapatan provisi dan komisi - neto		1,648,622	1,684,355	Fees and commissions income received - net
Penerimaan dari kredit yang telah dihapus buku		247,360	262,082	Recovery from written off loans
Penerimaan dari penjualan agunan yang diambil alih		114,652	34,394	Proceeds from sale of foreclosed assets
Penerimaan pendapatan operasional lainnya		11,310	8,332	Other operating income received
Pembayaran bunga dan beban pembiayaan lainnya		(5,296,363)	(5,198,609)	Payments of interest and other financing charges
Pembayaran beban operasional lainnya		(2,816,931)	(3,103,068)	Payments of other operating expenses
Pembayaran pajak penghasilan		(841,437)	(638,772)	Payment of income tax
Pendapatan non-operasional - neto		5,194	25,817	Non-operating income - net
Kenaikan/penurunan dalam aset dan liabilitas operasi:				Increase/decrease in operating assets and liabilities:
Aset operasi:				Operating assets:
Efek-efek		3,494,778	2,761,041	Securities
Efek-efek yang dibeli dengan janji dijual kembali		(5,327,229)	5,825,460	Securities purchased under agreement to resell
Kredit yang diberikan		(3,175,313)	1,220,912	Loans
Aset lain-lain		375,826	166,282	Other assets
Liabilitas operasi:				Operating liabilities:
Liabilitas segera		(15,634)	(116,861)	Obligations due immediately
Simpanan dari nasabah:				Deposits from customers:
Giro		2,092,775	256,923	Current accounts
Tabungan		(1,522,501)	1,525,403	Saving deposits
Deposito berjangka		11,891,563	451,221	Time deposits
Simpanan dari bank lain		1,933,513	(39,564)	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali		(11,953,965)	373,957	Securities sold under repurchased agreement
Beban yang masih harus dibayar dan liabilitas lain-lain		(54,826)	(128,482)	Accrued expenses and other liabilities
Kas neto yang diperoleh dari aktivitas operasi		1,002,103	15,463,034	Net cash provided by operating activities
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS INVESTASI				INVESTING ACTIVITIES
Penerimaan dari penjualan aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		30,315,402	4,097,463	Proceeds from sale of financial assets at fair value through other comprehensive income
Penerimaan dari penjualan aset tetap	13	1,952	1,275	Proceeds from sale of fixed assets
Pembayaran atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain		(22,019,757)	(19,486,696)	Payments for financial assets at fair value through other comprehensive income
Perolehan aset tetap dan aset hak-guna	13	(135,153)	(189,108)	Acquisition of fixed assets and right-of-use assets
Pembayaran atas aset keuangan yang diukur pada biaya perolehan yang diamortisasi		(250,000)	--	Proceeds for financial assets at amortized cost
Kas neto yang (digunakan untuk)/ diperoleh dari aktivitas investasi		7,912,444	(15,577,066)	Net cash (used in)/ provided by investing activities

Catatan terlampir merupakan bagian yang tidak terpisahkan dari laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these financial statements taken as a whole

PT BANK MEGA TBK
LAPORAN ARUS KAS (Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam jutaan Rupiah,
 kecuali dinyatakan lain)

PT BANK MEGA TBK
STATEMENTS OF CASH FLOWS (Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in millions Rupiah,
 unless otherwise stated)

	Catatan/ Notes	2025	2024	
ARUS KAS DARI				CASH FLOWS FROM
AKTIVITAS PENDANAAN				FINANCING ACTIVITIES
Penerimaan pinjaman yang diterima	22	2,034,000	2,487,600	Proceeds from fund borrowings
Pembayaran pinjaman yang diterima	22	(2,487,600)	(1,409,228)	Payments of fund borrowings
Pembayaran liabilitas sewa		(7,389)	(479)	Payment of lease liabilities
Pembayaran dividen tunai	27	(1,052,400)	(2,457,420)	Payments of cash dividends
Kas neto yang digunakan untuk				Net cash used in
aktivitas pendanaan		(1,513,389)	(1,379,527)	financing activities
KENAIKAN (PENURUNAN) NETO KAS				NET INCREASE (DECREASE) IN CASH
DAN SETARA KAS		7,401,158	(1,493,559)	AND CASH EQUIVALENTS
KAS DAN SETARA KAS				CASH AND CASH EQUIVALENTS
AWAL TAHUN		10,185,972	11,679,531	AT BEGINNING OF THE YEAR
KAS DAN SETARA KAS				CASH AND CASH EQUIVALENTS,
AKHIR TAHUN		17,587,130	10,185,972	AT THE END OF THE YEAR
Kas dan setara kas terdiri dari:				Cash and cash equivalents consist of:
Kas	4	872,657	873,509	Cash
Giro pada Bank Indonesia	5	8,040,206	7,525,245	Current account with
Giro pada bank lain	6	630,611	955,392	Bank Indonesia
Penempatan pada Bank Indonesia				Current accounts with other banks
dan bank lain - jangka waktu jatuh				
tempo 3 bulan atau kurang sejak				Placements with Bank Indonesia
tanggal perolehan	7	8,043,656	831,826	and other banks - maturing within
Total kas dan setara kas		17,587,130	10,185,972	3 months since acquisition date
				Total cash and cash equivalents

*)Tambahan informasi arus kas disajikan pada catatan 48

*)Additional information of cash flow presented in note 48

Catatan terlampir merupakan bagian yang tidak terpisahkan dari
 laporan keuangan secara keseluruhan

The accompanying notes form an integral part of these
 financial statements taken as a whole

1. Umum

1.a. Pendirian Bank dan Informasi Umum

PT Bank Mega Tbk didirikan di negara Republik Indonesia dengan nama PT Bank Karman berdasarkan akta pendirian No. 32 tanggal 15 April 1969 yang kemudian diubah dengan akta tanggal 26 November 1969 No. 47, kedua akta tersebut dibuat di hadapan Mr. Oe Siang Djie, notaris di Surabaya. Akta pendirian ini disahkan oleh Menteri Kehakiman Republik Indonesia dalam Surat Keputusan No. J.A 5/8/1 tanggal 16 Januari 1970 dan telah diumumkan dalam Tambahan No. 55 pada Berita Negara Republik Indonesia No. 13. Anggaran dasar Bank telah mengalami beberapa kali perubahan, perubahan terakhir dilakukan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 08 tanggal 10 Maret 2023 mengenai perubahan modal ditempatkan dan disetor. Perubahan tersebut telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-0015234.AH.01.02 tanggal 10 Maret 2023.

Bank mulai beroperasi secara komersial sejak tahun 1969 di Surabaya. Pada tahun 1992 nama Bank berubah menjadi PT Mega Bank dan pada tanggal 17 Januari 2000 berubah menjadi PT Bank Mega Tbk.

PT Mega Corpora adalah entitas induk dari Bank. Entitas induk terakhir Bank adalah CT Corpora.

Sesuai dengan Pasal 3 anggaran dasar Bank, ruang lingkup kegiatan usaha Bank adalah menjalankan kegiatan umum perbankan. Bank memperoleh izin usaha sebagai bank umum berdasarkan Surat keputusan Menteri Keuangan Republik Indonesia No. D.15.6.5.48 tanggal 14 Agustus 1969. Pada tanggal 2 Agustus 2000, Bank memperoleh izin untuk menyelenggarakan kegiatan usaha sebagai wali amanat dari Badan Pengawas Pasar Modal - Lembaga Keuangan ("BAPEPAM-LK"). Bank juga memperoleh izin untuk menjalankan aktivitas sebagai bank devisa berdasarkan surat keputusan Deputy Gubernur Senior Bank Indonesia No. 3/1/KEP/DGS/2001 tanggal 31 Januari 2001.

Kantor Pusat Bank berlokasi di Menara Bank Mega, Jl. Kapten Tendean 12-14A, Jakarta. Bank memiliki kantor sebagai berikut (tidak diaudit):

1. General

1.a. Establishment of the Bank and General Information

PT Bank Mega Tbk was established in the Republic of Indonesia under the business name of PT Bank Karman based on Notarial Deed No. 32 dated April 15, 1969 which was amended by Notarial Deed No. 47 dated November 26, 1969, both deeds were effected by Mr. Oe Siang Djie, notary in Surabaya. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia in its Decision Letter No. J.A 5/8/1 dated January 16, 1970 and was published in Supplement No. 55 to the State Gazette of the Republic of Indonesia No. 13. The articles of association have been amended several times, with the latest amendment effected by Notarial Deed No. 08 of Dharma Akhyuzi, S.H., dated March 10, 2023, regarding changes in issued and paid-up capital. The amendment has been accepted and recorded by the Minister of Law and Human Rights of the Republic of Indonesia in Decree No. AHU-0015234.AH.01.02, dated March 10, 2023.

The Bank started its commercial operations in 1969 in Surabaya. In 1992, the Bank changed its name to PT Mega Bank and on January 17, 2000 was changed to PT Bank Mega Tbk.

PT Mega Corpora is the parent entity of the Bank. The ultimate holding entity of the Bank is CT Corpora.

According to Article 3 of the Bank's articles of association, the Bank is engaged in general banking activities. The Bank was granted with the license to conduct general banking activities based on the decision letter of the Minister of Finance of the Republic of Indonesia No. D.15.6.5.48 dated August 14, 1969. On August 2, 2000, the Bank was granted with the license to conduct custodian activities by the Capital Market and Financial Institution Supervisory Agency ("BAPEPAM-LK"). The Bank was also granted with the license to conduct foreign exchange activities based on the decision letter of Senior Deputy Governor of Bank Indonesia No. 3/1/KEP/DGS/2001 dated January 31, 2001.

The Bank's Head Office is located at Menara Bank Mega, Jl. Kapten Tendean 12-14A, Jakarta. The Bank has the following offices (unaudited):

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Kantor Wilayah	8	8	Regional Offices
Kantor Fungsional	--	2	Functional Offices
Kantor Cabang	55	55	Branches
Kantor Cabang Pembantu	300	306	Sub-branches

1.b. Penawaran Umum Saham Bank dan Penambahannya

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 17 Januari 2000 yang diaktakan dengan Akta Notaris Imas Fatimah, S.H., No. 9. Bank telah melakukan penawaran umum saham perdana kepada masyarakat sebanyak 112.500.000 saham dengan nilai nominal Rp500 (nilai penuh) per saham dan harga penawaran Rp1.200 (nilai penuh) per saham. Pada tanggal 15 Maret 2000 sesuai dengan surat ketua BAPEPAM-LK No. S-493/PM/2000, Pernyataan Pendaftaran Bank untuk menerbitkan saham kepada masyarakat di Indonesia menjadi efektif dan pada tanggal 17 April 2000, saham-saham yang ditawarkan tersebut dicatat dan diperdagangkan di Bursa Efek Indonesia.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 29 Maret 2001, yang diaktakan dengan Akta Notaris Imas Fatimah, S.H., No. 21, Bank telah membagikan saham bonus sebesar Rp69.526 dengan menerbitkan sejumlah 139.052.000 saham bonus dengan nilai nominal Rp500 (nilai penuh) per saham yang berasal dari tambahan modal disetor - agio saham dan membagikan dividen saham sebesar Rp63.785 atau sejumlah 56.698.000 saham yang berasal dari saldo laba dengan menggunakan harga penutupan saham Bank di Bursa Efek Indonesia tanggal 28 Maret 2001 yaitu sebesar Rp1.125 (nilai penuh) per saham. Dengan demikian, modal saham ditempatkan dan disetor penuh meningkat menjadi Rp379.125 yang terdiri dari 758.250.000 saham.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 22 Mei 2002 yang diaktakan dengan Akta Notaris Imas Fatimah, S.H., No. 33, Bank telah melakukan Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu seluruhnya 181.980.000 saham dengan nilai nominal Rp500 (nilai penuh) per saham dan harga penawaran sebesar Rp1.100 (nilai penuh) per saham.

1.b. The Bank's Public Offerings and Increase of Share Capital

Based on the decision of Extraordinary General Meeting of Shareholders held on January 17, 2000, which was notarized under Notarial Deed No. 9 of Imas Fatimah, S.H., the Bank conducted an initial public offering of its 112,500,000 shares with par value of Rp500 (full amount) per share at offering price of Rp1,200 (full amount) per share. On March 15, 2000, in accordance with the letter from the chairman of BAPEPAM-LK No. S-493/PM/2000, the Bank's Registration Statement for the initial public offering became effective and on April 17, 2000, the shares were listed and traded in the Indonesia Stock Exchange.

Based on the decision of Extraordinary General Meeting of Shareholder held on March 29, 2001, which was notarized under Notarial Deed No. 21 of Imas Fatimah, S.H., the Bank declared bonus shares of Rp69,526 by issuing 139,052,000 bonus shares at par value of Rp500 (full amount) per share which came from additional paid-in capital and declared stock dividends of Rp63,785 or 56,698,000 shares which came from retained earnings using the closing price of the Bank's shares published by the Indonesian Stock Exchange on March 28, 2001, at Rp1,125 (full amount) per share. Accordingly, the issued and fully paid-up capital of the Bank increased to Rp379,125 which represent 758,250,000 shares.

Based on the Decision of Extraordinary General Meeting of Shareholders held on May 22, 2002, which was notarized under Notarial Deed No. 33 of Imas Fatimah, S.H., the Bank offered Limited Public Offering I with Pre-emptive Rights of 181,980,000 shares at par value of Rp500 (full amount) per share at offering price of Rp1,100 (full amount) per share.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Dengan Penawaran Umum Terbatas ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp470.115 yang terdiri dari 940.230.000 saham. Penawaran Umum Terbatas I dengan Hak Memesan Efek Terlebih Dahulu tersebut telah memperoleh pernyataan efektif dari ketua BAPEPAM-LK pada tanggal 20 Mei 2002 melalui surat No.S-1023/PM/2002.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 10 Maret 2005 yang diaktakan dengan Akta Notaris Imas Fatimah, S.H., No. 22, Bank telah membagikan saham bonus sebesar Rp141.034 dengan menerbitkan sejumlah 282.068.998 saham bonus dengan nilai nominal Rp500 (nilai penuh) per saham yang berasal dari tambahan modal disetor - agio saham dan membagikan dividen saham sebesar Rp477.260 atau sejumlah 203.089.644 saham yang berasal dari saldo laba dengan menggunakan harga penutupan saham Bank di Bursa Efek Indonesia tanggal 9 Maret 2005 yaitu sebesar Rp2.350 (nilai penuh) per saham. Dengan demikian, modal saham ditempatkan dan disetor penuh meningkat menjadi Rp712.694 yang terdiri dari 1.425.388.642 saham.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 24 Maret 2006 yang diaktakan dengan Akta Notaris Imas Fatimah, S.H., No. 98, disetujui untuk melakukan Penawaran Umum Terbatas II dengan Hak Memesan Efek Terlebih dahulu sejumlah 200.054.546 saham dengan nilai nominal Rp500 (nilai penuh) per saham dengan harga penawaran sebesar Rp2.500 (nilai penuh) per saham. Dengan Penerbitan Umum Terbatas II ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp812.722 yang terdiri dari 1.625.443.188 saham.

Keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 20 Mei 2009 yang diaktakan dengan Akta Notaris Imas Fatimah, S.H., No. 49 pada tanggal yang sama, menyetujui pembagian saham bonus sebanyak-banyaknya 1.555.781.337 saham yang berasal dari kapitalisasi agio saham sebesar Rp777.890 yang dibagikan kepada para pemegang saham secara proporsional dengan ketentuan saham bonus akan dibagikan kepada pemegang saham yang tercatat pada daftar pemegang saham yang berhak (*Recording Date*) dengan

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

With this Limited Public Offering, the issued and fully paid-up share capital of the Bank became Rp470,115 representing 940,230,000 shares. The Limited Public Offering I with Pre-emptive Rights became effective through the chairman of BAPEPAM-LK's letter No. S-1023/PM/2002 dated May 20, 2002.

Based on the Decision of Extraordinary General Meeting of Shareholders held on March 10, 2005, which was notarized under Notarial Deed No. 22 of Imas Fatimah, S.H., the Bank declared bonus shares of Rp141,034 by issuing 282,068,998 bonus shares at par value of Rp500 (full amount) per share, which came from additional paid-in capital and declared stock dividends of Rp477,260 representing 203,089,644 shares, which came from retained earnings using the closing price published by the Indonesian Stock Exchange on March 9, 2005, at Rp2,350 (full amount) per share. Accordingly, the issued and fully paid-in share capital increased to Rp712,694 which represent 1,425,388,642 shares.

Based on the Decision of Extraordinary General Meeting of Shareholders held on March 24, 2006, as notarized under Notarial Deed No. 98 of Imas Fatimah, S.H., it is resolved to offer Limited Public Offering II with Pre-emptive Rights representing 200,054,546 shares at par value of Rp500 (full amount) per share at offering price of Rp2,500 (full amount) per share. With this Limited Public Offering II, the issued and fully paid-in share capital of the Bank became Rp812,722 which represent 1,625,443,188 shares.

*The decision of Annual General Meeting of Shareholders held on May 20, 2009 as notarized under Notarial Deed No. 49 on the same date by Imas Fatimah, S.H., declared bonus shares at a maximum of 1,555,781,337 shares which came from additional paid-in capital amounted to Rp777,890 which was distributed proportionally to the listed shareholders (*Recording Date*) with a ratio of 67 new shares with par value of Rp500 (full amount) per share for every 70 shares owned by each shareholder, provided that any remaining fractional shares due to the division*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

rasio setiap pemegang 70 saham berhak mendapatkan 67 saham baru dengan harga sebesar nilai nominal yaitu Rp500 (nilai penuh) setiap saham dengan ketentuan apabila terdapat sisa pecahan saham akibat pembagian berdasarkan rasio tersebut maka sisa pecahan tersebut dikembalikan kepada Bank. Dengan pembagian saham bonus ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp1.590.612 yang terdiri dari 3.181.224.188 saham.

Pendaftaran Umum Terbatas II dengan Hak Memesan Efek Terlebih Dahulu tersebut telah memperoleh pernyataan efektif dari ketua BAPEPAM-LK pada tanggal 23 Maret 2006 melalui surat No. S-702/PM/2006. Sehubungan dengan hasil keputusan Rapat Umum Pemegang Saham Luar Biasa pada tanggal 5 Juni 2008, sebagaimana dinyatakan dalam Akta Notaris Imas Fatimah, S.H., No. 03 pada tanggal yang sama, pemegang saham Bank telah menyetujui antara lain peningkatan modal dasar Bank dari Rp900.000 terdiri dari 1.800.000.000 saham menjadi Rp3.200.000 terdiri dari 6.400.000.000 saham. Perubahan anggaran dasar tersebut telah diterima dan dicatat oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dalam Surat Keputusan No. AHU-45346.AH.01.02 tanggal 28 Juli 2008. Perubahan ini juga telah didaftarkan dalam Daftar Perusahaan dengan No. AHU-0064063.AH.01.09 tanggal 28 Juli 2008.

Keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 12 Mei 2011 yang diaktakan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 02 pada tanggal yang sama, menyetujui pembagian dividen saham sebanyak 464.731.862 saham yang berasal dari saldo laba maksimum sebesar Rp1.603.325 dengan harga sebesar nilai nominal yaitu Rp500 (nilai penuh) setiap saham, dengan ketentuan apabila terdapat sisa pecahan saham akibat pembagian berdasarkan rasio tersebut maka sisa pecahan tersebut dikembalikan kepada Bank. Dengan pembagian dividen saham ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp1.822.978 yang terdiri dari 3.645.956.050 saham.

Keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 17 April 2013 yang diaktakan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 08 pada tanggal yang sama, menyetujui pembagian

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

based on the ratio are returned to the Bank. With the declaration of these bonus shares, the issued and fully paid-in share capital of the Bank became Rp1,590,612 which represent 3,181,224,188 shares.

The Limited Public Offering II with Pre-emptive Rights became effective through the chairman of BAPEPAM-LK letter No. S-702/PM/2006 dated March 23, 2006. According to the decision of Extraordinary General Meeting of Shareholders held on June 5, 2008, which was notarized under Notarial Deed No. 03 on the same date by Imas Fatimah, S.H., the shareholders approved, among others, the increase of the Banks authorized share capital from Rp900,000 representing 1,800,000,000 shares to Rp3,200,000 representing 6,400,000,000 shares. The amendment of the Banks articles of association was received and registered by the Minister of Law and Human Right of the Republic of Indonesia in its Decision Letter No. AHU-45346.AH.01.02 Year 2008 dated July 28, 2008. This amendment was also registered under the Corporate Registration under No. AHU-0064063.AH.01.09 Year 2008 dated July 28, 2008.

The decision of Annual General Meeting of Shareholders held on May 12, 2011 as notarized under Notarial Deed No. 02 on the same date by Dharma Akhyuzi, S.H., declared the issuance of 464,731,862 stock dividends which came from retained earnings at an amount not to exceed Rp1,603,325 with par value of Rp500 (full amount) per share, provided that any remaining fractional shares are returned to the Bank. With the declaration of these stock dividends, the issued and fully paid-in share capital of the Bank became Rp1,822,978 which represent 3,645,956,050 shares.

The decision of Annual General Meeting of Shareholders held on April 17, 2013, as notarized under Notarial Deed No. 08 on the same date by Dharma Akhyuzi, S.H., declared the issuance of 167,713,978 stock dividends

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

dividen saham sebanyak 167.713.978 saham yang berasal dari saldo laba maksimum sebesar Rp684.568 dengan harga sebesar nilai nominal yaitu Rp500 (nilai penuh) setiap saham, dengan ketentuan apabila terdapat sisa pecahan saham akibat pembagian berdasarkan rasio tersebut maka sisa pecahan tersebut dikembalikan kepada Bank.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Luar Biasa yang diselenggarakan pada tanggal 17 April 2013, yang diaktakan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 09 pada tanggal yang sama, Bank telah membagikan saham bonus maksimum sebanyak 2.741.758.949 saham yang berasal dari tambahan modal disetor maksimum sebesar Rp1.370.959 yang dibagikan kepada para pemegang saham secara proporsional dengan rasio pembagian setiap pemegang 500 saham memperoleh 376 saham bonus dengan harga sebesar nilai nominal yaitu Rp500 (nilai penuh) per saham dan membagikan dividen saham maksimum sebanyak 408.347.077 dividen saham yang berasal dari saldo laba dengan rasio pembagian setiap pemegang 500 saham memperoleh 56 saham yang dibagikan secara proporsional maksimum sebesar Rp1.664.849 dengan menggunakan harga penutupan saham Bank di Bursa Efek Indonesia tanggal 16 April 2013 yaitu sebesar Rp4.050 (nilai penuh) per saham, dengan ketentuan apabila terdapat sisa pecahan saham akibat pembagian berdasarkan rasio tersebut maka sisa pecahan tersebut dikembalikan kepada Bank. Dengan pembagian saham bonus dan dividen saham ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp3.481.888 yang terdiri dari 6.963.775.206 saham.

Sesuai dengan Keputusan Rapat Umum Pemegang Saham Tahunan yang diselenggarakan pada tanggal 25 Februari 2022, yang diaktakan dengan akta notaris Dharma Akhyuzi, S.H., No. 09 pada tanggal yang sama, Bank telah membagikan saham bonus sebanyak 4.087.736.045 saham pada harga sebesar nilai nominal yaitu Rp500 (nilai penuh) setiap saham, yang berasal dari tambahan modal disetor sebesar Rp2.043.868 yang dibagikan kepada para pemegang saham secara proporsional dengan rasio pembagian setiap pemegang 1.000 saham memperoleh 587 saham bonus dengan harga sebesar nilai nominal yaitu Rp500 (nilai penuh) per saham dan membagikan dividen saham sebanyak

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

which came from retained earnings at an amount not to exceed Rp684,568 with par value of Rp500 (full amount) per share, provided that any remaining fractional shares are returned to the Bank.

Based on the Decision of Extraordinary General Meeting of Shareholders held on April 17, 2013 as notarized under notarial deed No. 09 on the same date by Dharma Akhyuzi, S.H., the Bank declared bonus shares at a maximum of 2,741,758,949 shares which came from additional paid-in capital maximum amounted to Rp1,370,959 which was distributed proportionally to the shareholders with a ratio of 376 bonus shares with par value of Rp500 (full amount) per share for every 500 shares owned by each shareholder, and declared stock dividends at a maximum of 408,347,077 stock dividends which came from retained earnings with a ratio for every 500 shares owned by each shareholder received 56 shares which was distributed proportionally at an amount not to exceed Rp1,664,849 using the closing price of the Bank's shares published by the Indonesia Stock Exchange on April 16, 2013 at Rp4,050 (full amount) per share, provided that any remaining fractional shares are returned to the Bank. With the declaration of these bonus shares and stock dividends, the issued and fully paid-in share capital of the Bank became Rp3,481,888 which represent 6,963,775,206 shares.

Based on the Decision of the Annual General Meeting of Shareholders held on February 25, 2022, which was notarized under Notarial Deed No. 09 of Dharma Akhyuzi, S.H., on the same date, the Bank declared bonus shares of Rp2,043,868 by issuing 4,087,736,045 bonus shares at par value of Rp500 (full amount) per share, which came from the additional paid-up capital which were distributed to shareholders in proportion to the distribution ratio for each holder of 1,000 shares receiving 587 bonus shares and declared stock dividends of 689,413,745 shares which came from the retained earnings with a distribution ratio for each holder of 1,000 shares obtaining 99 shares distributed proportionally in the amount

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

689.413.745 saham yang berasal dari kapitalisasi saldo laba dengan rasio pembagian setiap pemegang 1.000 saham memperoleh 99 saham yang dibagikan secara proporsional sebesar Rp6.687.304 dengan menggunakan harga penutupan saham Bank di Bursa Efek Indonesia tanggal 11 Maret 2022 yaitu Rp9.700 (nilai penuh) per saham, dengan ketentuan apabila terdapat sisa pecahan saham akibat pembagian berdasarkan rasio tersebut maka sisa pecahan tersebut dikembalikan kepada Bank. Dengan pembagian saham bonus dan dividen saham ini, modal saham ditempatkan dan disetor penuh menjadi sebesar Rp5.870.462 yang terdiri dari 11.740.923.365 saham.

of Rp6,687,304 using the closing price of the Bank's shares on the Indonesia Stock Exchange dated March 11, 2022, at Rp9,700 (full amount) per share, provided that any remaining fractional shares are returned to the Bank. With the declaration of these bonus shares and stock dividends, the issued and fully paid-in share capital of the Bank became Rp5,870,462 which represent 11,740,923,365 shares.

1.c. Dewan Komisaris, Direksi, Komite Audit dan Karyawan

Susunan Dewan Komisaris dan Direksi Bank pada tanggal 31 Desember 2025 dan 2024, adalah sebagai berikut:

1.c. Boards of Commissioners, Directors, Audit Committee and Employees

The composition of the Bank's Boards of Commissioners and Directors as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Dewan Komisaris:			Board of Commissioners:
Komisaris Utama	Chairul Tanjung	Chairul Tanjung	President Commissioner
Komisaris Independen	Achjadi Ranuwisastra	Achjadi Ranuwisastra	Independent Commissioner
Komisaris Independen	Lambock V Nahattands	Lambock V Nahattands	Independent Commissioner
Komisaris Independen	Hizbullah	Hizbullah	Independent Commissioner
Direksi:			Board of Directors:
Direktur Utama	Kostaman Thayib	Kostaman Thayib	President Director
Wakil Direktur Utama	Indivara Erni	Indivara Erni	Deputy President Director
Wakil Direktur Utama	--	Lay Diza Larentie*)	Deputy President Director
Direktur Kredit	--	Madi D Lazuardi	Loan Director
Direktur Treasuri dan International Banking	Martin Mulwanto	Martin Mulwanto	Treasury and International Banking Director
Direktur Kepatuhan dan Sumber Daya Manusia	Yuni Lastianto	Yuni Lastianto	Compliance and Human Capital Director
Direktur Operasi	--	C. Guntur Triyudianto*)	Operational Director
Direktur Teknologi Informasi	--	Y. B Hariantono	Information Technology Director
Direktur Wholesale Banking **)	Madi D Lazuardi	--	Wholesale Banking Director **)
Direktur Operasi dan Teknologi Informasi***)	Y. B Hariantono	--	Operations and Information Technology Director ***)
Direktur Retail Banking **)	Heriwan Gazali*)	--	Retail Banking Director **)

*) Pengunduran diri Lay Diza Larentie sebagai Wakil Direktur Utama dan C. Guntur Triyudianto serta pengangkatan Heriwan Gazali sebagai Direktur Retail Banking telah disetujui melalui Akta Notaris Dharma Akhyuzi, S.H. No.11 tanggal 27 Maret 2025 mengenai Pernyataan Keputusan Rapat.

**) Pada tahun 2025, Direktur Wholesale Banking dan Direktur Retail Banking merupakan pemisahan struktur dari Direktur Kredit.

***) Pada tahun 2025, Direktur Operasi dan Teknologi Informasi merupakan penggabungan struktur dari Direktur Operasi dan Direktur Teknologi Informasi.

Susunan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

*) The resignation of Mrs. Lay Diza Larentie from her position as Vice President Director and Mr. C. Guntur Triyudianto as well as the appointment of Heriwan Gazali as Retail Banking Director has been formally approved pursuant to Notarial Deed No. 11 dated March 27, 2025, by Dharma Akhyuzi, S.H., regarding the Statement of Meeting Resolutions.

**) In 2025, Wholesale Banking Director and Retail Banking Director roles are separate positions form Loan Director.

***) In 2025, The Operations and Information Technology Director role was formed by merging the Operations Director and Information Technology Director roles.

The composition of the Bank's Audit Committee as of December 31, 2025 and 2024 is as follows:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Ketua	Hizbullah	Hizbullah	Chairman
Anggota	Purwo Junianto	Purwo Junianto	Member
Anggota	Ivan Purnama Sanoesi	Ivan Purnama Sanoesi	Member
Pembentukan Komite Audit Bank telah dilakukan sesuai dengan Peraturan Otoritas Jasa Keuangan No. 55/POJK.04/2015 tanggal 29 Desember 2015.	<i>The establishment of Bank's Audit Committee has complied with Financial Services Authority Regulation No. 55/POJK.04/2015 dated December 29, 2015.</i>		
Dewan Komisaris dan Direksi pada tanggal 31 Desember 2025 ditentukan berdasarkan Rapat Umum Pemegang Saham Tahunan pada tanggal 27 Maret 2025, yang berita acaranya telah diaktakan dengan akta notaris No. 10, Dharma Akhyuzi, S.H., pada tanggal yang sama.	<i>The Boards of Commissioners and Directors as of December 31, 2025 were appointed based on the decision of Annual General Meeting of Shareholders held on March 27, 2025, the minutes of which were notarized through Notarial Deed No. 10 of Dharma Akhyuzi, S.H., on the same date.</i>		
Dewan Komisaris dan Direksi pada tanggal 31 Desember 2024 ditentukan berdasarkan Rapat Umum Pemegang Saham Tahunan pada tanggal 1 Maret 2024, yang berita acaranya telah diaktakan dengan akta notaris No. 07, Dharma Akhyuzi, S.H., pada tanggal yang sama.	<i>The Boards of Commissioners and Directors as of December 31, 2024 were appointed based on the decision of Annual General Meeting of Shareholders held on March 1, 2024, the minutes of which were notarized through Notarial Deed No. 01 of Dharma Akhyuzi, S.H., on the same date.</i>		
Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki karyawan tetap masing-masing 3.847 dan 4.271 orang (tidak diaudit).	<i>As of December 31, 2025 and 2024, the Bank has 3,847 and 4,271 permanent employees (unaudited), respectively.</i>		

2. Informasi Kebijakan Akuntansi Material

Kebijakan akuntansi material yang diterapkan dalam penyusunan laporan keuangan Bank adalah seperti dijabarkan di bawah ini:

Pernyataan Kepatuhan

Laporan keuangan Bank telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang meliputi Pernyataan Standar Akuntansi Keuangan (PSAK) dan Interpretasi Standar Akuntansi Keuangan (ISAK) yang diterbitkan oleh Dewan Standar Akuntansi Keuangan–Ikatan Akuntan Indonesia (DSAK–IAI), serta peraturan Pasar Modal yang berlaku antara lain Peraturan Otoritas Jasa Keuangan/Badan Pengawas Pasar Modal dan Lembaga Keuangan (OJK/Bapepam-LK) No. VIII.G.7 tentang pedoman penyajian laporan keuangan, keputusan Ketua Bapepam-LK No. KEP-347/BL/2012 tentang penyajian dan pengungkapan laporan keuangan emiten atau perusahaan publik.

2. Material Accounting Policy Information

The material accounting policies adopted in preparing the financial statements of the Bank are set out below:

Statement of Compliance

The Bank's financial statements were prepared and presented in accordance with Indonesian Financial Accounting Standards which include the Statement of Financial Accounting Standards (PSAK) and Interpretation of Financial Accounting Standards (ISAK) issued by the Financial Accounting Standard Board–Indonesian Institute of Accountant (DSAK–IAI), and regulations in the Capital Market include Regulations of Financial Services Authority/Capital Market and Supervisory Board and Financial Institution (OJK/Bapepam-LK) No. VIII.G.7 regarding guidelines for the presentation of financial statements, decree of Chairman of Bapepam-LK No. KEP-347/BL/2012 regarding presentation and disclosure of financial statements of the issuer or public company.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

2.a. Dasar penyusunan laporan keuangan

Laporan keuangan disusun berdasarkan harga perolehan, kecuali untuk aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi dan seluruh instrumen derivatif yang diukur berdasarkan nilai wajar dan aset tanah dan gedung yang diukur pada nilai wajar sejak 31 Desember 2015. Laporan keuangan disusun berdasarkan prinsip akuntansi berbasis akrual, kecuali laporan arus kas.

Laporan arus kas disusun dengan menggunakan metode langsung dengan mengelompokkan arus kas dalam aktivitas operasi, investasi dan pendanaan. Untuk tujuan laporan arus kas, kas dan setara kas mencakup kas, giro pada Bank Indonesia dan giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, Sertifikat Bank Indonesia dan Sertifikat Deposito Bank Indonesia yang jatuh tempo dalam 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan untuk pinjaman serta tidak dibatasi penggunaannya.

Pos-pos dalam penghasilan komprehensif lainnya disajikan terpisah antara akun-akun yang akan direklasifikasikan ke laba rugi dan akun-akun yang tidak akan direklasifikasikan ke laba rugi.

Dalam penyusunan laporan keuangan sesuai dengan Standar Akuntansi Keuangan di Indonesia, dibutuhkan estimasi dan asumsi yang mempengaruhi:

- Nilai aset dan liabilitas dilaporkan, dan pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan keuangan,
- Jumlah pendapatan dan beban selama periode pelaporan.

Walaupun estimasi ini dibuat berdasarkan pengetahuan terbaik manajemen atas kejadian dan tindakan saat ini, hasil yang timbul mungkin berbeda dengan jumlah yang diestimasi semula.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

2.a. Basis for preparation of the financial statements

The financial statements have been prepared under the historical cost principle except for financial assets at fair value through comprehensive income, financial assets and liabilities measured at fair value through profit and loss and all of the derivative instruments measured at fair value and land and building assets measured at fair value since December 31, 2015. The financial statements have been prepared based on accrual principle, excluding the statement of cash flows.

The statements of cash flows were prepared based on the direct method with cash flows classified into cash flows from operating, investing and financing activities. For the purpose of the statements of cash flows, cash and cash equivalents include cash, current accounts with Bank Indonesia and other banks, placements with Bank Indonesia and other banks, Certificates of Bank Indonesia and Deposits Certificates of Bank Indonesia maturing within 3 (three) months or less from the acquisition date as long as they are not being pledged as collateral for borrowing nor restricted.

The items under other comprehensive income are presented separately between items to be reclassified to profit or loss and those items not to be reclassified to profit or loss.

The preparation of financial statements in conformity with Financial Accounting Standards in Indonesia requires the use of estimates and assumptions that affect:

- *The reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements,*
- *The reported amounts of revenues and expenses during the reporting period.*

Although these estimates are based on management's best knowledge of current events and activities, actual results may differ from those estimates.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Estimasi-estimasi dan asumsi-asumsi yang digunakan ditelaah secara berkesinambungan. Revisi atas estimasi akuntansi diakui pada periode dimana estimasi tersebut direvisi dan periode yang akan datang yang dipengaruhi oleh revisi estimasi tersebut.

Secara khusus, informasi mengenai hal-hal penting yang terkait dengan ketidakpastian estimasi dan pertimbangan-pertimbangan penting dalam penerapan kebijakan akuntansi yang memiliki dampak yang material terhadap jumlah yang diakui dalam laporan keuangan dijelaskan di Catatan 3.

Mata uang penyajian yang digunakan pada laporan keuangan adalah Rupiah, yang merupakan mata uang fungsional Bank.

Seluruh angka dalam laporan keuangan ini, kecuali dinyatakan lain, dibulatkan menjadi jutaan Rupiah.

Bank telah menyusun laporan keuangan dengan dasar bahwa Bank akan terus mempertahankan kelangsungan usaha.

Estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised and in any future periods affected.

In particular, information about significant areas of estimation uncertainty and critical judgments in applying accounting policies that have material effect on the amount recognized in the financial statements are described in Note 3.

The presentation currency used in the financial statements is Indonesian Rupiah, which is the functional currency of the Bank.

Figures in the financial statements are rounded to and stated in millions of Rupiah unless otherwise stated.

The Bank has prepared the financial statements on the basis that it will continue to operate as going concern.

2.b. Transaksi dan saldo dalam mata uang asing

Transaksi dalam mata uang asing dicatat dalam Rupiah berdasarkan kurs yang berlaku pada saat transaksi dilakukan. Pada tanggal pelaporan, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam Rupiah berdasarkan kurs tengah *Reuters* pukul 16.00 WIB. Laba atau rugi selisih kurs yang terjadi dikreditkan atau dibebankan pada laba rugi tahun yang bersangkutan.

Kurs mata uang asing utama yang digunakan untuk menjabarkan mata uang asing ke dalam Rupiah adalah sebagai berikut (nilai penuh):

2.b. Transactions and balances in foreign currency

Transactions in foreign currencies are recorded in Rupiah based on the rates prevailing at the transaction dates. On the reporting date, monetary assets and liabilities denominated in foreign currencies are converted into Rupiah based on the Reuters' middle rate at 16.00 Western Indonesian Time. Exchange gains or losses from foreign exchange transactions are credited or charged to the current year profit or loss.

The major exchange rates used to translate foreign currencies into Rupiah were as follows (full amount):

	2025	2024	
1 Poundsterling Inggris	22,440	20,219	1 Great Britain Poundsterling
1 Franc Swiss	21,026	17,815	1 Swiss Franc
1 Euro Eropa	19,571	16,758	1 European Euro
1 Dolar Amerika Serikat	16,675	16,095	1 United States Dollar
1 Dolar Singapura	12,965	11,845	1 Singapore Dollar
1 Dolar Australia	11,152	10,014	1 Australian Dollar
1 Dolar Selandia Baru	9,626	9,068	1 New Zealand Dollar
1 Yuan China	2,385	2,205	1 Chinese Yuan
1 Dolar Hong Kong	2,142	2,073	1 Hong Kong Dollar
1 Yen Jepang	107	103	1 Japanese Yen

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

2.c. Informasi segmen

Segmen operasi adalah komponen dari Bank yang terlibat dalam aktivitas bisnis yang menghasilkan pendapatan dan menimbulkan beban, termasuk pendapatan dan beban yang terkait dengan transaksi dengan komponen lain Bank, dimana hasil operasinya dikaji ulang secara berkala oleh pengambil keputusan utama dalam operasional Bank untuk membuat keputusan mengenai sumber daya yang akan dialokasikan pada segmen tersebut dan menilai kinerjanya, serta tersedia informasi keuangan yang dapat dipisahkan. Hasil segmen yang dilaporkan kepada pengambil keputusan operasional Bank meliputi komponen-komponen yang dapat diatribusikan secara langsung kepada suatu segmen, dan komponen-komponen yang dapat dialokasikan dengan dasar yang wajar.

2.d. Transaksi dengan pihak berelasi

Dalam menjalankan usahanya, Bank melakukan transaksi dengan pihak-pihak berelasi seperti yang didefinisikan dalam PSAK No. 224 tentang "Pengungkapan Pihak-pihak Berelasi".

Pihak berelasi adalah orang atau entitas yang terkait dengan entitas pelapor:

- a. Orang atau anggota keluarga dekatnya mempunyai relasi dengan entitas pelapor jika orang tersebut:
 - i. Memiliki pengendalian atau pengendalian bersama atas entitas pelapor;
 - ii. Memiliki pengaruh signifikan atas entitas pelapor; atau
 - iii. Merupakan personel manajemen kunci entitas pelapor atau entitas induk dari entitas pelapor.
- b. Suatu entitas berelasi dengan entitas pelapor jika memenuhi salah satu hal berikut:
 - i. Entitas dan entitas pelapor adalah anggota dari kelompok usaha yang sama (artinya entitas induk, entitas anak, dan sesama entitas anak saling berelasi dengan entitas anak lainnya);

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

2.c. Segment information

An operating segment is a component of the Bank that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the Bank's other components, whose operating results are reviewed regularly by the Bank's chief operating decision maker to make decision about resources allocated to the segment and assess its performance, and for which discrete financial information is available. Segment results that are reported to the Bank's chief operating decision maker include items directly attributable to a segment, as well as those that can be allocated on a reasonable basis.

2.d. Transactions with related parties

In the normal course of its business, the Bank enters into transactions with related parties which are defined under PSAK 224 regarding "Related Party Disclosures".

A related party is a person or an entity that is related to the reporting entity:

- a. *A person or a close member of that person's family is related to a reporting entity if that person:*
 - i. *Has control or joint control over the reporting entity;*
 - ii. *Has significant influence over the reporting entity; or*
 - iii. *Is a member of the key management personnel of the reporting entity or of a parent of the reporting entity.*
- b. *An entity is related to the reporting entity if any of the following conditions applies:*
 - i. *The entity and the reporting entity are members of the same group (which means that each parent, subsidiary, and fellow subsidiaries are related to each others);*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- ii. Satu entitas adalah entitas asosiasi atau ventura bersama dari entitas lain (atau entitas asosiasi atau ventura bersama yang merupakan anggota suatu kelompok usaha, dimana entitas lain tersebut adalah anggotanya);
- iii. Kedua entitas tersebut adalah ventura bersama dari pihak ketiga yang sama;
- iv. Satu entitas adalah ventura bersama dari entitas ketiga dan entitas yang lain adalah entitas asosiasi dari entitas ketiga;
- v. Entitas tersebut adalah suatu program imbalan pascakerja untuk imbalan kerja dari salah satu entitas pelapor atau entitas yang terkait dengan entitas pelapor. Jika entitas pelapor adalah entitas yang menyelenggarakan program tersebut, maka entitas sponsor juga berelasi dengan entitas pelapor;
- vi. Entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam huruf (a);
- vii. Orang yang diidentifikasi dalam huruf (a) (i) memiliki pengaruh signifikan atas entitas atau merupakan personil manajemen kunci entitas (atau entitas induk dari entitas); atau
- viii. Entitas atau anggota dari kelompok di mana entitas merupakan bagian dari kelompok tersebut, menyediakan jasa personil manajemen kunci kepada entitas pelapor atau kepada entitas induk dari entitas pelapor.

Transaksi dengan pihak berelasi dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak. Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan yang relevan dan rinciannya telah disajikan dalam Catatan 39 atas laporan keuangan.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- ii. One entity is an associate or joint venture of the other entity (or an associate or joint venture of a member of a group of which the other entity is a member);
- iii. Both entities are joint ventures of the same third party;
- iv. One entity is a joint venture of a third entity and the other entity is an associate of the third entity;
- v. The entity is a post-employment benefit plan for the benefit of employees of either the reporting entity, or an entity related to the reporting entity. If the reporting entity in itself such a plan, the sponsoring employers are also related to the reporting entity;
- vi. The entity is controlled or jointly controlled by a person identified in (a);
- vii. A person identified in (a) (i) has significant influence over the entity or is a member of the key management personnel of the entity (or a parent of the entity); or
- viii. The entity or any members of a group of which it is a part, provides key management personnel service to the reporting entity or to the parent of the reporting entity.

Transactions with related parties are made on terms agreed by both parties. Material transactions and balances with related parties are disclosed in the notes to the financial statements and the relevant details have been presented in Note 39 of the financial statements.

2.e. Aset dan liabilitas keuangan

Aset keuangan dan liabilitas keuangan Bank terdiri atas:

2.e. Financial assets and liabilities

The Bank's financial assets and liabilities mainly consist of:

Kategori yang didefinisikan oleh PSAK 109/ Category as defined in PSAK 109		Golongan (ditentukan oleh Bank)/Class (as determined by the Bank)		Subgolongan/Subclasses	
Aset keuangan/ Financial Assets	Aset keuangan yang diukur pada nilai wajar melalui laba-rugi/ Financial assets at fair value through profit or loss	Efek-efek/Marketable securities			
		Tagihan derivatif/Derivative receivables			
	Aset keuangan yang diukur pada biaya perolehan yang diamortisasi/ Financial assets at amortized cost	Kas/Cash			
		Giro pada Bank Indonesia/Current accounts with Bank Indonesia			
		Giro pada bank lain/Current accounts with other banks			
		Penempatan pada Bank Indonesia dan bank lain/Placements with Bank Indonesia and other banks			
		Efek-efek/Securities			
		Efek-efek yang dibeli dengan janji dijual kembali/ Securities purchased under agreement to resell			
		Tagihan akseptasi/Acceptance receivables			
		Kredit yang diberikan/Loans			
	Aset lain-lain/Other assets	Bunga yang masih akan diterima/Accrued interest receivables			
		Piutang sewa/ Lease receivables			
		Setoran jaminan/Guarantee deposits			
Tagihan penjualan surat berharga/ Receivables from sales of marketable securities					
Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Financial assets at fair value through other comprehensive income	Aset yang diblokir/ Restricted assets				
Liabilitas Keuangan/ Financial Liabilities	Liabilitas keuangan yang diukur pada nilai wajar melalui laba-rugi/ Financial liabilities at fair value through profit or loss	Liabilitas derivatif/Derivative liabilities			
		Liabilitas segera/Obligation due immediately			
	Liabilitas keuangan yang diukur pada biaya perolehan yang diamortisasi/ Financial liabilities at amortized cost	Utang akseptasi/Acceptance payables			
		Simpanan nasabah/Deposits from customers			
		Simpanan dari bank lain/Deposits from other banks			
		Efek-efek yang dijual dengan janji dibeli kembali/ Securities sold under agreement to repurchase			
		Obligasi subordinasi/Surordinated bonds			
		Pinjaman yang diterima/Borrowings			
		Beban yang masih harus dibayar dan liabilitas lain-lain/ Accrued expenses and other liabilities	Bunga yang masih harus dibayar/Accrued interest payables		
			Setoran jaminan/Other deposits		
	Kewajiban pembelian surat berharga/ Liabilities to purchase of marketable securities				

i. Klasifikasi

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan

i. Classification

The Bank classifies its financial assets according to the following categories at initial recognition:

- Financial assets measured at fair value through profit or loss;
- Financial assets measured at fair value through other comprehensive income;
- Financial assets measured at amortized cost.

Financial assets are measured at amortized cost if they meet the following conditions:

- financial assets are managed in a business model that aims to have financial assets in order to collect contractual cash flow; and

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga (SPPI) dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan
- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

Pada saat pengakuan awal, Bank dapat membuat pilihan yang tidak dapat dibatalkan untuk menyajikan instrumen ekuitas yang bukan dimiliki untuk diperdagangkan pada nilai wajar melalui penghasilan komprehensif lain.

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal Bank dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "accounting mismatch").

Penilaian model bisnis

Model bisnis ditentukan pada level yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama-sama untuk mencapai tujuan bisnis tertentu.

Penilaian model bisnis dilakukan dengan mempertimbangkan, tetapi tidak terbatas pada, hal-hal berikut:

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- *the contractual terms of the financial asset provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount outstanding.*

Financial assets are measured at fair value through other comprehensive income if they meet the following conditions:

- *Financial assets are managed in a business model that aims to collect contractual cash flow and sell financial assets; and*
- *The contractual requirements of the financial assets meet the SPPI criteria.*

At initial recognition, the Bank may make an irrevocable choice to present equity instruments that are not held for trading at fair value through other comprehensive income.

Other financial assets that do not meet the requirements to be classified as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.

At initial recognition, the Bank can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").

Evaluation of business models

The business model is determined at a level that reflects how Bank's financial assets are managed together to achieve certain business objectives.

The evaluation of the business model is carried out by considering, but not limited to, the following:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- Bagaimana kinerja dari model bisnis dan aset keuangan yang dimiliki dalam model bisnis dievaluasi dan dilaporkan kepada personil manajemen kunci Bank;
- Apakah risiko yang memengaruhi kinerja dari model bisnis (termasuk aset keuangan yang dimiliki dalam model bisnis) dan khususnya bagaimana cara aset keuangan tersebut dikelola; dan
- Bagaimana penilaian kinerja pengelola aset keuangan (sebagai contoh, apakah penilaian kinerja berdasarkan nilai wajar dari aset yang dikelola atau arus kas kontraktual yang diperoleh).

Aset keuangan yang dimiliki untuk diperdagangkan atau dikelola dan penilaian kinerjanya berdasarkan nilai wajar diukur pada nilai wajar melalui laba rugi.

Derivatif juga dikategorikan dalam kelompok ini, kecuali derivatif yang ditetapkan sebagai instrumen lindung nilai efektif.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga

Untuk tujuan penilaian ini, pokok didefinisikan sebagai nilai wajar dari aset keuangan pada saat pengakuan awal. Bunga didefinisikan sebagai imbalan untuk nilai waktu atas uang dan risiko kredit terkait jumlah pokok terutang pada periode waktu tertentu dan juga risiko dan biaya peminjaman standar, dan juga margin laba.

Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga dilakukan dengan mempertimbangkan persyaratan kontraktual, termasuk apakah aset keuangan mengandung persyaratan kontraktual yang dapat mengubah waktu atau jumlah arus kas kontraktual. Dalam melakukan penilaian, Bank mempertimbangkan:

- Peristiwa kontinjensi yang akan mengubah waktu atau jumlah arus kas kontraktual;
- Fitur *leverage*;
- Persyaratan pembayaran dimuka dan perpanjangan kontraktual;

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- *How the performance of the business model and financial assets held in the business model are evaluated and reported to the Bank's key management personnel;*
- *What risks affect the performance of the business model (including financial assets held in the business model) and specifically how the financial assets are managed; and*
- *How to evaluate the performance of managers of financial assets (for example, whether performance appraisals are based on the fair value of the assets being managed or the contractual cash flows obtained).*

Financial assets held for trading or managed and which performance appraisals based on fair value are measured at fair value through profit or loss.

Derivatives are also categorized under this classification unless they are designated as effective hedging instruments.

Evaluation of contractual cash flows obtained solely from payment of principal and interest

For the purpose of this valuation, principal is defined as the fair value of financial assets at initial recognition. Interest is defined as compensation for the time value of money and credit risk in relation to the principal amount owed over a certain period of time and also the risk and standard borrowing costs, as well as profit margins.

An assessment of contractual cashflows obtained solely from principal and interest payments is made by considering contractual terms, including whether financial assets contain contractual terms that can change the timing or amount of contractual cash flows. In assessing, the Bank considers:

- *Contingency events that will change the timing or amount of contractual cash flow;*
- *Leverage feature;*
- *Terms of advance payment and contractual extension;*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- Persyaratan mengenai klaim yang terbatas atas arus kas yang berasal dari aset spesifik; dan
- Fitur yang dapat mengubah nilai waktu dari elemen uang.

Liabilitas keuangan diklasifikasikan dalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, yang memiliki 2 (dua) sub-klasifikasi, yaitu liabilitas keuangan yang ditetapkan demikian pada saat pengakuan awal dan liabilitas keuangan yang telah diklasifikasikan dalam kelompok diperdagangkan;
- Liabilitas keuangan lain. Liabilitas keuangan lainnya merupakan liabilitas keuangan yang tidak dimiliki untuk dijual atau ditentukan sebagai nilai wajar melalui laba rugi saat pengakuan liabilitas.

ii. Pengakuan

Bank pada awalnya mengakui aset dan liabilitas keuangan pada tanggal perolehan. Pembelian dan penjualan aset keuangan yang lazim (reguler) diakui pada tanggal perdagangan dimana Bank memiliki komitmen untuk membeli atau menjual aset tersebut. Semua aset dan liabilitas keuangan lainnya pada awalnya diakui pada tanggal perdagangan dimana Bank menjadi suatu pihak dalam ketentuan kontraktual instrumen tersebut.

Pada saat pengakuan awal, aset atau liabilitas keuangan diukur pada nilai wajar ditambah (untuk item yang tidak diukur pada nilai wajar melalui laba rugi setelah pengakuan awal) biaya transaksi yang dapat diatribusikan secara langsung atas perolehan aset keuangan atau penerbitan liabilitas keuangan. Pengukuran aset dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasi aset keuangan dan liabilitas keuangan tersebut.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- *Requirements regarding limited claims for cash flows from specific assets; and*
- *Features that can change the time value of the money element.*

Financial liabilities are classified into the following categories at initial recognition:

- *Financial liabilities at fair value through profit or loss, which has 2 (two) sub-classifications, i.e. those designated as such upon initial recognition and those classified as held for trading;*
- *Other financial liabilities. Other financial liabilities pertain to financial liabilities that are not held for trading nor designated as at fair value through profit or loss upon recognition of the liability.*

ii. Recognition

The Bank initially recognizes financial asset and liabilities on the date of origination. Regular way purchases and sales of financial assets are recognized on the trade date at which the Bank commits to purchase or sell the asset. All other financial assets and liabilities are initially recognized on the trade date at which the Bank becomes a party to the contractual provisions of the instruments.

A financial asset or liability is initially measured at fair value plus (for an item not valued at fair value through profit and loss at initial recognition) transaction costs subsequently measured at fair value that are directly attributable to the acquisition of financial assets or issuance of financial liabilities. The subsequent measurement of financial assets and liabilities depends on their classifications.

Transaction costs include only those costs that are directly attributable to the acquisition of a financial asset or issue of a financial liability and are incremental costs that would not have been incurred if the instrument had not been acquired or issued. In the case of financial assets, transaction costs are added to the amount

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada awal pengakuan liabilitas.

Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

iii. Pengukuran setelah pengakuan awal

- a. Aset keuangan dalam kelompok nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi diukur pada nilai wajarnya.
- b. Aset dan liabilitas keuangan lainnya yang diukur pada biaya perolehan diamortisasi, diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

iv. Penghentian pengakuan

Bank menghentikan pengakuan aset keuangan pada saat hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut kadaluwarsa, atau pada saat Bank mentransfer seluruh hak untuk menerima arus kas kontraktual dari aset keuangan dalam transaksi dimana Bank secara substansial telah mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan yang ditransfer. Setiap hak atau liabilitas atas aset keuangan yang ditransfer yang timbul atau yang masih dimiliki oleh Bank diakui sebagai aset atau liabilitas secara terpisah.

Bank menghentikan pengakuan liabilitas keuangan pada saat liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluwarsa.

Dalam transaksi dimana Bank secara substansial tidak memiliki atau tidak mentransfer seluruh risiko dan manfaat atas kepemilikan aset keuangan, Bank menghentikan pengakuan aset tersebut jika Bank tidak lagi memiliki pengendalian atas aset tersebut. Hak dan kewajiban yang timbul atau yang masih dimiliki dalam

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

recognized initially, while for financial liabilities, transaction costs are deducted from the amount of debt recognized initially.

Such transaction costs are amortized over the terms of the instruments based on the effective interest method and are recorded as part of interest income for transaction costs related to financial assets or interest expense for transaction costs related to financial liabilities.

iii. Subsequent measurement

- a. *Fair value through other comprehensive income financial assets and financial assets and liabilities measured at fair value through profit or loss are subsequently measured at fair value.*
- b. *Assets and other financial liabilities which are measured at amortized cost, are subsequently measured at amortized cost using the effective interest method.*

iv. Derecognition

The Bank derecognizes a financial asset when the contractual rights to the cash flows from the financial asset expire, or when the Bank transfers the rights to receive the contractual cash flows on the financial asset in a transaction in which substantially all the risks and rewards of ownership of the financial asset are transferred. Any interest in transferred financial assets that is created or retained by the Bank is recognized as a separate asset or liability.

The Bank derecognizes a financial liability when its contractual obligations are discharged or cancelled or expired.

In transactions in which the Bank neither retains nor transfers substantially all the risks and rewards of ownership of a financial asset, the Bank derecognizes the asset if it does not retain control over the asset. The rights and obligations retained in the transfer are recognized separately as assets and liabilities as

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

transfer tersebut diakui secara terpisah sebagai aset atau liabilitas. Dalam transfer dimana pengendalian atas aset masih dimiliki, Bank tetap mengakui aset yang ditransfer tersebut sebesar keterlibatan berkelanjutan, dimana tingkat keberlanjutan Bank dalam aset yang ditransfer adalah sebesar perubahan nilai aset yang ditransfer.

Bank menghapusbukukan saldo kredit dan efek utang untuk tujuan investasi, dan cadangan kerugian penurunan nilai terkait, pada saat Bank menentukan bahwa kredit atau efek-efek tersebut tidak dapat ditagih. Keputusan ini diambil setelah mempertimbangkan informasi seperti telah terjadinya perubahan signifikan pada posisi keuangan debitur/penerbit sehingga debitur/penerbit tidak lagi dapat melunasi liabilitasnya, atau hasil penjualan agunan tidak akan cukup untuk melunasi seluruh eksposur kredit yang diberikan.

v. Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus dan nilai netonya dilaporkan di laporan posisi keuangan jika, dan hanya jika, saat ini terdapat hak yang berkekuatan hukum untuk saling hapus jumlah keduanya dan terdapat intensi untuk diselesaikan secara neto, atau untuk merealisasikan aset dan menyelesaikan liabilitas secara bersamaan.

Hak yang berkekuatan hukum berarti:

- a. tidak terdapat kontinjensi di masa yang akan datang, dan
- b. hak yang berkekuatan hukum pada kondisi-kondisi berikut ini;
 - i. kegiatan bisnis normal;
 - ii. kondisi kegagalan usaha; dan
 - iii. kondisi gagal bayar atau bangkrut.

Pendapatan dan beban disajikan dalam jumlah bersih hanya jika diperkenankan oleh standar akuntansi.

vi. Pengukuran biaya diamortisasi

Biaya perolehan diamortisasi dari aset atau liabilitas keuangan adalah jumlah aset atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi dengan amortisasi kumulatif dengan menggunakan metode suku bunga efektif yang dihitung

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

appropriate. In transfers in which control over the asset is retained, the Bank continues to recognize the asset to the extent of its continuing involvement, determined by the extent to which it is exposed to changes in the value of the transferred asset.

The Bank writes off a loan and investment debt security balance, and any related allowance for impairment losses, when the Bank determines that the loan or security is uncollectible. This determination is reached after considering information such as the occurrence of significant changes in the borrowers/issuers financial position such that the borrower/issuer can no longer pay the obligation, or that proceeds from collateral will not be sufficient to pay back the entire exposure.

v. Offsetting

Financial assets and financial liabilities are offset and the net amount is reported in the statement of financial position if, and only if, there is currently an enforceable legal rights to offset the recognized amounts and there is an intention to settle on a net basis, or to realize the assets and settle the liabilities simultaneously.

Enforceable right means:

- a. *there are no contingencies in the future, and*
- b. *enforceable right to the following conditions;*
 - i. *deploying normal activities;*
 - ii. *conditions of business failures; and*
 - iii. *conditions of default or bankruptcy.*

Income and expenses are presented on a net basis only when permitted by accounting standards.

vi. Amortized cost measurement

The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between the initial amount

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

dari selisih antara nilai awal dan nilai jatuh temponya, dan dikurangi cadangan kerugian penurunan nilai.

vii. Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, dipasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Nilai wajar suatu aset atau liabilitas diukur menggunakan asumsi yang akan digunakan pelaku pasar ketika menentukan harga aset dan liabilitas tersebut dengan asumsi bahwa pelaku pasar bertindak dalam kepentingan ekonomik terbaiknya.

Pengukuran nilai wajar aset non-keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomik dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Bank menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, memaksimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hierarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Level 1 : harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

recognized and the maturity amount, minus allowance for impairment losses.

vii. Fair value measurement

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

- *In the principal market for the asset or liability, or*
- *In the absence of a principal market, in the most advantageous market for the asset or liability.*

The fair value of an asset or a liability is measured using the assumptions that market participants would use when pricing the asset or liability, assuming that market participants act in their economic best interest.

A fair value measurement of a non-financial asset takes into account a market participant's ability to generate economic benefits by using the asset in its highest and best use or by selling it to another market participant that would use the asset in its highest and best use.

The Bank uses valuation techniques that are appropriate in the circumstances and for which sufficient data are available to measure fair value, maximizing the use of relevant observable inputs and minimizing the use of unobservable inputs.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

- *Level 1 : quoted (unadjusted) market prices in active markets for identical assets or liabilities.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- Level 2 : input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung.
- Level 3 : input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Untuk aset dan liabilitas yang diakui pada laporan keuangan secara berulang, Bank menentukan apakah terjadi transfer antara level di dalam hierarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

viii. Reklasifikasi instrumen keuangan

Bank mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- Level 2 : inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (for example, price) or indirectly.
- Level 3 : inputs for the asset and liability that are not based on observable market data (unobservable inputs).

For assets and liabilities that are recognized in the financial statements on a recurring basis, the Bank determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

viii. Reclassification of financial instruments

The Bank reclassifies financial assets if and only if, the business model for managing financial assets changes.

Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.

Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values.

Reclassifications of financial assets from fair value classification through other comprehensive income to fair value classification through profit or loss are recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.

Reclassifications of financial assets from fair value classifications through other comprehensive income to the amortized cost classification are recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted against the fair value.

Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

2.f. Giro pada Bank Indonesia dan bank lain

Giro pada Bank Indonesia dan bank lain setelah perolehan awal dinilai sebesar biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif (EIR). Cadangan kerugian penurunan nilai untuk giro pada bank lain diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2m.

2.g. Penempatan pada Bank Indonesia dan bank lain

Penempatan pada Bank Indonesia dan bank lain merupakan penanaman dana dalam bentuk *call money*, Fasilitas Simpanan Bank Indonesia dan deposito berjangka.

Penempatan pada Bank Indonesia dinyatakan sebesar saldo penempatan dikurangi dengan pendapatan bunga yang ditangguhkan.

Penempatan pada bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif (EIR). Cadangan kerugian penurunan nilai diukur bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2m.

2.h. Efek-efek

Efek-efek terdiri dari obligasi korporasi, Obligasi Pemerintah Indonesia, Obligasi Ritel Indonesia, Obligasi Republik Indonesia, dan Sekuritas Rupiah Bank Indonesia ("SRBI").

Efek-efek pada awalnya diukur pada nilai wajar ditambah biaya transaksi, kecuali aset keuangan yang diklasifikasikan pada nilai wajar melalui laba rugi dimana biaya transaksi diakui langsung ke laporan laba rugi dan penghasilan komprehensif lain. Pengukuran setelah pengakuan awal tergantung pada klasifikasinya.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Reclassifications of financial assets from fair value classification through profit or loss to amortized cost classification are recorded at fair value.

2.f. Current accounts with Bank Indonesia and other banks

Subsequent to initial recognition, current accounts with Bank Indonesia and other banks are measured at their amortized cost using the effective interest rate (EIR) method. Allowance for impairment losses for current account with other bank is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2m.

2.g. Placements with Bank Indonesia and other banks

Placements with Bank Indonesia and other banks consist of call money, Bank Indonesia Deposit Facilities and time deposits.

Placements with Bank Indonesia are stated at the outstanding balances, less unearned interest income.

Placements with other banks are initially measured at fair value plus incremental direct transaction cost directly attributable to obtain the financial asset, and subsequently measured at their amortized cost using the effective interest rate (EIR) method. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2m.

2.h. Securities

Securities consist of corporate bonds, Indonesian Government Bonds, Indonesian Retail Bonds, Republic of Indonesia Bonds, and Bank Indonesia Rupiah Securities ("SRBI").

Securities are initially measured at fair value plus transaction costs, except for financial assets classified as fair value through profit or loss where the transaction costs are recognized directly to the statement of profit or loss and other comprehensive income. Subsequent measurement depends on their classification.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Pengukuran efek-efek dan obligasi Pemerintah didasarkan atas klasifikasinya sebagai berikut:

1. Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain
Surat-surat berharga yang diklasifikasikan sebagai dinilai pada nilai wajar melalui penghasilan komprehensif lain dinyatakan pada nilai wajar. Pendapatan bunga diakui dalam laba rugi menggunakan metode suku bunga efektif. Laba atau rugi selisih kurs atas surat-surat berharga diakui pada laba rugi.

Perubahan nilai wajar lainnya diakui langsung dalam ekuitas sampai surat-surat berharga dijual atau mengalami penurunan nilai, dimana akumulasi keuntungan dan kerugian yang sebelumnya diakui dalam ekuitas diakui dalam laba rugi.

2. Aset keuangan yang diukur pada nilai wajar melalui laba rugi
Keuntungan atau kerugian yang belum direalisasi akibat kenaikan atau penurunan nilai wajarnya disajikan dalam laba rugi tahun berjalan. Pendapatan bunga dari surat-surat berharga dicatat dalam laba rugi sesuai dengan persyaratan dalam kontrak.

2.i. Instrumen keuangan derivatif

Seluruh instrumen derivatif (termasuk transaksi valuta asing untuk tujuan pendanaan dan perdagangan) dicatat dalam laporan posisi keuangan berdasarkan nilai wajarnya. Nilai wajar tersebut ditentukan berdasarkan harga pasar dengan menggunakan kurs *Bloomberg* pada tanggal laporan atau metode arus kas yang didiskontokan.

Instrumen keuangan derivatif diakui di laporan posisi keuangan pada nilai wajar. Setiap kenaikan nilai wajar kontrak derivatif dicatat sebagai aset apabila memiliki nilai wajar positif dan sebagai liabilitas apabila memiliki nilai wajar negatif.

Tagihan dan liabilitas derivatif diklasifikasikan sebagai aset dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.

Keuntungan atau kerugian dari kontrak derivatif disajikan dalam laporan keuangan berdasarkan tujuan Bank atas transaksi yaitu untuk (a)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The measurement of securities and Government bonds are based on the classification of the securities as follows:

1. *Financial assets measured at fair value through other comprehensive income*

Marketable securities which are classified under fair value through other comprehensive income investments are stated at fair value. Interest income is recognized in the profit or loss using the effective interest method. Foreign exchange gains or losses on securities are recognized in the profit or loss.

Other fair value changes are recognized directly in equity until the securities is sold or impaired, whereby the cumulative gains and losses previously recognized in the equity are recognized in the profit or loss.

2. *Financial assets measured at fair value through profit or loss*

Unrealized gains or losses resulting from changes in fair value are recognized in the profit or loss in current year. The interest income from marketable securities is recorded in the profit or loss according to the terms of the contract.

2.i. Derivative financial instruments

All derivative instruments (including foreign currency transactions for funding and trading) are recorded in the statement of financial position at fair value. Fair value is determined based on market value using Bloomberg rate at reporting date or discounted cash flow method.

Derivative financial instruments are recognized in the statement of financial position at fair value. Each increase in fair value of derivative contract is recorded as asset when the fair value is positive and as liability when the fair value is negative.

Derivative receivables and payables are classified as financial assets and liabilities at fair value through profit or loss.

Gains or losses on derivative contracts are presented in the financial statements based on its purpose on the transaction, as (a) a hedge

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

lindung nilai atas nilai wajar,
 (b) lindung nilai atas arus kas, (c) lindung nilai
 atas investasi bersih pada kegiatan operasi luar
 negeri, atau (d) instrumen perdagangan,
 sebagai berikut:

- a. Keuntungan atau kerugian dari kontrak
 derivatif yang ditujukan dan memenuhi
 syarat sebagai instrumen lindung nilai atas
 nilai wajar dan keuntungan atau kerugian
 atas perubahan nilai wajar aset dan liabilitas
 yang dilindungi, diakui sebagai laba atau
 rugi yang dapat saling hapus dalam periode
 akuntansi yang sama. Setiap selisih yang
 terjadi menunjukkan terjadinya
 ketidakefektifan lindung nilai dan secara
 langsung diakui sebagai laba atau rugi
 tahun berjalan.
- b. Bagian efektif dari keuntungan atau
 kerugian atas kontrak derivatif yang
 ditujukan sebagai lindung nilai atas arus kas
 dilaporkan sebagai penghasilan
 komprehensif lainnya. Bagian yang tidak
 efektif dari lindung nilai dilaporkan sebagai
 laba atau rugi tahun berjalan.
- c. Keuntungan atau kerugian dari kontrak
 derivatif yang ditujukan sebagai lindung nilai
 atas investasi bersih pada kegiatan operasi
 luar negeri dilaporkan sebagai penghasilan
 komprehensif lainnya, sepanjang transaksi
 tersebut dianggap efektif sebagai transaksi
 lindung nilai.
- d. Keuntungan atau kerugian dari kontrak
 derivatif yang tidak ditujukan sebagai
 instrumen lindung nilai (atau kontrak
 derivatif yang tidak memenuhi persyaratan
 sebagai instrumen lindung nilai) diakui
 sebagai laba atau rugi pada tahun berjalan.

**2.j. Efek-efek yang dibeli dengan janji dijual
 kembali dan efek-efek yang dijual dengan
 janji dibeli kembali**

Efek-efek yang dibeli dengan janji dijual
 kembali (*reverse repo*) diakui sebesar harga
 jual kembali efek yang bersangkutan, dikurangi
 pendapatan bunga yang belum diamortisasi.
 Selisih antara harga beli dengan harga jual
 diperlakukan sebagai pendapatan bunga yang
 belum diamortisasi dan diakui sebagai
 pendapatan bunga sesuai dengan jangka
 waktu efek dibeli hingga dijual kembali dengan
 menggunakan metode suku bunga efektif
 (EIR). Efek yang dibeli tidak dibukukan sebagai
 aset dalam laporan posisi keuangan karena
 kepemilikan efek tetap berada pada pihak
 penjual.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

of the fair value, (b) a cash flow hedge, (c) a
 hedge of a net investment in foreign
 operations, or (d) trading instruments, as
 follows:

- a. Gains or losses on derivative contracts that
 are designated and qualified as hedging
 instruments of the fair value and the gains
 or losses on changes in fair value of assets
 and liabilities that are protected, recognized
 as a gain or loss may be
 offset in the same accounting period. Any
 difference representing hedge
 ineffectiveness is recognized as profit or
 loss in current year.
- b. The effective portions of gains or losses on
 derivative contracts designated as cash
 flow hedge are reported as other
 comprehensive income. The ineffective
 portions of the hedge are reported as profit
 or loss in current year.
- c. Gains or losses on derivative contracts
 designated as hedges of a net investment
 in a foreign operation are reported as other
 comprehensive income to the extent it is
 effective as a hedge.
- d. Gains or losses on derivative contracts not
 designated as a hedging instrument (or
 derivative contract that does not qualify as a
 hedging instrument) is recognized as profit
 or loss in current year.

**2.j. Securities purchased under agreement to
 resell and securities sold under agreement
 to repurchase**

Securities purchased under agreements to
 resell (*reverse repo*) are recognized in the
 amount of the resale price of the related
 securities, less unamortized interest. The
 difference between purchase price and the
 selling price is treated as unamortized interest
 and is recognized as interest income in
 accordance with the period since the securities
 are purchased until they are resold by using
 Effective Interest Rate (EIR) method. The
 securities received are not recorded as assets
 on the statements of financial position because
 the ownership of the securities remains with
 the seller.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Efek-efek yang dibeli dengan janji untuk dijual kembali diklasifikasikan sebagai biaya perolehan yang diamortisasi.

Efek-efek yang dijual dengan janji dibeli kembali (repo) diakui sebesar harga pembelian kembali yang disepakati dikurangi beban bunga yang belum diamortisasi. Beban bunga yang belum diamortisasi merupakan selisih antara harga jual dengan harga beli kembali yang disepakati dan diakui sebagai beban bunga selama jangka waktu sejak efek dijual hingga dibeli kembali dengan menggunakan metode suku bunga efektif (EIR). Efek yang dijual tetap dicatat sebagai aset dalam laporan posisi keuangan karena secara substansi kepemilikan efek tetap berada pada pihak Bank sebagai penjual.

Efek-efek yang dijual dengan janji dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

2.k. Kredit yang diberikan

Kredit yang diberikan pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan merupakan biaya tambahan untuk memperoleh aset keuangan tersebut, dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif. Cadangan kerugian atas penurunan nilai dilakukan bila terdapat bukti objektif penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2m.

Kredit yang diberikan dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian pinjaman atau hubungan normal antara Bank dan debitur dengan jaminan telah berakhir. Pinjaman yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai. Pelunasan kemudian atas pinjaman yang telah dihapusbukukan sebelumnya, dikreditkan ke cadangan kerugian penurunan nilai pinjaman di laporan posisi keuangan.

Restrukturisasi kredit

Restrukturisasi kredit meliputi modifikasi persyaratan kredit, konversi kredit menjadi saham atau instrumen keuangan lainnya dan/atau kombinasi dari keduanya.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Securities purchased under agreements to resell are classified as amortized cost.

Securities sold under agreement to repurchase (repo) agreements are recognized at the agreed repurchase price less unamortized interest. The unamortized interest represents the difference between the selling price and the agreed repurchase price and is recognized as interest expense during the period from the sale of securities to the date of repurchase by using Effective Interest Rate (EIR) method. The securities sold are recorded as assets on the statements of financial position because in substance the ownership of the securities remains with the Bank as the seller.

Securities sold under agreement to repurchase are classified as financial liabilities measured at amortized cost.

2.k. Loans

Loans are initially measured at fair value plus incremental transaction costs which can be directly attributable and are additional costs to obtain those financial assets, and subsequently measured at their amortized cost using the effective interest method. Allowance for impairment losses is assessed if there is an indication of impairment using the impairment methodology as disclosed in Note 2m.

Loans are written-off when there are no realistic prospects of collection or when the Bank's normal relationship with the collateralized borrowers has ceased to exist. When loans are deemed uncollectible, they are written-off against the related allowance for impairment losses. Subsequent recoveries of loans written-off are credited to the allowance for impairment losses from loans in the statement of financial position.

Loan restructuring

Loan restructuring may involve a modification of the terms of the loans, conversion of loans into equity or other financial instruments and/or a combination of both.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Kerugian yang timbul dari restrukturisasi kredit yang berkaitan dengan modifikasi persyaratan kredit diakui bila nilai tunai penerimaan kas masa depan yang telah ditentukan dalam persyaratan kredit yang baru, termasuk penerimaan yang diperuntukan sebagai bunga maupun pokok, adalah lebih kecil dari nilai kredit yang diberikan yang tercatat sebelum restrukturisasi.

Untuk restrukturisasi kredit bermasalah dengan cara konversi kredit yang diberikan menjadi saham atau instrumen keuangan lainnya, kerugian dari restrukturisasi kredit diakui hanya apabila nilai wajar penyertaan saham atau instrumen keuangan yang diterima dikurangi estimasi biaya untuk menjualnya, adalah kurang dari nilai tercatat kredit yang diberikan.

2.1. Tagihan dan utang akseptasi

Dalam kegiatan bisnis biasa, Bank memberikan jaminan keuangan, seperti *letters of credit*, bank garansi dan akseptasi.

Setelah pengakuan awal, tagihan dan utang akseptasi dicatat pada biaya perolehan diamortisasi.

Cadangan kerugian penurunan nilai dilakukan bila terdapat indikasi penurunan nilai dengan menggunakan metodologi penurunan nilai sebagaimana diungkapkan dalam Catatan 2m.

2.m. Penurunan nilai aset keuangan dan non-keuangan

i. Penurunan nilai aset keuangan

Bank menganggap instrumen utang memiliki risiko kredit yang rendah ketika peringkat risiko kreditnya setara dengan definisi *investment grade* yang dipahami secara global.

Pengukuran Kerugian Kredit Ekspektasian ("KKE")

Kerugian Kredit Ekspektasian adalah estimasi probabilitas tertimbang dari kerugian kredit yang diukur sebagai berikut:

- Aset keuangan yang tidak memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini dari seluruh kekurangan kas (yaitu selisih antara arus kas yang terutang kepada Bank sesuai dengan kontrak dan arus kas yang diperkirakan akan diterima oleh Bank);

Loss on loan restructuring in respect of modification of the terms of the loans are recognized only if the cash value of total future cash receipt specified in the new terms of the loan, including both receipt designated as interest and those designated as loan principal, are less than the recorded amounts of loans before restructuring.

For non-performing restructured loan which involves a conversion of loan into equity or other financial instrument, a loss on loan restructuring is recognized only if the fair value of the equity investment or other financial instrument received, reduced by estimated costs to sell the equity or other financial instrument, is less than the carrying value of the loan.

2.1. Acceptance receivable and payable

In the ordinary course of business, the Bank provides financial guarantees, consisting of letters of credit, bank guarantees and acceptances.

After initial recognition, acceptance receivables and payables are recorded at amortized cost.

Allowances for impairment losses are assessed if there is an indication of impairment by using the impairment methodology as disclosed in Note 2m.

2.m. Impairment of financial and non-financial assets

i. Impairment of financial assets

The Bank considers debt instruments to have low credit risk when the credit risk rating is at par with the globally understood definition of investment grade.

Measurement of Expected Credit Losses ("ECL")

Expected Credit Loss is an estimate of the weighted probability of a credit loss measured as follows:

- *Financial assets that do not deteriorate at the reporting date, the expected credit loss is measured at the difference between the present value of all cash shortages (i.e. the difference between the cash flows owed to the Bank in accordance with the contract and the cash flows expected to be received by the Bank);*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- Aset keuangan yang memburuk pada tanggal pelaporan, kerugian kredit ekspektasian diukur sebesar selisih antara jumlah tercatat bruto dan nilai kini arus kas masa depan yang diestimasi;
- Komitmen pinjaman yang belum ditarik, kerugian kredit ekspektasian diukur sebesar selisih antara nilai kini jumlah arus kas jika komitmen ditarik dan arus kas yang diperkirakan akan diterima oleh Bank;
- Kontrak jaminan keuangan, kerugian kredit ekspektasian diukur sebesar selisih antara pembayaran yang diperkirakan untuk mengganti pemegang atas kerugian kredit yang terjadi dikurangi jumlah yang diperkirakan dapat dipulihkan.

Bank mengklasifikasikan kredit yang diberikan menjadi 3 tahap/*stage* sesuai dengan peningkatan risiko kredit secara signifikan sejak pengakuan awalnya.

Kerugian Kredit Ekspektasian 12 Bulan (Stage 1)

KKE diakui pada saat pengakuan awal instrumen keuangan dan merepresentasikan kekurangan kas sepanjang umur aset yang timbul dari kemungkinan gagal bayar di masa yang akan datang dalam kurun waktu 12 bulan sejak tanggal pelaporan. KKE terus ditentukan oleh dasar ini sampai timbul peningkatan risiko kredit yang signifikan pada instrumen tersebut atau instrumen tersebut telah mengalami penurunan nilai kredit. Jika suatu instrumen tidak lagi dianggap menunjukkan peningkatan risiko kredit yang signifikan, maka KKE dihitung kembali berdasarkan basis 12 bulan.

Peningkatan Risiko Kredit yang Signifikan (Stage 2)

Jika aset keuangan mengalami peningkatan risiko kredit yang signifikan ("SICR") sejak pengakuan awal, kerugian kredit ekspektasian diakui atas kejadian gagal bayar yang mungkin terjadi sepanjang umur aset. Peningkatan signifikan dalam risiko kredit dinilai dengan membandingkan risiko gagal bayar atas eksposur pada tanggal pelaporan dengan risiko gagal bayar saat pengakuan awal (setelah memperhitungkan perjalanan waktu dari akun tersebut). Signifikan tidak berarti signifikan secara statistik, juga tidak dinilai dalam konteks

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- *Financial assets that deteriorate at the reporting date, the expected credit loss is measured at the difference between the gross carrying amount and the present value of estimated future cash flows;*
- *For undisbursed loan commitments, expected credit losses are measured at the difference between the present value of the amount of cash flow if the commitments is withdrawn and the cash flow expected to be received by the Bank;*
- *For financial guarantee contracts, expected credit losses are measured at the difference between the estimated payments to replace the holder for the credit losses incurred less the amount estimated to be recoverable.*

The Bank classified the loans into 3 stages in accordance with its significant increase in credit risk since their initial recognition.

12 Months - Expected Credit Losses (Stage 1)

ECL are recognized at the time of initial recognition of a financial instrument and represent the lifetime cash shortfalls arising from possible default events up to 12 months into the future from the reporting date. ECL continues to be determined on this basis until there is either a significant increase in the credit risk of an instrument or the instrument becomes credit-impaired. If an instrument is no longer considered to exhibit a significant increase in credit risk, ECL will revert to being determined on a 12-month basis.

Significant Increase in Credit Risk (Stage 2)

If a financial asset experiences a significant increase in credit risk ("SICR") since initial recognition, an expected credit loss provision is recognized for default events that may occur over the lifetime of the asset. Significant increase in credit risk is assessed by comparing the risk of default of an exposure at the reporting date to the risk of default at origination (after taking into account the passage of time). Significant does not mean statistically significant nor is it assessed in the context of changes in ECL. Whether a change in the risk of

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

perubahan dalam KKE. Perubahan atas risiko gagal bayar dinilai signifikan atau tidak, dinilai menggunakan sejumlah faktor kuantitatif dan kualitatif, yang bobotnya bergantung pada tipe produk dan pihak lawan. Aset keuangan dengan tunggakan 30 hari atau lebih dan tidak mengalami penurunan nilai akan selalu dianggap telah mengalami peningkatan risiko kredit yang signifikan.

Eksposur yang Mengalami Penurunan Nilai Kredit atau Gagal Bayar (Stage 3)

Aset hanya akan dianggap mengalami penurunan nilai dan kerugian kredit ekspektasian sepanjang umurnya diakui, jika terdapat bukti objektif penurunan nilai yang dapat diobservasi. Faktor-faktor yang diobservasi ini, termasuk antara lain aset gagal bayar atau mengalami kesulitan keuangan yang signifikan atau mengalami *forbearance* atas kredit yang mengalami penurunan nilai.

Aset keuangan yang mengalami penurunan nilai kredit atau gagal bayar merupakan aset yang setidaknya telah memiliki tunggakan lebih dari 90 hari atas pokok dan/atau bunga. Aset keuangan juga dianggap mengalami penurunan nilai kredit di mana debitur kemungkinan besar tidak akan membayar dengan terjadinya satu atau lebih kejadian yang teramati yang memiliki dampak menurunkan jumlah estimasi arus kas masa depan dari aset keuangan tersebut. Cadangan kerugian penurunan nilai terhadap aset keuangan yang mengalami penurunan nilai ditentukan berdasarkan penilaian terhadap arus kas yang dapat dipulihkan berdasarkan sejumlah skenario, termasuk realisasi jaminan yang dimiliki jika memungkinkan.

Aset Keuangan yang Direstrukturasikan

Jika ketentuan aset keuangan dinegosiasikan ulang atau dimodifikasi atau aset keuangan yang ada diganti dengan yang baru karena kesulitan keuangan peminjam, maka dilakukan penilaian apakah aset keuangan yang ada harus dihentikan pengakuannya dan kerugian kredit ekspektasian diukur sebagai berikut:

- Jika restrukturisasi tidak mengakibatkan penghentian pengakuan aset yang ada, maka arus kas yang diperkirakan yang timbul dari aset keuangan yang dimodifikasi dimasukkan dalam

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

default is significant or not is assessed using a number of quantitative and qualitative factors, the weight of which depends on the type of product and counterparty. Financial assets that are 30 days or more past due and not credit-impaired will always be considered to have experienced a significant increase in credit risk.

Credit Impaired or Defaulted Exposures (Stage 3)

An asset is only considered credit impaired and lifetime expected credit losses recognized, if there is observed objective evidence of impairment. These factors, which includes, amongst other factors, assets in default or experiencing significant financial difficulty, or experiencing forbearance on impaired credit.

Financial assets that are credit impaired or in default represent those that are at least 90 days past due in respect of principal and/or interest. Financial assets are also considered to be credit impaired where the debtors are unlikely to pay on the occurrence of one or more observable events that have a detrimental impact on the estimated future cash flows of the financial asset. Loss provisions against credit impaired financial assets are determined based on an assessment of the recoverable cash flows under a range of scenarios, including the realisation of any collateral held where appropriate.

Restructured Financial Assets

If the terms of the financial assets are renegotiated or modified or the existing financial assets are replaced with new ones due to the borrower's financial difficulties, an assessment is made whether recognition of existing financial assets must be derecognized and expected credit losses measured as follows:

- *If the restructuring does not result in the termination of recognition of existing assets, then the estimated cash flows arising from the modified financial assets are included in the calculation of cash*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

perhitungan kekurangan kas dari aset yang ada.

- Jika restrukturisasi akan menghasilkan penghentian pengakuan aset yang ada, maka nilai wajar aset baru diperlakukan sebagai arus kas akhir dari aset keuangan yang ada pada saat penghentian pengakuannya. Jumlah ini dimasukkan dalam perhitungan kekurangan kas dari aset keuangan yang ada yang didiskontokan dari tanggal penghentian pengakuan ke tanggal pelaporan menggunakan suku bunga efektif awal dari aset keuangan yang ada.

Aset Keuangan yang Memburuk

Pada setiap tanggal pelaporan, Bank menilai apakah aset keuangan yang dicatat pada biaya perolehan diamortisasi dan aset keuangan instrumen utang yang dicatat pada nilai wajar melalui penghasilan komprehensif lain mengalami penurunan nilai (memburuk). Aset keuangan memburuk ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi.

Kriteria yang digunakan oleh Bank untuk menentukan bukti objektif penurunan nilai adalah sebagai berikut:

- Kesulitan keuangan signifikan yang dialami penerbit atau pihak peminjam;
- Pelanggaran kontrak, seperti peristiwa gagal bayar atau peristiwa tunggakan;
- Pihak pemberi pinjaman, untuk alasan ekonomik atau kontraktual sehubungan dengan kesulitan keuangan yang dialami pihak peminjam, telah memberikan konsesi pada pihak peminjam yang tidak mungkin diberikan jika pihak peminjam tidak mengalami kesulitan tersebut;
- Terjadi kemungkinan bahwa pihak peminjam akan dinyatakan pailit atau melakukan reorganisasi keuangan lainnya;
- Hilangnya pasar aktif dari aset keuangan akibat kesulitan keuangan; atau
- Pembelian atau penerbitan aset keuangan dengan diskon sangat besar yang mencerminkan kerugian kredit yang terjadi.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

shortages of existing assets.

- If the restructuring will result in a derecognition of the existing assets, the fair value of the new asset is treated as the final cash flow of the existing financial assets at the time of derecognition. This amount is included in the calculation of cash shortages from existing financial assets which are discounted from the date of derecognition to the reporting date using the initial effective interest rate of the existing financial assets.

Credit-impaired Financial Assets

At each reporting date, the Bank assesses whether the financial assets recorded at amortized cost and the financial assets of debt instruments which are recorded at fair value through other comprehensive income are credit-impaired (worsening). Financial assets deteriorate when one or more events that have an adverse effect on the estimated future cash flows of the financial assets have occurred.

The criteria used by the Bank to determine that there is objective evidence of impairment include:

- Significant financial difficulties experienced by the issuer or the borrower;
- Breach of contract, such as a default or arrears;
- The lender, for economic or contractual reasons in relation to the financial difficulties experienced by the borrower, has given concessions to the borrower which is not possible if the borrower does not experience such difficulties;
- It is probable that the borrower will enter bankruptcy or the other financial reorganization;
- Loss of an active market for financial assets due to financial difficulties; or
- Purchase or issuance financial asset at significant discount which reflect the credit loss that occurs.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Aset Keuangan yang dibeli atau yang berasal dari aset keuangan yang mengalami penurunan nilai (*Purchased or originated credit-impaired financial assets - POCI*)

Aset keuangan dikategorikan sebagai POCI apabila terdapat bukti objektif penurunan nilai pada saat pengakuan awal. Pada saat pengakuan awal, tidak ada penyisihan kerugian kredit yang diakui karena harga pembelian atau nilainya telah termasuk estimasi kerugian kredit sepanjang umurnya. Selanjutnya, perubahan kerugian kredit sepanjang umurnya, apakah positif atau negatif, diakui dalam laporan laba rugi sebagai bagian dari cadangan kerugian penurunan nilai.

Penyajian penyisihan kerugian kredit ekspektasian dalam laporan posisi keuangan

Penyisihan kerugian kredit ekspektasian disajikan dalam laporan posisi keuangan sebagai berikut:

- Aset keuangan yang diukur pada biaya perolehan diamortisasi, penyisihan kerugian kredit ekspektasian disajikan sebagai pengurang dari jumlah tercatat bruto aset;
- Komitmen pinjaman dan kontrak jaminan keuangan, penyisihan kerugian kredit ekspektasian disajikan sebagai provisi;
- Instrumen utang yang diukur pada nilai wajar melalui penghasilan komprehensif lain, penyisihan kerugian kredit ekspektasian tidak diakui dalam laporan posisi keuangan karena jumlah tercatat dari aset-aset ini adalah nilai wajarnya. Namun demikian penyisihan kerugian kredit ekspektasian diungkapkan dan diakui dalam penghasilan komprehensif lain.

Perhitungan penurunan nilai secara individual

Bank menetapkan kredit yang diberikan yang harus dievaluasi penurunan nilainya secara individual jika kredit yang diberikan diklasifikasikan sebagai Stage 3 dan dianggap signifikan secara individual. Bank menghitung KKE dengan mengestimasi arus kas ekspektasian dari kredit yang diberikan.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Purchased or originated credit-impaired financial assets – POCI

Financial assets are categorized as POCI if there is objective evidence of impairment at initial recognition. At initial recognition, no allowance for credit losses is recognized because the purchase price or value has included lifetime estimated credit losses. Furthermore, changes in lifetime credit losses, whether positive or negative, are recognized in the statement of profit or loss as part of the allowance for impairment losses.

Presentation of allowance for expected credit losses in statements of financial position

Allowance for expected credit losses is presented in the statement of financial positions as follows:

- *Financial assets measured at amortized cost, allowance for expected credit losses is presented as a deduction from the gross carrying amount of the asset;*
- *Loan commitments and financial guarantee contracts, allowance for expected credit losses is presented as a provision;*
- *Debt instruments measured at fair value through other comprehensive income, allowance for expected credit losses are not recognized in the statement of financial position because the carrying amounts of these assets are at their fair values. However, allowance for expected credit losses is disclosed and recognized in other comprehensive income.*

Individual impairment calculation

The Bank determines that loans should be evaluated for impairment through individual evaluation if loans are classified as Stage 3 and considered individually significant. The Bank assesses ECL by estimating the expected future cash flow from the loans.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Perhitungan penurunan nilai secara kolektif

Bank menetapkan kredit yang diberikan yang harus dievaluasi penurunan nilainya secara kolektif jika kredit yang diberikan diklasifikasikan sebagai *Stage 1*, *Stage 2* dan *Stage 3* yang tidak dianggap signifikan secara individual. Bank menghitung KKE menggunakan pendekatan kolektif dengan model parameter risiko yang menggunakan beberapa parameter utama, antara lain *Probability of Default* ("PD"), *Loss Given Default* ("LGD"), *Exposure at Default* ("EAD"), dan tingkat diskonto setelah memperhitungkan informasi perkiraan masa depan, termasuk faktor makroekonomi.

Bank menggunakan model yang kompleks yang menggunakan matriks PD, LGD dan EAD.

a. *Probability of Default* ("PD")

Probabilitas yang timbul di suatu waktu dimana debitur mengalami gagal bayar, dikalibrasikan sampai dengan periode 12 bulan dari tanggal laporan (*Stage 1*) atau sepanjang umur (*Stage 2* dan *3*) dan digabungkan pada dampak asumsi ekonomi masa depan yang memiliki risiko kredit. PD diestimasi pada poin *in time* di mana hal ini berfluktuasi sejalan dengan siklus ekonomi.

b. *Loss Given Default* ("LGD")

Kerugian yang diperkirakan akan timbul dari debitur yang mengalami gagal bayar dengan menggabungkan dampak dari asumsi ekonomi masa depan yang relevan (jika ada) di mana hal ini mewakili perbedaan antara arus kas kontraktual yang akan jatuh tempo dengan arus kas yang diharapkan untuk diterima. Bank mengestimasi LGD berdasarkan data historis dari tingkat pemulihan dan memperhitungkan pemulihan yang berasal dari jaminan terhadap aset keuangan dengan mempertimbangkan asumsi ekonomi di masa depan jika relevan.

c. *Exposure at Default* ("EAD")

Perkiraan nilai eksposur neraca pada saat gagal bayar dengan mempertimbangkan bahwa perubahan ekspektasi yang diharapkan selama masa eksposur. Hal ini menggabungkan dampak penarikan fasilitas yang

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Collective impairment calculation

The Bank determines that loans should be evaluated for impairment through collective evaluation if loans are classified as Stage 1, Stage 2 and Stage 3 which are not considered individually significant. The Bank assesses ECL using collective approach with the risk parameter modelling that incorporates a number of key parameters, including the Probability of Default ("PD"), Loss Given Default ("LGD"), Exposure at Default ("EAD"), and discount rate after taking into consideration forward-looking information, including macroeconomic factors.

The Bank primarily uses sophisticated models that utilise the PD, LGD and EAD metrics.

a. *Probability of Default* ("PD")

The probability at a point in time that a counterparty will default, calibrated over up to 12 months from the reporting date (Stage 1) or over the lifetime of the product (Stage 2 and 3) and incorporated to the impact of forward-looking economic assumptions that have an effect on credit risk. PD is estimated at a point in time that means it will fluctuate in line with the economic cycle.

b. *Loss Given Default* ("LGD")

The loss that is expected to arise on default, incorporating the impact of relevant forward-looking economic assumptions (if any), which represents the difference between the contractual cash flows due and those that the Bank expects to receive. The Bank estimates LGD based on the historical recovery rates and considers the recovery of any collateral that is integral to the financial assets, taking into account forward-looking economic assumptions if relevant.

c. *Exposure at Default* ("EAD")

The expected balance sheet exposure at the time of default, taking into account that expected change in exposure over the lifetime of the exposure. This incorporates the impact of drawdowns of committed facilities, repayments of

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

committed, pembayaran pokok dan bunga, amortisasi dan pembayaran dipercepat, bersama dengan dampak asumsi ekonomi masa depan jika relevan.

Untuk menentukan kerugian kredit ekspektasian komponen-komponen ini akan diperhitungkan secara bersama-sama dan didiskontokan ke tanggal laporan keuangan menggunakan diskonto berdasarkan suku bunga efektif.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan

Ketika kredit yang diberikan tidak tertagih, kredit yang diberikan tersebut dihapus buku dengan menjurnal balik cadangan kerugian penurunan nilai. Kredit yang diberikan tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan.

Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun berjalan dikreditkan dengan menyesuaikan akun cadangan kerugian penurunan nilai. Penerimaan kembali atas aset keuangan yang telah dihapusbukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional selain pendapatan bunga.

ii. Penurunan nilai aset non-keuangan

Nilai tercatat dari aset yang bukan aset keuangan Bank, kecuali aset pajak tangguhan, ditelaah setiap tanggal pelaporan untuk menentukan apakah terdapat indikasi penurunan nilai. Jika indikasi tersebut ada, maka nilai yang dapat dipulihkan dari aset tersebut akan diestimasi.

Nilai yang dapat diperoleh kembali dari suatu aset atau unit penghasil kas adalah sebesar jumlah yang lebih tinggi antara nilai pakainya dan nilai wajar aset atau unit penghasil kas dikurangi biaya untuk menjual. Dalam menilai nilai pakai, estimasi arus kas masa depan didiskontokan ke nilai sekarang dengan menggunakan tingkat diskonto sebelum pajak yang mencerminkan penilaian pasar saat ini terhadap nilai kas kini dan risiko spesifik terhadap aset tersebut.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

principal and interest, amortisation and early payments, together with the impact of forward-looking economic assumptions if relevant.

To determine the expected credit loss, these components are multiplied together and discounted to the balance sheet date using the effective interest rate as the discount rate.

Recoveries of written-off financial assets

When a loan is uncollectible, it is written off against the related allowance for impairment loss. Such loans are written off after all the necessary procedures have been completed and the amount of the loss has been determined.

The recoveries of written-off financial assets in the current year are credited by adjusting the allowance for impairment losses accounts. Recoveries of written-off financial assets from previous years are recorded as operational income other than interest income.

ii. Impairment of non-financial assets

The carrying amounts of the Bank's non-financial assets, other than deferred tax assets, are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists then the asset's recoverable amount will be estimated.

The recoverable amount of an asset or cash generating unit is the greater of its value in use and its fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Cadangan penurunan nilai diakui pada tahun sebelumnya dinilai pada setiap tanggal pelaporan untuk melihat adanya indikasi bahwa kerugian telah menurun atau tidak ada lagi. Kerugian penurunan nilai di jurnal balik jika terdapat perubahan estimasi yang digunakan dalam menentukan nilai yang dapat dipulihkan.

Cadangan kerugian penurunan nilai di jurnal balik hanya hingga nilai tercatat aset tidak melebihi nilai tercatat yang telah ditentukan, dikurangi dengan depresiasi atau amortisasi, jika cadangan penurunan nilai tidak pernah diakui.

Bank tidak diwajibkan lagi untuk membentuk cadangan kerugian penurunan nilai untuk aset non produktif, tetapi Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu pada standar akuntansi yang berlaku (Catatan 14b).

2.n. Aset tetap, aset hak-guna dan liabilitas sewa

Aset tetap

Bank menerapkan kebijakan akuntansi model revaluasi untuk aset tetap berupa tanah dan bangunan. Aset tetap selain tanah dan bangunan menggunakan model biaya.

Tanah dan bangunan disajikan sebesar nilai wajar, dikurangi akumulasi penyusutan untuk bangunan. Penilaian terhadap tanah dan bangunan dilakukan oleh penilai independen eksternal yang telah memiliki sertifikasi. Penilaian atas aset tersebut dilakukan secara berkala untuk memastikan bahwa nilai wajar aset yang direvaluasi tidak berbeda secara material dengan nilai tercatatnya. Akumulasi penyusutan pada tanggal revaluasi dieliminasi terhadap nilai tercatat bruto aset, dan nilai netonya disajikan kembali sebesar nilai revaluasian aset tetap.

Jika nilai wajar dari aset yang direvaluasi mengalami perubahan yang signifikan dan fluktuatif, maka perlu direvaluasi secara tahunan, sedangkan jika nilai wajar dari aset yang direvaluasi tidak mengalami perubahan yang signifikan dan fluktuatif, maka perlu dilakukan revaluasi setiap 3 tahun sekali, dengan mempertimbangkan kondisi pada tahun tersebut.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Allowance for impairment loss recognized in prior year is assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount.

Allowance for impairment losses is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortization, if no impairment loss had been recognized.

The Bank is not required to provide an allowance for impairment losses for non-productive assets, but the Bank should still calculate the impairment losses in accordance with the applicable accounting standards (see Note 14b).

2.n. Fixed assets, right-of-use assets and lease liabilities

Fixed assets

Bank applies revaluation model as accounting policy for land and buildings. Fixed assets other than land and buildings apply cost model.

Land and buildings are stated at fair value, less subsequent depreciation for buildings. Valuation of land and buildings is performed by external independent valuers with certain qualification. Valuations are performed with sufficient regularity to ensure that the fair value of a revalued asset does not differ materially from its carrying amount. Any accumulated depreciation at the date of revaluation is eliminated against the gross carrying amount of the asset, and the net amount is restated to the revalued amount of the asset.

If the fair value of the revalued asset change significantly, it is necessary to revalue on an annual basis, whereas if the fair value of the revalued asset does not change significantly, it is necessary to revalue every 3 years, taking the conditions of the related year into considerations.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan dicatat sebagai "Surplus Revaluasi Aset Tetap" dan disajikan sebagai "Penghasilan Komprehensif Lain". Penurunan nilai tercatat yang timbul dari revaluasi, jika ada, dicatat sebagai beban pada tahun berjalan. Apabila aset tersebut memiliki saldo "Surplus Revaluasi Aset Tetap" maka selisih penurunan nilai tercatat tersebut dibebankan terhadap "Surplus Revaluasi Aset Tetap" yang disajikan sebagai "Penghasilan Komprehensif Lain" dan sisanya diakui sebagai beban tahun berjalan.

Surplus revaluasi yang dipindahkan ke saldo laba adalah sebesar perbedaan biaya perolehan awalnya. Pemindahan surplus revaluasi ke saldo laba tidak dilakukan melalui laba rugi.

Aset tetap, selain tanah dan bangunan, pada awalnya dinyatakan sebesar harga perolehan. Biaya perolehan mencakup harga pembelian dan semua pengeluaran-pengeluaran yang terkait secara langsung untuk membawa aset tersebut ke lokasi dan kondisi yang diperlukan untuk memungkinkan aset tersebut beroperasi sebagaimana ditentukan oleh manajemen. Setelah pengukuran awal, aset tetap diukur dengan model biaya, dicatat pada harga perolehan dikurangi akumulasi penyusutan dan akumulasi kerugian penurunan nilai aset.

Tanah, termasuk biaya pengurusan legal hak atas tanah ketika tanah diperoleh pertama kali, diakui sebagai bagian dari biaya perolehan aset tanah dan tidak diamortisasi. Biaya pengurusan perpanjangan atau pembaruan legal hak atas tanah ditangguhkan dan diamortisasi sepanjang umur hukum hak atau umur ekonomi tanah, mana yang lebih pendek.

Penyusutan aset tetap selain tanah dihitung dengan menggunakan metode garis lurus atau saldo menurun berganda berdasarkan taksiran masa manfaat aset tetap sebagai berikut:

Increase in the carrying amount arising from revaluation of land and buildings is recorded in "Revaluation Surplus of Fixed Assets" and presented as "Other Comprehensive Income". Decrease in carrying amount as a result of revaluation, if any, is recorded as expenses in the current year. If the asset does have balance on its "Revaluation Surplus of Fixed Assets", loss from revaluation of fixed asset is charged to "Revaluation Surplus of Fixed Assets" which is presented as "Other Comprehensive Income" and the remaining balance is charged to current year's expenses.

The amount of the surplus transferred would be the difference between depreciation based on the revalued carrying amount of the asset and depreciation based on the asset's original cost. Transfer from revaluation surplus to retained earnings is not made through profit and loss.

Fixed assets, except land and buildings, are initially recognized at cost. Acquisition cost includes purchase price and expenditures directly attributable to bring the assets to the location and condition necessary for it to be capable of operating in the manner attended by management. Subsequent to initial measurement, fixed assets are measured using cost model, carried at its cost less accumulated depreciation and accumulated impairment losses.

Land, including legal cost incurred when the land was first acquired, is recognized as part of the land acquisition cost and not amortized. The cost of the extension or renewal of legal right over land is deferred and amortized over the life of legal life or economic life of the land, whichever is shorter.

Depreciations of fixed assets other than land are calculated on a straight-line or double declining balance method based on the estimated useful lives of the assets as follows:

	<u>Tahun/ Years</u>	
Bangunan	20	Buildings
Peralatan dan perabot kantor, kendaraan dan perbaikan gedung	4 - 8	Office equipment and furniture and fixtures, vehicles and building improvements

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Beban perbaikan dan pemeliharaan dibebankan pada laba rugi; sedangkan renovasi dan penambahan yang jumlahnya signifikan dan memperpanjang masa manfaat dikapitalisasi ke aset tetap yang bersangkutan. Nilai tercatat serta akumulasi penyusutan atas aset tetap yang tidak digunakan lagi atau dijual, dikeluarkan dari kelompok aset tetap yang bersangkutan, dan laba atau ruginya diakui dalam laba rugi.

Aset dalam penyelesaian merupakan aset yang masih dalam proses pembangunan dan belum siap untuk digunakan, serta dimaksudkan untuk dipergunakan dalam kegiatan usaha. Aset ini dicatat sebesar biaya yang telah dikeluarkan dan dipindahkan ke aset tetap yang bersangkutan pada saat selesai dan siap digunakan.

Jumlah tercatat aset tetap dihentikan pengakuannya pada saat dilepaskan atau saat tidak ada manfaat ekonomis masa depan yang diharapkan dari penggunaan atau pelepasannya. Laba atau rugi yang timbul dari penghentian pengakuan aset (dihitung sebagai perbedaan antara jumlah neto hasil pelepasan dan jumlah tercatat dari aset) diperhitungkan dalam laba rugi pada periode aset tersebut dihentikan pengakuannya.

Pada setiap akhir tahun buku, Bank melakukan penelaahan atas nilai residu, masa manfaat dan metode penyusutan dan disesuaikan secara prospektif.

Aset hak-guna dan liabilitas sewa

Pada tanggal permulaan kontrak, Bank menilai apakah kontrak merupakan atau mengandung sewa. Suatu kontrak merupakan atau mengandung sewa jika kontrak tersebut memberikan hak untuk mengendalikan penggunaan aset identifikasi selama suatu jangka waktu untuk dipertukarkan dengan imbalan. Bank dapat memilih untuk tidak mengakui aset hak-guna dan liabilitas sewa untuk:

- sewa dengan jangka waktu kurang atau sama dengan 12 bulan dan tidak terdapat opsi beli;
- sewa atas aset dengan nilai rendah.

Untuk menilai apakah kontrak memberikan hak untuk mengendalikan penggunaan aset identifikasi, Bank harus menilai apakah:

- Bank memiliki hak untuk mengoperasikan aset; dan

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Normal repair and maintenance expenses are charged to the profit or loss; while renovation and betterments, which are significant and prolong the useful life of assets, are capitalized to the respective assets. The carrying amount and the related accumulated depreciation of fixed assets which are not utilized anymore or sold, are removed from the related Bank of assets, and the gains or losses are recognized in the profit or loss.

Construction in progress consists of assets that are still in progress of construction and are not ready for use yet and are intended to be used for business activity. This account is recorded based on the amount paid and transferred to the respective fixed assets when completed and ready to use.

An item of fixed asset is derecognized upon disposal or when no future economic benefits are expected from its use or disposal. Any gain or loss arising on derecognition of the asset (calculated as the difference between the net disposal proceeds and the carrying amount of the asset) is included in profit or loss in the period such asset is derecognized.

The residual values, useful lives and methods of depreciation of fixed asset are reviewed by Bank and adjusted prospectively, if appropriate, at the end of each year.

Right-of-use assets and lease liabilities

At the inception of a contract, the Bank assesses whether the contract is or contains a lease. A contract is or contains a lease if the contract conveys the right to control the use of an identified assets for a period of time in exchange for consideration. The Bank can choose not to recognise the right-of-use asset and lease liabilities for:

- *Leases with a term of less or equal to 12 months and there is no call option;*
- *Leases of low value assets.*

To assess whether a contract conveys the right to control the use of an identified asset, the Bank shall assess whether:

- *The Bank has the right to operate the assets; and*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- Bank telah mendesain aset dengan cara menetapkan sebelumnya bagaimana dan untuk tujuan apa aset akan digunakan selama periode penggunaan.

Bank mengakui liabilitas sewa sebesar jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Sedangkan aset hak guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa, dikurangi insentif sewa yang diterima. Aset hak guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Jika kepemilikan aset sewa dialihkan ke Bank pada akhir masa sewa atau pembayaran sewa mencerminkan pelaksanaan opsi pembelian, penyusutan dihitung menggunakan estimasi masa manfaat ekonomis aset. Aset hak-guna diuji penurunan nilainya sesuai dengan PSAK 236 tentang "Penurunan Nilai Aset".

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dibayarkan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara-substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Bank dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Bank mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode di mana peristiwa atau kondisi yang memicu pembayaran terjadi.

Dalam menghitung nilai kini dari pembayaran sewa, Bank menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan peningkatan

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- The Bank has designed the assets by predetermining how and for what purpose it will be used.

The Bank recognized lease liabilities at the amount of lease payments accrued to the end of the lease term which is discounted using the incremental borrowing rate. While the right-of-use assets includes the amount of lease liabilities recognized, initial direct costs paid, restoration costs and lease payments on or before the start date of the lease, less lease incentives received. Right-of-use are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.

If the ownership of lease asset is transferred to the Bank at the end of the lease term or the lease payments reflect the exercise of the purchase option, depreciation is calculated using the estimated useful life of the assets. Right-of-use assets are tested for impairment in accordance with PSAK 236 regarding "Impairment of Assets".

On the initial lease date, the Bank recognized lease liabilities which measured at the present value of future lease payments that will be paid over the lease term. Lease payments include fixed payments (including substantially fixed payments), less lease incentive receivables, variable lease payments that depends on index or interest rate, and the expected amount to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Bank and the payment of a penalty to terminate the lease, if the lease term reflects the Bank exercising the lease termination option. Variable lease payments that are not depends on an index or interest rate are recognized as an expense in the period in which the event or condition that triggers the payment occurs.

In calculating the present value of lease payments, the Bank uses the lessee's incremental borrowing rate at the inception date of the lease since the implicit interest rate in the lease cannot be determined. After the inception date of the lease, the amount of the lease liability is increased to reflect the interest

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Sewa jangka pendek (dengan jangka waktu kurang atau sama dengan 12 bulan) dan sewa aset bernilai rendah, serta elemen-elemen sewa tersebut, sebagian atau seluruhnya tidak menerapkan prinsip-prinsip pengakuan yang ditentukan oleh PSAK 116 akan diperlakukan sama dengan sewa operasi pada PSAK 30. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini dicatat pada beban umum dan administrasi dalam laporan laba rugi.

Penerapan pencatatan PSAK 116 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), yaitu sebagai berikut:

- Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan sebagai bagian dari liabilitas lain-lain dalam laporan posisi keuangan, yang diukur pada nilai kini dari pembayaran sewa masa depan;
- Mencatat penyusutan aset hak-guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif; dan
- Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas.

2.o. Agunan yang diambil alih

Agunan yang diambil alih disajikan dalam akun aset lain-lain.

Agunan yang diambil alih dinyatakan sebesar nilai realisasi bersih atau sebesar nilai *outstanding* kredit yang diberikan, mana yang lebih rendah. Nilai realisasi bersih adalah nilai wajar agunan yang diambil alih dikurangi dengan estimasi biaya untuk menjual agunan tersebut. Selisih lebih saldo kredit di atas nilai realisasi neto dari agunan yang diambil alih dibebankan ke dalam akun cadangan kerugian penurunan nilai kredit.

Selisih antara nilai agunan yang diambil alih dan hasil penjualannya diakui sebagai keuntungan atau kerugian pada saat penjualan.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

increase and less lease payments made. Furthermore, the lease liabilities carrying amount is remeasured if there are modifications, changes in term of the lease, lease payments, or the valuation of the option to purchase the underlying asset.

Short-term leases (with term of less or equal to 12 months) and leases of low-value assets, and elements of those leases, partially or entirely not applying the recognition principles stipulated by PSAK 116 will be treated the same as operating leases in PSAK 30. The Bank will recognize these lease payments on a straight-line basis during the lease period on the statement of profit or loss and other comprehensive income. This expense is recorded under general and administrative expenses in profit or loss.

The recording implementation of PSAK 116 is applied for all leases (except as stated earlier), as follows:

- Presents right-of-use assets as part of fixed assets and lease liabilities presented as part of other liabilities in the statement of financial position which measured at the present value of the future lease payments;
- Records depreciation of right-of-use assets and interest on lease liabilities in the statement of profit or loss and other comprehensive income; and
- Separates the total amount of cash paid into principal portion (presented within financing activities) and interest (presented within operating activities) in the statement of cash flows.

2.o. Foreclosed assets

Foreclosed assets are presented in the other assets account.

Foreclosed assets are stated at net realizable value or stated at loan outstanding amount, whichever is lower. Net realizable value is the fair value of the foreclosed assets less estimated costs of disposing the assets. The excess of loan receivable over the net realizable value of the foreclosed assets is charged to allowance for loan impairment losses.

The difference between the value of the foreclosed assets and the proceeds from the sale of such property is recorded as a gain or loss when the property is sold.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Manajemen mengevaluasi nilai agunan yang diambil alih secara berkala. Cadangan kerugian penurunan nilai pada agunan yang diambil alih dibentuk berdasarkan penurunan nilai agunan yang diambil alih.

Beban-beban sehubungan dengan perolehan dan pemeliharaan agunan yang diambil alih dibebankan pada laba rugi tahun berjalan pada saat terjadinya.

2.p. Aset lain-lain

Terdiri dari aset yang tidak material yang tidak dapat digolongkan dalam pos-pos sebelumnya. Aset lain-lain dinyatakan sebesar nilai tercatat, yaitu harga perolehan setelah dikurangi dengan akumulasi amortisasi, penurunan nilai atau cadangan kerugian.

2.q. Liabilitas segera

Liabilitas segera merupakan liabilitas Bank kepada pihak lain yang sifatnya wajib segera dibayarkan sesuai dengan perintah pemberi amanat atau perjanjian yang ditetapkan sebelumnya. Liabilitas segera dinyatakan sebesar nilai liabilitas Bank kepada pemberi amanat.

2.r. Simpanan dari nasabah dan simpanan dari Bank lain

Simpanan dari nasabah dan simpanan dari bank lain pada awalnya diukur pada nilai wajar ditambah biaya transaksi yang dapat diatribusikan secara langsung dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

2.s. Pendapatan dan beban bunga

Pendapatan dan beban bunga diakui dalam laba rugi dengan menggunakan metode suku bunga efektif. Suku bunga efektif adalah suku bunga yang secara tepat mendiskontokan estimasi pembayaran dan penerimaan kas di masa datang selama perkiraan umur dari aset keuangan atau liabilitas keuangan (atau, jika lebih tepat, digunakan periode yang lebih singkat) untuk memperoleh nilai tercatat dari aset keuangan atau liabilitas keuangan. Pada saat menghitung suku bunga efektif, Bank mengestimasi arus kas di masa datang dengan mempertimbangkan seluruh persyaratan kontraktual dalam instrumen keuangan tersebut, tetapi tidak mempertimbangkan kerugian kredit di masa mendatang.

Perhitungan suku bunga efektif mencakup biaya transaksi (Catatan 2e.ii) dan seluruh imbalan/provisi dan bentuk lain yang

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Management evaluates the value of foreclosed assets regularly. An allowance for possible losses on foreclosed assets are provided based on the decline in value of foreclosed assets.

Expenses in relation with the acquisition and maintenance of foreclosed assets are charged in the profit or loss in the current year.

2.p. Other assets

Represent immaterial assets that cannot be classified under the above accounts. Other assets are stated at carrying amount, which is cost less accumulated amortization, allowance for impairment losses or possible losses.

2.q. Obligations due immediately

Obligations due immediately represent the Bank's liabilities to beneficiaries that are payable immediately in accordance with the demand from the beneficiaries or as agreed upon by the Bank's and the beneficiaries. Obligation due immediately are stated at outstanding payables to the beneficiaries.

2.r. Deposits from customer and deposits from other banks

Deposits from customer and deposits from other banks are initially measured at fair value plus directly attributable transaction costs and subsequently measured at their amortized cost using the effective interest method.

2.s. Interest income and expense

Interest income and expenses are recognized in the profit or loss using the effective interest rate method. The effective interest rate is the rate that exactly discounts the estimated future cash payments and receipts through the expected life of the financial asset or financial liability (or, where appropriate, a shorter period) to the carrying amount of the financial asset or financial liability. When calculating the effective interest rate, the Bank estimates future cash flows considering all contractual terms of the financial instrument but not future credit losses.

The calculation of the effective interest rate includes transaction costs (Note 2e.ii) and all fees and points paid or received that are an

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

dibayarkan atau diterima yang merupakan bagian tak terpisahkan dari suku bunga efektif.

Pendapatan dan beban bunga yang disajikan di dalam laba rugi meliputi:

- a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

- b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam laba rugi komprehensif (merupakan bagian dari ekuitas) sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurunan nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laba rugi.

2.t. Provisi dan komisi

Pendapatan dan beban provisi dan komisi yang signifikan dan merupakan bagian tak terpisahkan dari suku bunga efektif atas aset

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

integral part of the effective interest rate.

Interest income and expenses presented in the profit or loss include:

- a. *Interest income and expense on financial assets measured at fair value through other comprehensive income as well as financial assets and financial liabilities recorded at amortized cost are recognized in the statement of profit or loss using the effective interest method.*

The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment.

In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.

For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.

- b. *Gains and losses arising from changes in the fair value of fair value through other comprehensive income financial assets other than foreign exchange gains or losses on debt instrument are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchanges rate for debt instrument.*

When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in profit or loss.

2.t. Fees and commissions

Fees and commission income and expenses that are significant and integral to the effective interest rate on financial asset or financial

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

keuangan atau liabilitas keuangan dimasukkan ke dalam perhitungan suku bunga efektif.

Pendapatan provisi dan komisi lainnya termasuk provisi yang terkait dengan kegiatan perkreditan, kegiatan ekspor-impor, provisi sebagai pengatur sindikasi dan provisi atas jasa diakui pada saat jasa tersebut dilakukan.

Beban provisi dan komisi lainnya sehubungan dengan transaksi antar bank diakui sebagai beban pada saat jasa tersebut diterima.

Apabila pinjaman diselesaikan sebelum jatuh tempo, maka saldo pendapatan provisi dan komisi yang belum diamortisasi diakui pada saat pinjaman diselesaikan.

2.u. Keuntungan/(kerugian) perubahan nilai wajar aset keuangan

Keuntungan/(kerugian) perubahan nilai wajar instrumen keuangan merupakan perubahan nilai wajar dari efek-efek dan instrumen derivatif yang ditetapkan pada nilai wajar melalui laba rugi.

2.v. Provisi

Provisi diakui jika, sebagai akibat peristiwa masa lalu, Bank memiliki kewajiban kini, baik bersifat hukum maupun bersifat konstruktif, yang dapat diestimasi secara andal, dan kemungkinan besar penyelesaian kewajiban tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi.

2.w. Liabilitas imbalan pasca-kerja

Skema pensiun diklasifikasikan sebagai program iuran pasti atau program imbalan pasti, tergantung pada substansi ekonomi dari syarat dan kondisi utama program tersebut. Program iuran pasti adalah program pensiun yang mewajibkan Bank membayar sejumlah iuran tertentu kepada entitas terpisah.

Bank tidak memiliki kewajiban hukum atau konstruktif untuk membayar iuran lebih lanjut jika entitas tersebut tidak memiliki aset yang cukup untuk membayar seluruh imbalan atas jasa yang diberikan pekerja pada periode berjalan dan tahun-tahun sebelumnya. Program imbalan pasti adalah program pensiun yang bukan merupakan program iuran pasti. Program imbalan pasti adalah program pensiun yang menentukan jumlah imbalan pensiun yang akan diterima seorang pekerja pada saat pensiun, biasanya berdasarkan pada satu atau lebih faktor seperti usia, masa kerja, dan kompensasi.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

liability are included in the measurement of the effective interest rate.

Other fees and commission income, including credit related fees, export-import related fees, syndication lead arranger fees, and provision for services are recognized when the related services are performed.

Other fees and commission expense related mainly to inter-bank transaction are recognized as expense when the service are received.

The outstanding balances of unamortized fees and commissions on loans terminated or settled prior to maturity are recognized as income when the loans are settled.

2.u. Gain/(loss) from changes in fair value of financial assets

Gain/(loss) from changes in fair value of financial instruments represent changes in fair value of securities and derivative instruments designated at fair value through profit or loss.

2.v. Provisions

A provision is recognized if, as a result of a past event, the Bank has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation.

2.w. Post-employment benefits liability

Pension schemes are classified as either defined contribution plans or defined benefit plans, depending on the economic substance of the plan as derived from its principal terms and conditions. A defined contribution plan is a pension plan under which the Bank pays fixed contributions into a separate entity.

The Bank has no legal or constructive obligations to pay further contributions if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods. A defined benefit plan is a pension plan that is not a defined contribution plan. Typically, defined benefit plans define an amount of pension benefit that an employee will receive upon retirement, usually dependent on one or more factors such as age, years of service and compensation.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Bank harus mencadangkan jumlah minimal imbalan pensiun sesuai dengan Undang-Undang No. 6 Tahun 2023 tentang Cipta Kerja (Undang-Undang Cipta Kerja) yang mana merupakan amendemen dari UU No. 11 Tahun 2020. Beban pensiun berdasarkan program dana pensiun manfaat pasti Bank ditentukan melalui perhitungan aktuarial secara periodik dengan menggunakan metode projected-unit credit dan menerapkan asumsi atas Tingkat diskonto, hasil atas aset program dan tingkatan kenaikan manfaat pasti pensiun tahunan.

Sehubungan dengan program imbalan pasti, liabilitas diakui pada laporan posisi keuangan setara dengan nilai kini kewajiban imbalan pasti pada akhir tahun pelaporan. Kewajiban imbalan pasti dihitung setiap tahun oleh aktuaris independen dengan menggunakan metode *Projected Unit Credit*.

Nilai kini kewajiban imbalan pasti ditentukan dengan mendiskontokan arus kas keluar yang diestimasi dengan menggunakan tingkat bunga obligasi korporat berkualitas tinggi dalam denominasi mata uang dimana imbalan akan dibayarkan dan memiliki jangka waktu jatuh tempo mendekati jangka waktu kewajiban pensiun. Apabila tidak terdapat pasar aktif untuk obligasi korporat tersebut, digunakan bunga obligasi pemerintah.

Biaya jasa lalu diakui segera dalam laba rugi. Keuntungan dan kerugian atas kurtailmen atau penyelesaian suatu program imbalan pasti diakui pada saat kurtailmen atau penyelesaian tersebut terjadi.

Pengukuran kembali yang timbul dari penyesuaian pengalaman dan perubahan asumsi-asumsi aktuarial dibebankan atau dikreditkan pada ekuitas dalam laporan penghasilan komprehensif lain pada periode dimana beban tersebut terjadi. Akumulasi saldo pengukuran kembali dilaporkan di saldo laba.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The Bank is required to provide a minimum amount of pension benefit in accordance with Law No. 6 Year 2023 on Job Creation (Job Creation Law) which amendment of Labor Law No. 11 Year 2020. Pension costs under the Bank's defined benefit pension plans are determined by periodic actuarial calculation using the projected-unit-credit method and applying the assumptions on discount rate, return on plan assets and annual rate of increase in compensation.

The liability recognized in the statement of financial position in respect of defined benefit pension plans is equivalent to the present value of the defined benefit obligation at the end of the reporting year. The defined benefit obligation is calculated annually by independent actuaries using the Projected Unit Credit method.

The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows using the interest rates of high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms of maturity approximating the terms of the related pension obligations. When there is no deep market for such bonds, the market rates of government bonds are used.

Past service costs are recognized immediately in profit or loss. Gains or losses on the curtailment or settlement of a defined benefit plan are recognized when the curtailment or settlement occurs.

Remeasurements arising from experience adjustments and changes in actuarial assumptions are charged or credited to equity in the statement of other comprehensive income in the period in which they arise. The accumulated remeasurements balance is reported in retained earnings.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

2.x. Perpajakan

Beban pajak terdiri dari pajak kini dan tangguhan. Beban pajak diakui dalam laba rugi.

Manajemen melakukan evaluasi secara periodik atas posisi yang diambil dalam surat pemberitahuan pajak apabila terdapat situasi di mana peraturan perpajakan yang berlaku adalah subjek atas interpretasi. Bank membentuk cadangan, jika dianggap perlu, berdasarkan jumlah yang diestimasikan akan dibayarkan ke kantor pajak.

Pajak penghasilan tangguhan disajikan dengan menggunakan metode liabilitas untuk semua perbedaan temporer yang muncul antara dasar pengenaan pajak atas aset dan liabilitas dengan nilai tercatatnya dalam rangka kebutuhan laporan keuangan pada setiap tanggal pelaporan. Tarif pajak yang berlaku digunakan dalam menentukan pajak penghasilan tangguhan.

Aset pajak tangguhan diakui apabila terdapat kemungkinan besar bahwa jumlah laba pada masa mendatang akan memadai untuk mengkompensasi aset pajak tangguhan yang muncul akibat perbedaan temporer tersebut.

Perbedaan antara nilai tercatat dari aset revaluasi dan dasar pengenaan pajak merupakan perbedaan temporer sehingga menimbulkan liabilitas atau aset pajak tangguhan, kecuali untuk aset tertentu seperti tanah yang pada saat realisasinya dikenakan pajak final yang dikenakan atas nilai bruto transaksi.

Koreksi terhadap liabilitas perpajakan diakui saat surat ketetapan pajak diterima atau jika mengajukan keberatan, pada saat keputusan atas keberatan tersebut telah ditetapkan.

2.y. Laba per saham

Laba per saham dasar dihitung dengan membagi laba tahun berjalan dengan rata-rata tertimbang jumlah saham biasa yang ditempatkan dan disetor penuh selama tahun yang bersangkutan, setelah memperhitungkan pembagian dividen saham dan saham bonus yang diterapkan secara restrospektif.

2.z. Program loyalitas pelanggan

Program loyalitas pelanggan digunakan Bank untuk memberikan insentif kepada pelanggan untuk membeli barang atau jasa entitas-entitas tertentu. Jika pelanggan membeli barang atau jasa entitas tertentu, maka Bank akan memberikan poin penghargaan kepada

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

2.x. Taxation

The tax expense comprises current and deferred tax. Tax expense is recognized in the profit or loss.

Management periodically evaluates the positions taken in tax returns with respect to situation in which applicable tax regulation is subject to interpretation. The Bank establishes provisions, where appropriate, on the basis of amounts expected to be paid to the tax authorities.

Deferred income tax is determined using the liability method, for all temporary differences arises between the tax bases of assets and liabilities and their carrying values for financial reporting purposes at each reporting date. Currently enacted or substantially enacted tax rates are used to determine deferred income tax.

Deferred tax assets are recognized to the extent that it is probable that future taxable profit will be available to compensate the deferred tax assets that arise from temporary differences.

The difference between the carrying amount of a revalued asset and its tax base is a temporary difference that gives rise to a deferred tax liability or asset, except for certain asset such as land, which realization is taxed with final tax on gross value of transaction.

Amendments to taxation obligations are recorded when an assessment is received or, if appealed against, when the results of the appeal have been decided.

2.y. Earnings per share

Earnings per share is computed by dividing income for the year with the weighted average number of outstanding common shares issued and are fully paid-up during the year, after considering effect of stock dividends and bonus shares distribution that applied retrospectively.

2.z. Customer loyalty program

Customer loyalty program is used by the Bank to provide customers with incentives to buy goods or services of certain entities. If a customer buys goods or services of certain entities, the Bank grants the customer award credits (often described as "points"). The

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

pelanggan (seringkali disebut sebagai "poin"). Pelanggan dapat menukar poin penghargaan tersebut dengan barang atau jasa secara gratis atau dengan potongan harga. Interpretasi ini berlaku untuk poin penghargaan loyalitas pelanggan yang:

- a. diberikan oleh Bank kepada pelanggannya sebagai bagian dari transaksi penjualan yaitu penjualan barang, pemberian jasa, atau penggunaan aset entitas-entitas tertentu oleh pelanggan; dan
- b. bergantung pada pemenuhan terhadap setiap kondisi lebih lanjut yang disyaratkan, pelanggan dapat menukar barang atau jasa secara gratis atau dengan potongan harga di masa depan.

2.aa. Sewa

Bank sebagai lessor

Dalam sewa menyewa operasi, Bank sebagai lessor mengakui aset untuk sewa operasi di laporan posisi keuangan sesuai sifat aset tersebut. Bank mencatat aset tersebut sebagai aset sewa operasi yang disusutkan dengan menggunakan metode garis lurus selama umur manfaat aset tersebut. Biaya langsung awal sehubungan proses negosiasi sewa operasi ditambahkan ke jumlah tercatat dari aset sewaan dan diakui sebagai beban selama masa sewa dengan dasar yang sama dengan pendapatan sewa. Rental kontinjen, apabila ada, diakui sebagai pendapatan pada tahun-tahun terjadinya.

Bank sebagai lessee

Kebijakan akuntansi sehubungan dengan penerapan PSAK 116 dimana Bank adalah sebagai lessee diungkapkan pada Catatan 2n atas laporan keuangan.

2.ab. Standar baru dan amendemen atas standar yang berlaku efektif pada tahun berjalan

Standar baru dan amendemen atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2025, dengan penerapan dini diperkenankan yaitu:

- PSAK 117: Kontrak Asuransi;
- Amendemen PSAK 117: Kontrak Asuransi tentang Penerapan Awal PSAK 117 dan PSAK 109 – Informasi Komparatif;
- Amendemen PSAK 221: Pengaruh Perubahan Kurs Valuta Asing tentang Kekurangan Kertukaran;

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

customer can redeem the award credits for awards such as free or discounted goods or services. This interpretation applies to customer loyalty award credits that:

- a. the Bank grants its customers as part of a sales transaction, i.e. a sale of goods, rendering of services or use by a customer of certain entities' assets; and
- b. subject to fulfilment of any further qualifying conditions, the customers can redeem for free or discounted goods or services in the future.

2.aa. Lease

Bank as lessor

Under an operating lease, the Bank as a lessor presents assets subject to operating leases in its statements of financial position according to the nature of the asset. The Bank recorded those assets as assets under operating leases which is depreciated using straight-line method over the estimated useful lives of the assets. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognized over the lease term on the same basis as rental income. Contingent rents, if any, are recognized as revenue in the years in which they are earned.

Bank as lessee

The accounting policy related to the adoption of PSAK 116 where Bank as the lessee has been disclosed in Note 2n to the financial statements.

2.ab. New accounting standard and amendment to standards which have been effective in the current year

The following are amendments and improvements to standards which effective for periods beginning on or after January 1, 2025, with early adoption is permitted, are as follows:

- PSAK 117: Insurance Contract; and
- Amendments PSAK 117: Insurance Contract regarding Initial Application of PSAK 117 and PSAK 109 – Comparative Information;
- Amendments PSAK 221: Foreign Exchange Rate regarding Lack of Exchangeability;

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Beberapa PSAK juga diamendemen yang merupakan amendemen konsekuensial karena berlakunya PSAK 117: Kontrak Asuransi, yaitu:

- PSAK 103: Kombinasi Bisnis
- PSAK 105: Aset Tidak Lancar yang dikuasai untuk Dijual dan Operasi yang Dihentikan
- PSAK 107: Instrumen Keuangan: Pengungkapan
- PSAK 109: Instrumen Keuangan
- PSAK 115: Pendapatan dari Kontrak dengan Pelanggan
- PSAK 201: Penyajian Laporan Keuangan
- PSAK 207: Laporan Arus Kas
- PSAK 216: Aset Tetap
- PSAK 219: Imbalan Kerja
- PSAK 228: Investasi pada Entitas Asosiasi dan Ventura Bersama
- PSAK 232: Instrumen Keuangan: Penyajian
- PSAK 236: Penurunan Nilai Aset
- PSAK 237: Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi
- PSAK 238: Aset Takberwujud
- PSAK 240: Properti Investasi

Implementasi amendemen standar tersebut tidak memiliki dampak yang material terhadap jumlah yang dilaporkan di periode berjalan atau tahun sebelumnya.

Several PSAKs were also amended which were consequential amendments due to the enactment of PSAK 117: Insurance Contracts, as follows:

- PSAK 103: Business Combinations
- PSAK 105: Non-Current Assets Held for Sale and Discontinued Operations
- PSAK 107: Financial Instruments: Disclosures
- PSAK 109: Financial Instruments
- PSAK 115: Income from Contracts with Customers
- PSAK 201: Presentation of Financial Statements
- PSAK 207: Statement of Cash Flows
- PSAK 216: Fixed Assets
- PSAK 219: Employee Benefits
- PSAK 228: Investment in Associated Entities and Joint Ventures
- PSAK 232: Financial Instruments: Presentation
- PSAK 236: Impairment of Asset
- PSAK 237: Provisions, Contingent Liabilities and Contingent Assets
- PSAK 238: Intangible Assets
- PSAK 240: Investment Property

The implementation of the above amendment to standards had no material on the amounts reported for the current period or prior financial year.

3. Pertimbangan dan Estimasi Akuntansi yang Material

Dalam proses penerapan kebijakan akuntansi Bank, manajemen telah melakukan pertimbangan profesional dan estimasi dalam menentukan jumlah yang diakui dalam laporan keuangan. Beberapa pertimbangan profesional dan estimasi yang signifikan adalah sebagai berikut:

3.a. Sumber utama atas ketidakpastian estimasi

Perhitungan Cadangan Kerugian Penurunan Nilai

Saat mengukur KKE, Bank menggunakan informasi masa depan yang wajar dan dapat didukung, yang didasarkan pada asumsi untuk pergerakan masa depan dari berbagai penggerak ekonomi dan bagaimana penggerak ini akan saling mempengaruhi.

3. Material Accounting Judgments and Estimates

In the process of applying the Bank's accounting policies, management has exercised professional judgments and estimates in determining the amounts recognized in the financial statements. The several significant uses of the professional judgments and estimates are as follows:

3.a. Key sources of estimation uncertainty

Calculation of Allowance for Impairment Losses

When measuring ECL the Bank uses reasonable and supportable forward-looking information, which is based on assumptions for the future movement of different economic drivers and how these drivers will affect each other.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Loss given default adalah estimasi kerugian yang timbul karena gagal bayar. Perhitungan didasarkan pada perbedaan antara arus kas kontraktual terutang dan yang diharapkan akan diterima, dengan mempertimbangkan arus kas dari agunan dan peningkatan kredit integral.

Probability of default merupakan input utama dalam mengukur KKE. *Probability of default* adalah perkiraan kemungkinan gagal bayar selama jangka waktu tertentu, yang penghitungannya mencakup data historis, asumsi, dan ekspektasi kondisi masa depan.

Penentuan Nilai wajar

Dalam menentukan nilai wajar atas aset keuangan dan liabilitas keuangan dimana tidak terdapat harga pasar yang dapat diobservasi, Bank harus menggunakan teknik penilaian seperti dijelaskan pada Catatan 2e. Untuk instrumen keuangan yang jarang diperdagangkan dan tidak memiliki harga yang transparan, nilai wajarnya menjadi kurang obyektif dan karenanya, membutuhkan tingkat pertimbangan yang beragam, tergantung pada likuiditas, konsentrasi, ketidakpastian faktor pasar, asumsi penentuan harga, dan risiko lainnya yang mempengaruhi instrumen tertentu.

Pajak Tangguhan

Pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan.

Justifikasi manajemen diperlukan untuk menentukan jumlah pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan (Catatan 2x).

Revaluasi Aset Tetap

Revaluasi aset tetap Bank bergantung pada pemilihan asumsi yang digunakan oleh penilai independen dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain: tingkat diskonto, nilai tukar, tingkat inflasi dan tingkat kenaikan pendapatan dan biaya. Bank berkeyakinan bahwa asumsi tersebut adalah wajar dan sesuai, perbedaan signifikan dalam asumsi yang ditetapkan Bank dapat mempengaruhi secara material nilai aset tetap yang direvaluasi. Penjelasan lebih rinci diungkapkan dalam Catatan 13.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Loss given default is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, taking into account cash flows from collateral and integral credit increase.

Probability of default constitutes a key input in measuring ECL. *Probability of default* is an estimate of the likelihood of default over a given time horizon, the calculation of which includes historical data, assumptions and expectations of future conditions.

Determining Fair Values

In determining the fair value for financial assets and liabilities for which there is no observable market price, Bank should use the valuation techniques as described in Note 2e. For financial instruments that are infrequently traded and have little price transparency, fair value is less objective, and requires varying degrees of judgment depending on liquidity, concentration, uncertainty of market factors, pricing assumptions and other risks affecting the specific instrument.

Deferred Tax

Deferred tax are recognized for the future recoverable taxable income arising from temporary difference.

Management judgment is required to determine the amount of deferred tax that can be recognized, based upon the likely timing and level of future taxable profits together with future strategic planning (Note 2x).

The Revaluation of Fixed Assets

The Bank's fixed assets revaluation depends on its selection of certain assumptions used by the independent appraisal in calculating such amounts. Those assumptions including discount rate, exchange rate, inflation rate and revenue and cost increase rate. The Bank believes that its assumptions are reasonable and appropriate and significant differences in the Bank's assumptions may materially affect the valuation of its revalued fixed assets. Further details are disclosed in Note 13.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Imbalan Kerja

Penentuan liabilitas imbalan kerja Bank bergantung pada pemilihan asumsi yang digunakan oleh aktuaris independen dan manajemen Bank dalam menghitung jumlah-jumlah tersebut. Asumsi tersebut termasuk antara lain, tingkat diskonto, tingkat kenaikan gaji tahunan, tingkat pengunduran diri karyawan tahunan, tingkat kecacatan, umur pensiun dan tingkat kematian.

3.b. Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank

Pertimbangan akuntansi yang penting dalam menerapkan kebijakan akuntansi Bank meliputi:

Penilaian Instrumen Keuangan

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan (Catatan 44):

- Level 1 : harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- Level 2 : input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung;
- Level 3 : input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Kebijakan akuntansi Bank untuk pengukuran nilai wajar dibahas di Catatan 2.

Nilai wajar dari aset keuangan dan liabilitas keuangan yang diperdagangkan di pasar aktif didasarkan pada kuotasi harga pasar atau kuotasi dari harga *dealer*. Untuk seluruh instrumen keuangan lainnya, Bank menentukan nilai wajar dengan menggunakan teknik penilaian. Teknik penilaian termasuk model nilai sekarang dan arus kas yang didiskontokan, dan perbandingan dengan instrumen yang sejenis dimana terdapat harga pasar yang dapat diobservasi. Asumsi dan input yang digunakan dalam teknik penilaian termasuk suku bunga bebas risiko (*risk-free*) dan suku bunga acuan, *credit spread* dan variabel lainnya yang digunakan dalam mengestimasi tingkat diskonto, harga obligasi, kurs mata uang asing, serta tingkat kerentanan dan korelasi harga yang diharapkan.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Employee Benefits

The determination of the Bank's employee benefits liability is dependent on its selection of certain assumptions used by the independent actuaries and the Bank's management in calculating such amounts. Those assumptions include among others, discount rates, future annual salary increase, annual employee turn-over rate, disability rate, retirement age and mortality rate.

3.b. Critical accounting judgments in applying the Bank's accounting policies

Critical accounting judgments made in applying the Bank's accounting policies include:

Valuation of Financial Instruments

The Bank adopts the following hierarchy for determining and disclosing the fair value of financial instruments (Note 44):

- Level 1 : quoted (unadjusted) market prices in active market for identical assets or liabilities;
- Level 2 : inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly;
- Level 3 : inputs for the asset and liability that are not based on observable market data (unobservable inputs).

The Bank's accounting policy on fair value measurements is discussed in Note 2.

Fair values of financial assets and financial liabilities that are traded in active markets are based on quoted market prices or dealer price quotations. For all other financial instruments, the Bank determines fair values using valuation techniques. Valuation techniques include net present value and discounted cash flow models, and comparison to similar instruments for which market observable prices exist. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, credit spreads and other variable used in estimating discount rates, bond prices, foreign currency exchange rates, level of vulnerability and expected price correlation.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Tujuan dari teknik penilaian adalah penentuan nilai wajar yang mencerminkan harga dari instrumen keuangan pada tanggal pelaporan yang akan ditentukan oleh para partisipan di pasar dalam suatu transaksi yang wajar.

Penilaian Model Bisnis

Klasifikasi dan pengukuran aset keuangan bergantung pada hasil semata dari pembayaran pokok dan bunga ("SPPI") dan uji model bisnis (lihat bagian aset keuangan pada Catatan 3). Bank menentukan model bisnis pada tingkat yang mencerminkan bagaimana kelompok aset keuangan dikelola bersama untuk mencapai tujuan bisnis tertentu. Penilaian ini mencakup penilaian yang mencerminkan semua bukti yang relevan termasuk bagaimana kinerja aset dievaluasi dan kinerjanya diukur, risiko yang memengaruhi kinerja aset dan bagaimana hal ini dikelola dan bagaimana manajer aset diberi kompensasi. Bank memantau aset keuangan yang diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain yang dihentikan pengakuannya sebelum jatuh tempo untuk memahami alasan pelepasannya dan apakah alasan tersebut konsisten dengan tujuan bisnis di mana aset tersebut dimiliki. Pemantauan adalah bagian dari penilaian berkelanjutan Bank atas apakah model bisnis di mana aset keuangan yang tersisa dimiliki tetap sesuai dan jika tidak sesuai apakah telah terjadi perubahan dalam model bisnis dan dengan demikian terdapat perubahan prospektif terhadap klasifikasi aset keuangan tersebut. Tidak ada perubahan yang diperlukan selama periode yang disajikan.

Peningkatan Risiko Kredit yang Signifikan

Sebagaimana dijelaskan dalam Catatan 3, kerugian kredit ekspektasian diukur sebagai cadangan yang setara dengan KKE 12 bulan untuk aset tahap 1, atau KKE sepanjang umur untuk aset tahap 2 atau tahap 3. Suatu aset bergerak ke tahap 2 ketika risiko kreditnya telah meningkat secara signifikan sejak pengakuan awal. PSAK 109 tidak menjelaskan apa yang merupakan peningkatan risiko kredit yang signifikan. Dalam menilai apakah risiko kredit suatu aset telah meningkat secara signifikan, Bank mempertimbangkan informasi masa depan yang wajar dan dapat didukung secara kualitatif dan kuantitatif.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The objective of valuation techniques is to arrive at a fair value determination that reflects the price of the financial instrument at the reporting date that would have been determined by market participants acting at arm's length.

Business Model Assessment

Classification and measurement of financial assets depends on the results of the SPPI and the business model test (please see financial assets sections of Note 3). The Bank determines the business model at a level that reflects how group of financial assets are managed together to achieve a particular business objective. This assessment includes judgement reflecting all relevant evidence including how the performance of the assets is evaluated and their performance measured, the risks that affect the performance of the assets and how these are managed and how the managers of the assets are compensated. The Bank monitors financial assets measured at amortized cost or fair value through other comprehensive income that are derecognized prior to their maturity to understand the reason for their disposal and whether the reasons are consistent with the objective of the business for which the asset was held. Monitoring is part of the Bank's continuous assessment of whether the business model for which the remaining financial assets are held continues to be appropriate and if it is not appropriate whether there has been a change in business model and so a prospective change to the classification of those assets. No such changes were required during the periods presented.

Significant Increase in Credit Risk

As explained in Note 3, expected credit losses are measured as an allowance equal to 12-month ECL for stage 1 assets, or lifetime ECL for stage 2 or stage 3 assets. An asset moves to stage 2 when its credit risk has increased significantly since initial recognition. PSAK 109 does not define what constitutes a significant increase in credit risk. In assessing whether the credit risk of an asset has significantly increased the Bank takes into account qualitative and quantitative reasonable and supportable forward-looking information.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Klasifikasi Aset dan Liabilitas Keuangan

Kebijakan akuntansi Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset dan liabilitas keuangan dengan mempertimbangkan definisi yang ditetapkan PSAK 109.

Rincian klasifikasi aset dan liabilitas keuangan Bank disajikan di Catatan 44 atas laporan keuangan.

Penurunan Nilai Aset Non-Keuangan

Bank mengevaluasi penurunan nilai aset apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa nilai tercatat aset tidak dapat dipulihkan kembali. Faktor-faktor penting yang dapat menyebabkan penelaahan penurunan nilai adalah sebagai berikut:

- Performa yang tidak tercapai secara signifikan terhadap ekspektasi historis atau proyeksi hasil operasi di masa yang akan datang;
- Perubahan yang signifikan dalam cara penggunaan aset atau strategi bisnis secara keseluruhan; dan
- Industri atau tren ekonomi yang secara signifikan bernilai negatif.

Bank mengakui kerugian penurunan nilai apabila nilai tercatat aset melebihi nilai yang dapat dipulihkan. Jumlah terpulihkan adalah nilai yang lebih tinggi antara nilai wajar dikurang biaya untuk menjual dengan nilai pakai aset (atau unit penghasil kas). Jumlah terpulihkan diestimasi untuk aset individual atau, jika tidak memungkinkan, untuk unit penghasil kas yang mana aset tersebut merupakan bagian daripada unit tersebut.

Financial Asset and Liability Classification

The Bank's accounting policies determine the classifications of certain assets and liabilities as financial assets and liabilities by considering the definition set forth in PSAK 109.

Details of the Bank's classification are presented in Note 44 of the financial statements.

Impairment of Non-Financial Assets

The Bank assesses impairment of assets whenever events or changes in circumstances that would indicates that the carrying amount of an asset may not be recoverable. The factors that the Bank considers important which could trigger an impairment review include the following:

- Significant underperformance relative to expected historical or projected future operating results;
- Significant changes in the manner of use of the acquired assets or the strategy for overall business; and
- Significant negative industry or economic trends.

The Bank recognizes an impairment loss whenever the carrying amount of an asset exceeds its recoverable amount. The recoverable amount is the higher of an asset's (or cash-generating unit's) fair value less costs to sell and its value in use. Recoverable amounts are estimated for individual assets or, if it is not possible, for the cash-generating unit to which the asset belongs.

4. Kas

	2025	2024
Rupiah	721,100	696,793
Mata uang asing		
Dolar Amerika Serikat	118,105	84,765
Euro Eropa	10,646	11,605
Dolar Singapura	9,085	68,058
Dolar Australia	8,013	5,636
Yen Jepang	3,080	4,393
Poundsterling Inggris Raya	1,662	1,311
Dolar Hong Kong	966	948
Total	872,657	873,509

4. Cash

Rupiah
Foreign currencies
United States Dollar
European Euro
Singapore Dollar
Australian Dollar
Japanese Yen
Great Britain Poundsterling
Hong Kong Dollar
Total

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Kas dalam Rupiah termasuk jumlah kas pada Anjungan Tunai Mandiri (ATM) masing-masing sejumlah Rp45.993 dan Rp53.161 pada tanggal 31 Desember 2025 dan 2024.

Cash in Rupiah includes cash in Automatic Teller Machines (ATM) amounting to Rp45,993 and Rp53,161 as of December 31, 2025 and 2024, respectively.

Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Information with regards to the classification and fair value was disclosed in Note 44.

5. Giro pada Bank Indonesia

5. Current Accounts with Bank Indonesia

Giro pada Bank Indonesia terdiri dari:

Current accounts with Bank Indonesia consist of the following:

31 Desember/December 31,					
2025			2024		
Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah/ Equivalent in Rupiah		Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah/ Equivalent in Rupiah	
Rupiah	7,188,113			6,994,110	Rupiah
Dolar Amerika Serikat	51,100,000	852,093	33,000,000	531,135	United States Dollar
Total		8,040,206		7,525,245	Total

Giro Wajib Minimum (GWM) Bank sesuai dengan Peraturan Bank Indonesia dan Peraturan Anggota Dewan Gubernur (PADG) diungkapkan pada Catatan 49a.

Minimum Statutory Reserves (GWM) Bank in accordance with Bank Indonesia (BI) Regulation of Members of The Board of Governors (PADG) are disclosed in Note 49a.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Information in respect of maturities is disclosed in Note 45e. Information with regards to the classification and fair value is disclosed in Note 44.

6. Giro pada Bank Lain

6. Current Accounts with Other Banks

a. Berdasarkan pihak dan mata uang

a. By parties and currency

31 Desember/December 31,					
2025			2024		
Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah/ Equivalent in Rupiah		Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah/ Equivalent in Rupiah	
Pihak berelasi (Catatan 39)					Related parties (Note 39)
Rupiah	110			360	Rupiah
Pihak ketiga					Third parties
Rupiah	19,502			19,843	Rupiah
Mata uang asing					Foreign currency
Dolar Amerika Serikat	19,454,261	324,400	44,689,894	719,284	United States Dollar
Dolar Singapura	8,549,540	110,845	7,265,241	86,054	Singapore Dollar
Euro Eropa	3,256,978	63,744	2,563,998	42,968	European Euro
Dolar Australia	2,864,682	31,948	2,737,431	27,411	Australian Dollar
Yuan China	13,048,472	31,117	8,834,732	19,480	Chinese Yuan
Poundsterling Inggris	880,945	19,768	709,829	14,352	Great Britain Poundsterling
Yen Jepang	183,102,825	19,500	187,330,836	19,301	Japanese Yen
Dolar Selandia Baru	554,456	5,337	418,086	3,791	New Zealand Dollar
Dolar Hong Kong	1,520,412	3,257	635,341	1,317	Hong Kong Dollar
Franc Swiss	51,512	1,083	69,114	1,231	Swiss Franc
Total pihak ketiga		630,501		955,032	Total third parties
Total		630,611		955,392	Total
Cadangan kerugian penurunan nilai		(952)		(2,186)	Allowance for impairment losses
Neto		629,659		953,206	Net

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

b. Berdasarkan Bank

b. By Bank

	2025	2024
Rupiah		
Pihak berelasi (Catatan 39)		
PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo	108	300
PT Bank Pembangunan Daerah Sulawesi Tengah	2	60
	<u>110</u>	<u>360</u>
Pihak ketiga		
PT Bank Central Asia Tbk	19,311	19,647
PT Bank Negara Indonesia (Persero) Tbk	106	108
PT Standard Chartered Bank Indonesia	26	26
PT Bank Pembangunan Daerah Papua	10	10
PT Bank Mandiri (Persero) Tbk	4	5
Lainnya	45	47
	<u>19,502</u>	<u>19,843</u>
Total - Rupiah	<u>19,612</u>	<u>20,203</u>
Mata uang asing		
Pihak ketiga		
PT Bank Mandiri (Persero) Tbk	86,571	37,679
JP Morgan Chase, New York	85,171	94,876
Citibank NA, Jakarta	81,499	303,993
ING Belgium	63,744	42,968
United Overseas Bank (UOB), Singapura	62,915	52,431
Citibank NA, New York	38,586	43,379
Development Bank of Singapore (DBS), Singapura	32,803	29,849
ANZ Banking Bank Ltd, Melbourne	31,948	27,411
Bank of China, Jakarta	22,734	14,362
Standard Chartered Bank, London	20,851	218,974
Sumitomo Mitsui Banking Corporation, Tokyo	19,500	19,301
PT Bank Central Asia Tbk	16,930	20,383
Standard Chartered Bank, New York	15,643	15,583
Standard Chartered Bank, Singapura	15,127	3,774
PT Bank ICBC Indonesia	8,383	5,118
ANZ Banking Bank Ltd, Selandia Baru	5,337	3,791
Standard Chartered Bank, Hong Kong	3,257	1,317
	<u>610,999</u>	<u>935,189</u>
Total - mata uang asing	<u>610,999</u>	<u>935,189</u>
Total	<u>630,611</u>	<u>955,392</u>
Cadangan kerugian penurunan nilai	(952)	(2,186)
Neto	<u><u>629,659</u></u>	<u><u>953,206</u></u>

Rupiah
Related parties (Note 39)
PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo
PT Bank Pembangunan Daerah Sulawesi Tengah
Third parties
PT Bank Central Asia Tbk
PT Bank Negara Indonesia (Persero) Tbk
PT Standard Chartered Bank Indonesia
PT Bank Pembangunan Daerah Papua
PT Bank Mandiri (Persero) Tbk
Others

Total - Rupiah
Foreign currencies
Third Parties
PT Bank Mandiri (Persero) Tbk
JP Morgan Chase, New York
Citibank NA, Jakarta
ING Belgium
United Overseas Bank (UOB), Singapore
Citibank NA, New York
Development Bank of Singapore, (DBS) Singapore
ANZ Banking Bank Ltd, Melbourne
Bank of China, Jakarta
Standard Chartered Bank, London
Sumitomo Mitsui Banking Corporation, Tokyo
PT Bank Central Asia Tbk
Standard Chartered Bank, New York
Standard Chartered Bank, Singapore
PT Bank ICBC Indonesia
ANZ Banking Bank Ltd, New Zealand
Standard Chartered Bank, Hong Kong

Total - foreign currencies
Total
Allowances for impairment losses
Net

Giro pada bank lain dalam mata uang Rupiah (kecuali giro Rupiah pada bank lain untuk wilayah Indonesia Bagian Timur), Dolar Hong Kong, Yen Jepang, Dolar Selandia Baru, Dolar Amerika Serikat, Franc Swiss dan

Current accounts with other banks in Rupiah (except for Rupiah current accounts with other banks in East Region of Indonesia), Hong Kong Dollar, Japanese Yen, New Zealand Dollar, United States Dollar, Swiss

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Poundsterling Inggris tidak mendapatkan bunga. Tingkat suku bunga rata-rata setahun untuk giro pada bank lain dalam Rupiah dan mata uang asing lainnya adalah sebagai berikut:

Franc and Great Britain Poundsterling are non-interest bearing accounts. The average interest rates per annum for current accounts with other banks in Rupiah and other foreign currencies are as follows:

	2025	2024	
Rupiah	0.07%	0.33%	Rupiah
Mata uang asing			Foreign currencies
Euro Eropa	0.36%	2.67%	European Euro
Dolar Amerika Serikat	--	0.01%	United States Dollar
Poundsterling Inggris	--	3.43%	Great Britain Poundsterling
Yuan Cina	--	0.55%	Chinese Yuan
Dolar Singapura	--	0.00%	Singapore Dollar

Seluruh giro pada bank-bank lain tidak mengalami peningkatan signifikan atas risiko kredit sejak pengakuan awal dan tidak memiliki bukti objektif penurunan nilai. Perubahan cadangan kerugian nilai giro pada bank-bank lain adalah sebagai berikut:

All current accounts with other banks have not experienced a significant increase in credit risk since initial recognition and show no objective evidence of impairment. The changes in the allowance for impairment losses on current accounts with other banks are as follows:

	2025				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	2,186	--	--	2,186	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	(1,294)	--	--	(1,294)	Net remeasurement
Total perubahan tahun berjalan	(1,294)	--	--	(1,294)	Changes for the year
Dampak valuta asing	60	--	--	60	Foreign exchange
Saldo akhir	952	--	--	952	Ending balance

	2024				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	1,203	--	--	1,203	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	925	--	--	925	Net remeasurement
Total perubahan tahun berjalan	925	--	--	925	Changes for the year
Dampak valuta asing	58	--	--	58	Foreign exchange
Saldo akhir	2,186	--	--	2,186	Ending balance

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai untuk tahun 2025 dan 2024 telah memadai.

The Bank's management believed that allowance for impairment losses in 2025 and 2024 is adequate.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat giro pada bank lain yang dijaminkan.

As of December 31, 2025 and 2024, there were no current accounts with other banks which were pledged.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

7. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada Bank Indonesia dan bank lain terdiri dari:

a. Berdasarkan pihak, mata uang, dan jenis

31 Desember/December 31,	
2025	2024
Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah/ Equivalent in Rupiah
Pihak berelasi (Catatan 39)	
Rupiah	
Penempatan pada bank lain	
Interbank call money	
PT Bank Mega Syariah	
	200,000
	200,000
Pihak ketiga	
Rupiah	
Penempatan pada	
Bank Indonesia	
Fasilitas simpanan	
Bank Indonesia	
	6,543,656
Penempatan pada bank lain	
Interbank call money	
PT Maybank Indonesia Tbk	
	500,000
PT Bank OCBC NISP Tbk	
	300,000
PT Bank Pembangunan	
Daerah Jawa Barat	
dan Banten Tbk	
	200,000
PT Bank DBS Indonesia	
	200,000
PT Bank Rakyat Indonesia	
(Persero) Tbk	
	100,000
	7,843,656
Mata uang asing	
Dolar Amerika Serikat	
Penempatan pada	
Bank Indonesia	
Deposito berjangka	
Bank Indonesia	
	--
	20,000,000
	321,900
	321,900
Total pihak ketiga	7,843,656
	8,043,656
Total	8,043,656
Cadangan kerugian	
penurunan nilai	
	(3,171)
Neto	8,040,485

b. Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

7. Placements with Bank Indonesia and Other Banks

Placements with Bank Indonesia and other banks as follows:

a. Based on counterparties, currency, and type

31 Desember/December 31,	
2025	2024
Mata uang asing (nilai penuh)/ Foreign currency (full amount)	Ekuivalen Rupiah/ Equivalent in Rupiah
Related party (Note 39)	
Rupiah	
Placements with other banks	
Interbank call money	
PT Bank Mega Syariah	
	--
	--
Third party	
Rupiah	
Placements with	
Bank Indonesia	
Deposits facility of	
Bank Indonesia	
	509,926
Placements with other banks	
Interbank call money	
PT Maybank Indonesia Tbk	
	--
PT Bank OCBC NISP Tbk	
	--
PT Bank Pembangunan	
Daerah Jawa Barat	
dan Banten Tbk	
	--
PT Bank DBS Indonesia	
	--
PT Bank Rakyat Indonesia	
(Persero) Tbk	
	--
	509,926
Foreign currency	
United States Dollar	
Placements with	
Bank Indonesia	
Term Deposits of	
Bank Indonesia	
	20,000,000
	321,900
	321,900
Total third party	7,843,656
	831,826
Total	831,826
Allowance for	
impairment losses	
	--
Net	831,826

b. Information in respect of maturities are disclosed in Note 45e. Information with regard to the classification and fair value are disclosed in Note 44.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tingkat suku bunga rata-rata tertimbang setahun untuk penempatan adalah sebagai berikut:

The weighted average of interest rate per annum for placements were as follows:

	2025	2024	
Rupiah	4.27%	5.81%	Rupiah
Mata uang asing			Foreign currency
Dolar Amerika Serikat	--	5.04%	United States Dollar

Seluruh penempatan pada Bank Indonesia dan bank lain tidak mengalami peningkatan signifikan atas risiko kredit sejak pengakuan awal dan tidak memiliki bukti objektif penurunan nilai. Perubahan cadangan kerugian penurunan nilai penempatan pada bank-bank lain adalah sebagai berikut:

All placements with Bank Indonesia and other banks have not experienced a significant increase in credit risk since initial recognition and show no objective evidence of impairment. The changes in the allowance for impairment losses on placements with Bank Indonesia and other banks are as follows:

	2025				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	--	--	--	--	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	3,171	--	--	3,171	Net remeasurement
Total perubahan tahun berjalan	3,171	--	--	3,171	Changes for the year
Dampak valuta asing	--	--	--	--	Foreign exchange
Saldo akhir	3,171	--	--	3,171	Ending balance

	2024				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	3,373	--	--	3,373	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	(3,373)	--	--	(3,373)	Net remeasurement
Total perubahan tahun berjalan	(3,373)	--	--	(3,373)	Changes for the year
Dampak valuta asing	--	--	--	--	Foreign exchange
Saldo akhir	--	--	--	--	Ending balance

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai untuk tahun 2025 telah memadai. Pada tahun 2024 Bank tidak membentuk cadangan kerugian penurunan nilai.

The Bank's management believed that allowance for impairment losses in 2025 is adequate. In 2024, the Bank did not establish an allowance for impairment losses.

Pada tanggal 31 Desember 2025 dan 2024 tidak terdapat penempatan pada Bank Indonesia dan bank lain yang dijaminkan.

As of December 31, 2025 and 2024, there were no placements with Bank Indonesia and other banks which were pledged.

8. Efek-Efek

8. Securities

Efek-efek terdiri dari:

Securities consist of:

a. Berdasarkan jenis dan mata uang

a. *Based on type and currency*

		31 Desember/December 31,					
		2025		2024			
		Nilai Nominal/ Nominal value	Nilai tercatat/ Nilai wajar/ Carrying value/ Fair Value	Nilai Nominal/ Nominal value	Nilai tercatat/ Nilai wajar/ Carrying value/ Fair Value		
Pihak berelasi						Related parties	
Nilai wajar melalui penghasilan komprehensif lain						Fair value through other comprehensive income	
Rupiah						Rupiah	
Obligasi korporasi		--	--	200,000	198,832	Corporate bonds	
Pihak ketiga						Third parties	
Nilai wajar melalui laba rugi						Fair value through profit or loss	
Rupiah						Rupiah	
Obligasi Pemerintah Indonesia		841,801	885,099	2,784,482	2,719,686	Indonesian Government Bonds	
Obligasi Ritel Indonesia		99,231	101,592	17,975	17,898	Indonesian Retail bonds	
Sekuritas Rupiah Bank Indonesia		--	--	855,664	812,913	Bank Indonesian Rupiah Securities	
		941,032	986,691	3,658,121	3,550,497		
Mata uang asing						Foreign currencies	
Obligasi Republik Indonesia		188,344	185,265	6,760	6,154	Republic of Indonesia Bonds	
		188,344	185,265	6,760	6,154		
Total - nilai wajar melalui laba rugi		1,129,376	1,171,956	3,664,881	3,556,651	Total - fair value through profit or loss	
Nilai wajar melalui penghasilan komprehensif lain						Fair value through other comprehensive income	
Rupiah						Rupiah	
Obligasi Pemerintah Indonesia		32,313,935	33,826,587	35,914,962	35,885,064	Indonesian Government Bonds	
Obligasi Ritel Indonesia		--	--	300,000	299,274	Indonesian Retail Bonds	
Obligasi Korporasi		--	--	5,200	5,214	Corporate bonds	
Sekuritas Rupiah Bank Indonesia		5,195,782	4,990,197	9,852,858	9,470,754	Bank Indonesian Rupiah Securities	
		37,509,717	38,816,784	46,073,020	45,660,306		
Mata uang asing						Foreign currencies	
Obligasi Republik Indonesia		108,388	97,176	104,617	87,821	Republic of Indonesia bonds	
		108,388	97,176	104,617	87,821		
Total - nilai wajar melalui penghasilan komprehensif lain		37,618,105	38,913,960	46,177,637	45,748,127	Total - fair value through other comprehensive income	
Biaya perolehan yang diamortisasi						Amortized cost	
Rupiah						Rupiah	
Obligasi korporasi		250,000	250,000	--	--	Corporate bonds	
Total - biaya perolehan yang diamortisasi		250,000	250,000	--	--	Total - amortized cost	
Total efek-efek						Total securities	
Cadangan kerugian penurunan nilai		40,335,916		49,503,610		Allowance for impairment losses	
Neto		40,335,916		49,503,610		Net	

b. Peringkat obligasi korporasi pada tanggal 31 Desember 2025 adalah AAA(idn), pada tanggal 31 Desember 2024 adalah A(idn) dan idA+.

b. *The corporate bonds rating as of December 31, 2025 was AAA(idn), while as of December 31, 2024 was A(idn) and idA+.*

c. Pada tanggal 31 Desember 2025 dan 2024 tingkat suku bunga rata-rata tertimbang setahun untuk obligasi korporasi adalah 7,74% dan 7,83%.

c. *As of December 31, 2025 and 2024, the weighted average annual interest rates for corporate bonds were 7.74% and 7.83%, respectively.*

d. Pada tanggal 31 Desember 2025, Obligasi Pemerintah Bank dalam Rupiah yang diklasifikasikan sebagai nilai wajar melalui laba rugi dan nilai wajar melalui penghasilan komprehensif lain akan jatuh tempo pada berbagai tanggal antara tahun 2026 sampai dengan 2054 dengan tingkat suku bunga berkisar antara 4,875% sampai dengan 10,50% per tahun.

d. *As of December 31, 2025, Bank's Government Bonds in Rupiah classified as fair value through profit or loss and fair value through other comprehensive income will mature on various dates between 2026 to 2054 with interest rates between 4.875% to 10.50% per annum.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Pada tanggal 31 Desember 2024, Obligasi Pemerintah Bank dalam Rupiah yang diklasifikasikan sebagai nilai wajar melalui laba rugi dan nilai wajar melalui penghasilan komprehensif lain akan jatuh tempo pada berbagai tanggal antara tahun 2025 sampai dengan 2054 dengan tingkat suku bunga berkisar antara 6,25% sampai dengan 10,50% per tahun.

Pembayaran bunga atas obligasi pemerintah dengan suku bunga tetap tersebut dilakukan setiap 6 bulan, dimana Bank Indonesia bertindak selaku agen pembayaran.

- e. Pada tanggal 31 Desember 2025, Obligasi Pemerintah Bank dalam Dolar Amerika Serikat yang diklasifikasikan sebagai nilai wajar melalui laba rugi dan nilai wajar melalui penghasilan komprehensif lain akan jatuh tempo pada berbagai tanggal antara tahun 2027 sampai dengan 2071 dengan tingkat suku bunga berkisar antara 2,15% sampai dengan 5,65% per tahun.

Pada tanggal 31 Desember 2024, Obligasi Pemerintah Bank dalam Dolar Amerika Serikat yang diklasifikasikan sebagai nilai wajar melalui laba rugi dan nilai wajar melalui penghasilan komprehensif lain akan jatuh tempo pada berbagai tanggal antara tahun 2031 sampai dengan 2054 dengan tingkat suku bunga berkisar antara 2,15% sampai dengan 5,125% per tahun.

Pembayaran bunga atas obligasi pemerintah dengan suku bunga tetap tersebut dilakukan setiap 6 bulan, dimana Bank Indonesia bertindak selaku agen pembayaran.

- f. Informasi mengenai jatuh tempo efek-efek diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.
- g. Perubahan keuntungan/(kerugian) yang belum direalisasi atas efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain adalah sebagai berikut:

As of December 31, 2024, Bank's Government Bonds in Rupiah classified as fair value through profit or loss and fair value through other comprehensive income will mature on various dates between 2025 to 2054 with interest rates between 6.25% to 10.50% per annum.

The interest payment of the fixed rate government bonds is collectible every 6 months, with Bank Indonesia acting as the payment agent.

- e. *As of December 31, 2025, Bank's Government Bonds in United States Dollar classified as fair value through profit or loss and fair value through other comprehensive income will mature on various dates between 2027 to 2071 with interest rates ranging from 2.15% to 5.65% per annum.*

As of December 31, 2024, Bank's Government Bonds in United States Dollar classified as fair value through profit or loss and fair value through other comprehensive income will mature on various dates between 2031 to 2054 with interest rates ranging from 2.15% to 5.125% per annum.

The interest payment of the fixed rate government bonds is collectible every 6 months, with Bank Indonesia acting as the payment agent.

- f. *Information in respect of maturities for securities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.*
- g. *Unrealized gains/(loss) from changes in fair values through other comprehensive income securities are as follows:*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Saldo awal	(554,390)	141,741	Beginning balance
Perubahan nilai wajar	1,261,896	(860,148)	Changes in fair value
Cadangan kerugian penurunan nilai (Catatan 8.h)	--	749	Allowance for impairment losses (Note 8.h)
Pajak penghasilan yang akan direklasifikasi ke laba rugi (Catatan 21.f)	(239,903)	163,268	Income tax which will reclassified to profit or loss (Note 21.f)
Saldo akhir	467,603	(554,390)	Ending balance

- h. Seluruh efek-efek tidak mengalami peningkatan signifikan atas risiko kredit sejak pengakuan awal dan tidak memiliki bukti objektif penurunan nilai. Perubahan cadangan kerugian penurunan nilai efek-efek adalah sebagai berikut:
- h. All securities have not experienced a significant increase in credit risk since initial recognition and show no objective evidence of impairment. The changes in the allowance for impairment losses on securities are as follows:*

2025					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	749	--	--	749	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	(749)	--	--	(749)	Net remeasurement
Total perubahan tahun berjalan	(749)	--	--	(749)	Changes for the year
Dampak valuta asing	--	--	--	--	Foreign exchange
Saldo akhir	--	--	--	--	Ending balance

2024					
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	844	--	--	844	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	(95)	--	--	(95)	Net remeasurement
Total perubahan tahun berjalan	(95)	--	--	(95)	Changes for the year
Dampak valuta asing	--	--	--	--	Foreign exchange
Saldo akhir	749	--	--	749	Ending balance

Cadangan kerugian penurunan nilai atas efek-efek dibentuk atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain, sehingga disajikan pada akun penghasilan komprehensif lain (Catatan 8.g).

Allowance for impairment losses on securities is established for securities measured at fair value through other comprehensive income, so the amount is presented in other comprehensive income (Note 8.g).

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai untuk tahun 2025 dan 2024 telah memadai.

The Bank's management believed that allowance for impairment losses in 2025 and 2024 is adequate.

- i. Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat efek-efek yang dijaminkan.
- i. As of December 31, 2025 and 2024, there were no securities which were pledged.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

9. Efek-Efek yang Dibeli dengan Janji Dijual Kembali

Pada 31 Desember 2025 dan 2024, efek-efek yang dibeli dengan janji dijual kembali masing-masing sebesar Rp6.717.210 dan Rp1.389.981 dengan detail sebagai berikut:

9. Securities Purchased Under Agreement to Resell

As of December 31, 2025 and 2024, securities purchased under agreement to resell amounting to Rp6,717,210 and Rp1,389,981, respectively with detail as follows:

31 Desember/December 31, 2025							
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third Parties							
PT Bank Rakyat Indonesia (Persero) Tbk	Obligasi Pemerintah/ Government bonds	10,000	9 Desember/ December 9, 2025	6 Januari/ January 6, 2026	9,957	(7)	9,950
PT Bank Mandiri (Persero) Tbk	Obligasi Pemerintah/ Government bonds	100,000	9 Desember/ December 9, 2025	6 Januari/ January 6, 2026	101,185	(67)	101,118
PT Bank Rakyat Indonesia (Persero) Tbk	Obligasi Pemerintah/ Government bonds	10,000	11 Desember/ December 11, 2025	8 Januari/ January 8, 2026	9,974	(9)	9,965
PT Maybank Indonesia Tbk	Obligasi Pemerintah/ Government bonds	150,000	15 Desember/ December 15, 2025	12 Januari/ January 12, 2026	149,967	(219)	149,748
PT Bank Rakyat Indonesia (Persero) Tbk	Obligasi Pemerintah/ Government bonds	10,000	15 Desember/ December 15, 2025	12 Januari/ January 12, 2026	9,998	(15)	9,983
PT Bank Rakyat Indonesia (Persero) Tbk	Obligasi Pemerintah/ Government bonds	10,000	16 Desember/ December 16, 2025	13 Januari/ January 13, 2026	9,646	(15)	9,631
PT Bank Nationalnobu Tbk	SRBI/ SRBI	10,000	18 Desember/ December 18, 2025	2 Januari/ January 2, 2026	9,893	(1)	9,892
PT Maybank Indonesia Tbk	Obligasi Pemerintah/ Government bonds	250,000	19 Desember/ December 19, 2025	2 Januari/ January 2, 2026	240,595	(32)	240,563
PT Bank OCBC NISP Tbk.	SRBI/ SRBI	10,000	22 Desember/ December 22, 2025	5 Januari/ January 5, 2026	9,833	(5)	9,828
PT Pan Indonesia Bank Tbk	SRBI/ SRBI	10,000	22 Desember/ December 22, 2025	5 Januari/ January 5, 2026	9,738	(5)	9,733
PT Victoria Internasional Tbk	Obligasi Pemerintah/ Government bonds	150,000	22 Desember/ December 22, 2025	5 Januari/ January 5, 2026	147,842	(80)	147,762
PT Victoria Internasional Tbk	Obligasi Pemerintah/ Government bonds	100,000	23 Desember/ December 23, 2025	6 Januari/ January 6, 2026	98,567	(66)	98,501
PT Maybank Indonesia Tbk	Obligasi Pemerintah/ Government bonds	150,000	23 Desember/ December 23, 2025	6 Januari/ January 6, 2026	144,479	(97)	144,382
PT Pan Indonesia Bank Tbk	Obligasi Pemerintah/ Government bonds	1,000,000	29 Desember/ December 29, 2025	12 Januari/ January 12, 2026	982,544	(1,423)	981,121
PT Maybank Indonesia Tbk	Obligasi Pemerintah/ Government bonds	500,000	29 Desember/ December 29, 2025	12 Januari/ January 12, 2026	516,452	(764)	515,688
PT Bank Danamon Indonesia Tbk	SRBI/ SRBI	500,000	29 Desember/ December 29, 2025	5 Januari/ January 5, 2026	482,850	(257)	482,593
PT Bank KB Bukopin Tbk	Obligasi Pemerintah/ Government bonds	50,000	30 Desember/ December 30, 2025	13 Januari/ January 13, 2026	49,209	(79)	49,130
PT Victoria International Tbk	Obligasi Pemerintah/ Government bonds	50,000	30 Desember/ December 30, 2025	13 Januari/ January 13, 2026	49,346	(80)	49,266
PT Bank Danamon Indonesia Tbk	SRBI/ SRBI	300,000	30 Desember/ December 30, 2025	6 Januari/ January 6, 2026	289,910	(195)	289,715
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	Obligasi Pemerintah/ Government bonds	750,000	31 Desember/ December 31, 2025	7 Januari/ January 7, 2026	734,753	(585)	734,168
PT Bank DBS Indonesia	Obligasi Pemerintah/ Government bonds	500,000	31 Desember/ December 31, 2025	7 Januari/ January 7, 2026	497,480	(396)	497,084
PT Bank CIMB Niaga Tbk	Obligasi Pemerintah/ Government bonds	500,000	31 Desember/ December 31, 2025	14 Januari/ January 14, 2026	493,648	(854)	492,794
PT Bank CIMB Niaga Tbk	Obligasi Pemerintah/ Government bonds	500,000	31 Desember/ December 31, 2025	12 Januari/ January 12, 2026	515,516	(755)	514,761
Bank Indonesia	Obligasi Pemerintah/ Government bonds	1,184,928	31 Desember/ December 31, 2025	7 Januari/ January 7, 2026	1,160,752	(918)	1,159,834
Total		6,804,928			6,724,134	(6,924)	6,717,210

31 Desember/December 31, 2024							
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Due date	Nilai penjualan kembali/ Resale amount	Pendapatan bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third Parties							
PT Standard Chartered Bank Jakarta	SRBI/ SRBI	10,000	18 Desember/ December 18, 2024	2 Januari/ January 2, 2025	9,825	(2)	9,823
PT Bank Kalteng	SRBI/ SRBI	80,000	18 Desember/ December 18, 2024	2 Januari/ January 2, 2025	76,899	(14)	76,885
PT Bank KB Bukopin Tbk	Obligasi Pemerintah/ Government bonds	250,000	20 Desember/ December 20, 2024	10 Januari/ January 10, 2025	262,390	(431)	261,959
PT Bank Pan Indonesia Tbk	SRBI/ SRBI	1,000,000	23 Desember/ December 23, 2024	6 Januari/ January 6, 2025	997,184	(884)	996,300
PT Bank MNC International Tbk	Obligasi Pemerintah/ Government bonds	50,000	27 Desember/ December 27, 2024	10 Januari/ January 10, 2025	45,087	(73)	45,014
Total		1,390,000			1,391,385	(1,404)	1,389,981

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Pada tanggal 31 Desember 2025 dan 2024, Manajemen Bank berpendapat bahwa tidak terdapat penurunan nilai pada efek-efek yang dibeli dengan janji dijual kembali, sehingga cadangan kerugian penurunan nilai tidak dibentuk.

Seluruh efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Tingkat suku bunga rata-rata tertimbang setahun untuk efek-efek yang dibeli dengan janji dijual kembali untuk tahun yang berakhir 31 Desember 2025 dan 2024 masing-masing adalah 4,74% dan 6,49%.

As of December 31, 2025 and 2024, the Bank's Management believes that there was no impairment in securities purchased under agreement to resell so allowance for impairment on losses was not established.

All securities purchased under agreement to resell as of December 31, 2025 and 2024 are classified as current.

Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

The weighted average of interest rate per annum for securities purchased under agreement to resell for the years ended December 31, 2025 and 2024 were 4.74% and 6.49%, respectively.

10. Tagihan dan Liabilitas Derivatif

Ikhtisar atas tagihan derivatif dan liabilitas derivatif pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

10. Derivative Receivables and Payables

The summary of derivative receivables and derivative payables as of December 31, 2025 and 2024 is as follows:

31 Desember/December 31, 2025					
Transaksi	Nilai nosional	Nilai Wajar/Fair Value		Transactions	
	(kontrak) (ekuivalen	Tagihan	Liabilitas		
	dengan Rp)/	derivatif/	derivatif/		
	Notional amount	Derivative	Derivative		
	(contract)				
	(equivalent to Rp)	receivables	payables		
Terkait nilai tukar					
Pihak berelasi (Catatan 39)					
Related to exchange rate contracts					
Related parties (Note 39)					
Swap					
Swap					
Dolar Amerika Serikat	1,384,025	--	6,767	United States Dollar	
Pihak ketiga					
Third parties					
Swap					
Swap					
Dolar Amerika Serikat	12,519,214	34,032	67,199	United States Dollar	
Mata uang asing lain	864,842	3	33,842	Other foreign currencies	
Spot - beli					
Spot - buy					
Dolar Amerika Serikat	1,280,369	2,799	3,072	United States Dollar	
Mata uang asing lain	7,931	5	--	Other foreign currencies	
Spot - jual					
Spot - sell					
Dolar Amerika Serikat	122,514	--	369	United States Dollar	
Mata uang asing lain	12,285	21	1	Other foreign currencies	
Forward - beli					
Forward - buy					
Dolar Amerika Serikat	933,800	7,529	1,836	United States Dollar	
		44,389	106,319		
		44,389	106,319		

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2024				
Transaksi	Nilai nosional	Nilai Wajar/Fair Value		Transactions
	(kontrak) (ekuivalen			
	dengan Rp)/	Tagihan	Liabilitas	
	Notional amount	derivatif/	derivatif/	
	(contract)	Derivative	Derivative	
	(equivalent to Rp)	receivables	payables	
Terkait nilai tukar				
Pihak berelasi				
Spot - jual				Spot - sell
Dolar Amerika Serikat	32,190	104	--	United States Dollar
Forward - beli				Forward - buy
Dolar Amerika Serikat	185,133	1,997	--	United States Dollar
		2,101	--	
Pihak ketiga				
Swap				Swap
Dolar Amerika Serikat	8,455,049	37,371	107,302	United States Dollar
Mata uang asing lain	970,796	602	10,699	Other foreign currencies
Spot - beli				Spot - buy
Dolar Amerika Serikat	24,387	16	31	United States Dollar
Mata uang asing lain	424,498	--	1,552	Other foreign currencies
Spot - jual				Spot - sell
Dolar Amerika Serikat	401,651	1,625	--	United States Dollar
Mata uang asing lain	10,014	35	--	Other foreign currencies
Forward - beli				Forward - buy
Dolar Amerika Serikat	758,396	6,981	1,241	United States Dollar
Forward - jual				Forward - sell
Dolar Amerika Serikat	17,704	3	234	United States Dollar
		46,633	121,059	
Total		48,734	121,059	Total

Seluruh tagihan dan liabilitas derivatif pada tanggal 31 Desember 2025 dan 2024 diklasifikasikan lancar.

All derivative receivables and payables as of December 31, 2025 and 2024 are classified as current.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 dan 2024 tidak diperlukan.

The Bank's management believed that allowance for impairment losses as of December 31, 2025 and 2024 were not required.

11. Kredit yang Diberikan

11. Loans

Kredit yang diberikan terdiri dari:

Loans consist of the following:

a. Berdasarkan jenis kredit dan mata uang

a. Based on type of loans and currency

	2025	2024	
Pihak berelasi (Catatan 39)			Related parties (Note 39)
Rupiah:			Rupiah:
Investasi	1,185,651	1,207,314	Investment
Modal kerja	674,438	509,020	Working capital
Konsumsi	40,739	26,716	Consumer
	1,900,828	1,743,050	
Total kredit pihak berelasi	1,900,828	1,743,050	Total related parties loans

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Pihak ketiga			Third parties
Rupiah:			Rupiah:
Investasi	29,481,890	34,652,312	Investment
Konsumsi	8,783,462	8,470,276	Consumer
Modal kerja	7,124,403	6,780,737	Working capital
	<u>45,389,755</u>	<u>49,903,325</u>	
Mata uang asing:			Foreign currencies:
Investasi	14,603,066	7,946,515	Investment
Modal kerja	5,345,742	5,061,762	Working capital
	<u>19,948,808</u>	<u>13,008,277</u>	
Total kredit pihak ketiga	<u>65,338,563</u>	<u>62,911,602</u>	Total third parties loans
	67,239,391	64,654,652	
Pendapatan bunga yang ditangguhkan	<u>(8,857)</u>	<u>(9,371)</u>	Unearned interest income
	67,230,534	64,645,281	
Cadangan kerugian penurunan nilai	<u>(804,800)</u>	<u>(664,877)</u>	Allowance for impairment losses
Total kredit yang diberikan - neto	<u>66,425,734</u>	<u>63,980,404</u>	Total loans - net

b. Berdasarkan sektor ekonomi dan mata uang

b. Based on economic sector and currency

	2025	2024	
Rupiah			Rupiah
Pengangkutan, pergudangan dan komunikasi	10,504,107	9,050,038	Transportation, warehouse and communication
Jasa usaha	9,553,575	11,153,044	Business services
Perindustrian	6,234,312	6,564,302	Industrial
Pertanian, perburuan dan sarana pertanian	5,097,976	5,462,559	Agriculture, hunting and agriculture improvement
Pertambangan	4,080,413	4,708,864	Mining
Perdagangan, restoran dan perhotelan	1,942,562	2,333,629	Trading, restaurant and hotel
Konstruksi	889,800	3,401,514	Construction
Listrik, gas dan air	269,199	234,287	Electricity, gas and water
Jasa sosial	224,740	238,718	Social services
Lain-lain	8,493,899	8,499,420	Others
	<u>47,290,583</u>	<u>51,646,375</u>	
Mata uang asing			Foreign currencies
Pengangkutan, pergudangan dan komunikasi	7,401,905	2,504,205	Transportation, warehouse and communication
Pertambangan	4,817,567	3,534,894	Mining
Jasa usaha	3,135,796	5,390,289	Business services
Perindustrian	2,040,695	558,530	Industrial
Listrik, gas dan air	1,744,823	-	Electricity, gas and water
Perdagangan, restoran dan perhotelan	808,022	1,020,359	Trading, restaurant and hotel
	<u>19,948,808</u>	<u>13,008,277</u>	
Total	<u>67,239,391</u>	<u>64,654,652</u>	Total
Dikurangi:			Less:
Pendapatan bunga yang ditangguhkan	<u>(8,857)</u>	<u>(9,371)</u>	Unearned interest income
Cadangan kerugian penurunan nilai	<u>(804,800)</u>	<u>(664,877)</u>	Allowance for impairment losses
Neto	<u>66,425,734</u>	<u>63,980,404</u>	Net

c. Berdasarkan jangka waktu

Berdasarkan jangka waktu perjanjian kredit sebelum dikurangi pendapatan bunga yang ditangguhkan dan cadangan kerugian penurunan nilai.

	2025	2024
Rupiah		
Kurang dari 1 tahun	13,048,715	12,955,288
1 - 2 tahun	3,436,440	1,893,243
>2 - 5 tahun	12,349,069	13,093,702
Lebih dari 5 tahun	18,456,359	23,704,142
	<u>47,290,583</u>	<u>51,646,375</u>
Mata uang asing		
Kurang dari 1 tahun	925,863	581,853
>2 - 5 tahun	8,334,870	6,803,894
Lebih dari 5 tahun	10,688,075	5,622,530
	<u>19,948,808</u>	<u>13,008,277</u>
Total	<u>67,239,391</u>	<u>64,654,652</u>

Kredit yang diberikan ke pihak berelasi diungkapkan pada Catatan 39. Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Berikut ini adalah informasi lainnya sehubungan dengan kredit yang diberikan:

- Kredit yang diberikan dalam mata uang asing terdiri dari Dolar Amerika Serikat dan Dolar Singapura.
- Kredit yang diberikan dijamin dengan agunan tunai berupa giro (Catatan 16), deposito berjangka (Catatan 18), agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh perbankan.

d. Suku bunga rata-rata tertimbang setahun atas kredit yang diberikan adalah sebagai berikut:

	2025	2024
Rupiah		
Investasi	10.37%	10.81%
Modal kerja	9.43%	10.11%
Konsumsi	12.62%	11.34%
Mata uang asing		
Investasi	6.77%	9.50%
Modal kerja	6.76%	7.25%

c. Based on loan periods

Based on the loan agreement term before deducting deferred interest income and allowance for impairment losses.

	2025	2024
Rupiah		
Less than 1 year	13,048,715	12,955,288
1 - 2 years	3,436,440	1,893,243
>2 - 5 years	12,349,069	13,093,702
More than 5 years	18,456,359	23,704,142
	<u>47,290,583</u>	<u>51,646,375</u>
Foreign currencies		
Less than 1 year	925,863	581,853
>2 - 5 years	8,334,870	6,803,894
More than 5 years	10,688,075	5,622,530
	<u>19,948,808</u>	<u>13,008,277</u>
Total	<u>67,239,391</u>	<u>64,654,652</u>

Loans to related parties are disclosed in Note 39. Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair are disclosed in Note 44.

Other information relating to loans were as follows:

- Loans in foreign currencies were denominated in United States Dollar and Singapore Dollar.
- Loans are secured with cash collaterals consisting of current accounts (Note 16), time deposits (Note 18), collaterals bonded by security right or powers of attorney to sell and by other guarantees generally accepted by banks.

d. The weighted average interest rates per annum for loans are as follows:

	2025	2024
Rupiah		
Investment	10.37%	10.81%
Working capital	9.43%	10.11%
Consumer	12.62%	11.34%
Foreign currencies		
Investment	6.77%	9.50%
Working capital	6.76%	7.25%

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

e. Kredit konsumsi terdiri dari:

Rupiah
 Kartu kredit
 Kredit kendaraan bermotor
 Kredit pemilikan rumah
 Kredit perorangan lainnya
Total

2025	2024
6,826,090	6,702,966
1,762,663	1,545,461
126,077	162,648
109,371	85,917
8,824,201	8,496,992

Rupiah
 Credit card
 Motor vehicle loans
 Housing loans
 Other personal loans
Total

f. Rincian kredit yang diberikan pada pihak berelasi (sebelum cadangan kerugian penurunan nilai) adalah sebagai berikut (Catatan 39):

Pinjaman perusahaan yang merupakan pihak berelasi
 Pinjaman manajemen kunci
 Pinjaman komisaris dan direksi perusahaan yang merupakan pihak berelasi
Total

2025	2024
1,832,944	1,686,462
11,090	13,795
56,794	42,793
1,900,828	1,743,050

Loans to related companies
 Loans to the Bank's key management personnel
 Loans to related companies' directors and commissioners
Total

Pinjaman direksi dan karyawan Bank merupakan kredit yang diberikan untuk pembelian kendaraan dan rumah dengan jangka waktu yang berkisar antara 1 (satu) sampai dengan 15 (lima belas) tahun serta kartu kredit dengan suku bunga setahun rata-rata (tidak termasuk kartu kredit) berkisar antara 9,50%-10,00% untuk tahun 2025 dan 2024, yang dilunasi melalui pemotongan gaji setiap bulan.

Loans to the Bank's directors and employees represent loans granted for car loans, housing loans with terms ranging from 1 (one) to 15 (fifteen) years with an average loan interest of (exclude credit card) between 9.50%-10.00% per annum in 2025 and 2024, respectively, which are collected through monthly payroll deductions.

g. Kredit sindikasi
 Kredit sindikasi merupakan kredit yang diberikan kepada debitur berdasarkan perjanjian pembiayaan bersama dengan bank-bank lain.

g. Syndicated loans
 Syndicated loans represent loans provided to debtors based on syndication agreements with other banks.

Keikutsertaan bank dalam kredit sindikasi dengan bank-bank lain adalah sebesar Rp13.511.772 dan Rp4.961.139 masing-masing pada tanggal 31 Desember 2025 dan 2024.

Bank's participation in syndicated loans with other banks amounted to Rp13,511,772 and Rp4,961,139 as of December 31, 2025 and 2024, respectively.

Keikutsertaan bank dalam kredit sindikasi, dimana bank bertindak sebagai anggota sindikasi adalah sebagai berikut:

Bank's participation in syndicated loans, in which bank acts as the syndication member is as follows:

	2025	2024
% Partisipasi	1.53%-74.11%	1.53%-74.11%

% Participation

h. Kredit bermasalah dan cadangan kerugian penurunan nilai berdasarkan sektor ekonomi, rasio kredit bermasalah Bank sesuai dengan peraturan Otoritas Jasa Keuangan serta rasio Usaha, Mikro, Kecil & Menengah (UMKM) terhadap kredit yang diberikan, Batas Maksimum Pemberian Kredit (BMPK), kredit yang direstrukturisasi serta kolektibilitas sesuai Peraturan Otoritas Jasa Keuangan diungkapkan pada Catatan 49b.

h. *Non-performing loans and the allowance for impairment losses by economic sector, the Bank's non-performing loan ratios in accordance with the regulations of the Financial Services Authority, as well as the Micro, Small and Medium Enterprise (SME) loan ratio to total loans granted, the Legal Lending Limit (LLL), restructured loans, and loan collectibility in accordance with the regulations of the Financial Services Authority are disclosed in Note 49b.*

i. **Perubahan nilai bruto dan cadangan kerugian penurunan nilai**

i. **Movement of gross carrying amount and allowance for impairment losses**

Perubahan nilai bruto

Movement of gross carrying amount

2025					
	Stage 1	Stage 2	Stage 3	Total	
Nilai tercatat bruto awal 1 Januari 2025	60,228,118	2,447,580	1,978,954	64,654,652	Initial gross carrying amount as at January 1, 2025
Transfer ke kerugian kredit ekspektasian 12 bulan (stage 1)	29,392	(28,273)	(1,119)	--	Transfer to 12 month expected credit losses (stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	(1,637,516)	1,642,374	(4,858)	--	Transfer to lifetime expected credit losses - unimpaired (stage 2)
Transfer ke kerugian kredit ekspektasian yang mengalami penurunan nilai (stage 3)	(1,073,813)	(152,707)	1,226,520	--	Transfer to lifetime expected credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	57,546,181	3,908,974	3,199,497	64,654,652	Total beginning balance after transfer
Pengukuran kembali nilai tercatat - neto	4,380,021	(1,315,700)	(581,529)	2,482,792	Remeasurement of carrying amount - net
Aset keuangan yang dihapus buku	--	--	(591,924)	(591,924)	Write-off assets
Dampak valuta asing	693,871	--	--	693,871	Effects of foreign exchange
Saldo akhir	62,620,073	2,593,274	2,026,044	67,239,391	Ending balance

2024					
	Stage 1	Stage 2	Stage 3	Total	
Nilai tercatat bruto awal 1 Januari 2024	64,250,569	1,011,970	1,042,180	66,304,719	Initial gross carrying amount as at January 1, 2024
Transfer ke kerugian kredit ekspektasian 12 bulan (stage 1)	(3,034,539)	1,853,239	1,181,300	--	Transfer to 12 month expected credit losses (stage 1)
Transfer ke kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (stage 2)	19,392	(106,181)	86,789	--	Transfer to lifetime expected credit losses - unimpaired (stage 2)
Transfer ke kerugian kredit ekspektasian yang mengalami penurunan nilai (stage 3)	(1,179,462)	(86,285)	1,265,747	--	Transfer to lifetime expected credit losses - impaired (stage 3)
Total saldo awal setelah pengalihan	60,055,960	2,672,743	3,576,016	66,304,719	Total beginning balance after transfer
Pengukuran kembali nilai tercatat - neto	(318,476)	(225,163)	(1,176,187)	(1,719,826)	Remeasurement of carrying amount - net
Aset keuangan yang dihapus buku	--	--	(420,875)	(420,875)	Write-off assets
Dampak valuta asing	490,634	--	--	490,634	Effects of foreign exchange
Saldo akhir	60,228,118	2,447,580	1,978,954	64,654,652	Ending balance

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Perubahan cadangan kerugian penurunan nilai

Movement of allowance for impairment losses

	2025				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal tahun	187,886	95,291	381,700	664,877	Beginning balance
Transfer ke:					Transfer to:
Kerugian kredit ekspektasian 12 bulan (<i>stage 1</i>)	298	(261)	(37)	--	12 month expected credit losses (<i>stage 1</i>)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (<i>stage 2</i>)	(69,971)	70,330	(359)	--	Lifetime expected credit losses - unimpaired (<i>stage 2</i>)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (<i>stage 3</i>)	(180,796)	(51,469)	232,265	--	Lifetime expected credit losses - impaired (<i>stage 3</i>)
Total saldo awal setelah pengalihan	(62,583)	113,891	613,569	664,877	Total beginning balance after transfer
Penambahan cadangan kerugian penurunan nilai - neto	254,605	(11,335)	240,505	483,775	Addition of allowance for impairment losses - net
Aset keuangan yang dihapus buku	--	--	(591,924)	(591,924)	Write-off of financial assets
Penerimaan kembali atas aset keuangan yang dihapus buku	--	--	247,360	247,360	Recoveries from previously written off of financial assets
Dampak valuta asing	712	--	--	712	Effects of foreign exchange
Saldo akhir	192,734	102,556	509,510	804,800	Ending balance

	2024				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal tahun	283,361	57,929	263,526	604,816	Beginning balance
Transfer ke:					Transfer to:
Kerugian kredit ekspektasian 12 bulan (<i>stage 1</i>)	(222,573)	73,515	149,058	--	12 month expected credit losses (<i>stage 1</i>)
Kerugian kredit ekspektasian sepanjang umurnya - tidak mengalami penurunan nilai (<i>stage 2</i>)	176	(26,101)	25,925	--	Lifetime expected credit losses - unimpaired (<i>stage 2</i>)
Kerugian kredit ekspektasian sepanjang umurnya - mengalami penurunan nilai (<i>stage 3</i>)	(149,025)	(25,857)	174,882	--	Lifetime expected credit losses - impaired (<i>stage 3</i>)
Total saldo awal setelah pengalihan	(88,061)	79,486	613,391	604,816	Total beginning balance after transfer
Penambahan cadangan kerugian penurunan nilai - neto	275,281	15,805	(72,898)	218,188	Addition of allowance for impairment losses - net
Aset keuangan yang dihapus buku	--	--	(420,875)	(420,875)	Write-off of financial assets
Penerimaan kembali atas aset keuangan yang dihapus buku	--	--	262,082	262,082	Recoveries from previously written off of financial assets
Dampak valuta asing	666	--	--	666	Effects of foreign exchange
Saldo akhir	187,886	95,291	381,700	664,877	Ending balance

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas kredit yang diberikan telah memadai.

The Bank's management believes that the allowance for impairment losses on loans was adequate.

- j. Kredit yang disalurkan dengan sistem pembiayaan bersama (*joint financing*) pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp10.499.035 dan Rp8.960.990 yang dilakukan dengan dan tanpa tanggung renteng (*with and without recourse*).

- j. Joint financing loans as of December 31, 2025 and 2024 amounted to Rp10,499,035 and Rp8,960,990, respectively, which were made on a with recourse or without recourse basis.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Jumlah kredit dengan pola pembiayaan bersama (*joint financing*) dengan pihak berelasi adalah sebagai berikut:

The balances of the joint financing loans with related parties are as follows:

	2025	2024	
PT Mega Central Finance	6,842,252	4,889,978	PT Mega Central Finance
PT Mega Auto Finance	2,424,283	2,505,092	PT Mega Auto Finance
PT Mega Finance	1,175,132	1,503,480	PT Mega Finance
Total	10,441,667	8,898,550	Total

Seluruh kredit dengan pola pembiayaan bersama (*joint financing*) dengan pihak berelasi tersebut dilakukan secara tanpa tanggung renteng (*without recourse*).

Joint financing facilities with the related parties are made on a without recourse basis.

Pada tanggal 31 Desember 2025 dan 2024, jumlah pembiayaan bersama yang dilakukan secara tanpa tanggung renteng (*without recourse*) adalah masing-masing sebesar Rp10.441.667 dan Rp8.898.550. Risiko kredit yang ditanggung oleh Bank adalah sesuai dengan porsi kredit yang dibiayai oleh Bank yang berkisar antara 90% sampai dengan 99% sebagaimana disebutkan dalam perjanjian.

As of December 31, 2025 and 2024 the balances of joint financing loans which were made on a without recourse basis amounted to Rp10,441,667 and Rp8,898,550, respectively. The Bank is exposed to credit risk based on the percentage of credit financing contributed by the Bank, which ranged from 90% to 99% as stipulated in the joint financing agreement.

k. Ikhtisar perubahan kredit yang dihapusbukukan adalah sebagai berikut:

k. The changes in cumulative written-off loans are as follows:

	2025	2024	
Saldo awal	6,104,206	5,945,413	Beginning balance
Penghapusbukuan dalam tahun berjalan	591,924	420,875	Write-off during the year
Penerimaan kembali kredit yang telah dihapusbukukan	(247,360)	(262,082)	Recoveries of previously written-off loan
Saldo akhir	6,448,770	6,104,206	Ending balance

12. Tagihan dan Utang Akseptasi

12. Acceptance Receivables and Payables

a. Tagihan akseptasi

Rincian tagihan akseptasi berdasarkan pihak, mata uang dan pihak berelasi:

a. Acceptance receivables

Details of acceptance receivables based on the counterparty, currency and related parties:

	2025	2024	
Mata uang asing			Foreign currencies
Pihak ketiga			Third parties
Nasabah	986	9,234	Debtors
Total	986	9,234	Total
Cadangan kerugian penurunan nilai	(1)	(12)	Allowance for impairment loss
Neto	985	9,222	Net

Rincian tagihan akseptasi berdasarkan sisa umur jatuh tempo adalah sebagai berikut (Catatan 45e):

The details of acceptances receivables based on the remaining period to maturity date are as follows (Note 45e):

	2025	2024	
Mata uang asing			Foreign currencies
<1 bulan	331	3,119	<1 month
1 - 3 bulan	655	4,905	1 - 3 months
>3 - 6 bulan	--	1,210	>3 - 6 months
Total	986	9,234	Total

b. Utang akseptasi

b. Acceptance payables

	2025	2024	
Mata uang asing			Foreign currencies
Pihak ketiga			Third parties
Bank	986	9,234	Bank
Total	986	9,234	Total

Seluruh tagihan dan utang akseptasi tidak mengalami peningkatan signifikan atas risiko kredit sejak pengakuan awal dan tidak memiliki bukti objektif penurunan nilai. Perubahan cadangan kerugian penurunan nilai tagihan dan utang akseptasi adalah sebagai berikut:

All acceptance receivables and acceptance payables have not experienced a significant increase in credit risk since initial recognition and show no objective evidence of impairment. The changes in the allowance for impairment losses on acceptance receivables and acceptance payables are as follows:

	2025				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	12	--	--	12	Beginning balance
Aset keuangan baru	--	--	--	--	New financial assets
Pengukuran kembali bersih	(12)	--	--	(12)	New remeasurement
Penghapusbukuan	--	--	--	--	Written off
Total perubahan tahun berjalan	(12)	--	--	(12)	Changes for the year
Dampak valuta asing	1	--	--	1	Foreign exchange
Saldo akhir	1	--	--	1	Ending balance

	2024				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	--	--	--	--	Beginning balance
Aset keuangan baru	11	--	--	11	New financial assets
Pengukuran kembali bersih	--	--	--	--	New remeasurement
Total perubahan tahun berjalan	11	--	--	11	Changes for the year
Dampak valuta asing	1	--	--	1	Foreign exchange
Saldo akhir	12	--	--	12	Ending balance

Manajemen Bank berpendapat bahwa cadangan kerugian penurunan nilai untuk tahun 2025 dan 2024 telah memadai.

The Bank's management believed that allowance for impairment losses in 2025 and 2024 is adequate.

Informasi mengenai jatuh tempo diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Information in respect of maturities is disclosed in Note 45e. Information with regards to the classification and fair value is disclosed in Note 44.

13. Aset Tetap dan Aset Hak-Guna

13. Fixed Assets and Right-of-Use Assets

31 Desember 2025/December 31, 2025													
	Saldo Awal/ Beginning Balance	Penambahan/ Addition	Pengurangan/ Deduction	Reklasifikasi/ Reclassification	Revaluasi/ Revaluations	Saldo Akhir/ Ending Balance							
Kepemilikan langsung							Direct ownership						
Biaya perolehan/nilai revaluasi							Cost/revaluation value						
Aset tetap							Fixed assets						
Tanah	3,823,993	4,779	--	2,116	283,244	4,114,132	Land						
Bangunan	2,350,615	521	--	--	(130,991)	2,220,145	Buildings						
Peralatan kantor	1,064,401	84,812	(24,238)	33,018	--	1,157,993	Office equipment						
Perabot kantor	414,854	7,183	(18,572)	165	--	403,630	Furniture and fixtures						
Kendaraan	143,696	1,896	(4,112)	--	--	141,480	Vehicles						
Perbaikan gedung	128,358	3,146	(921)	--	--	130,583	Building improvements						
Total	7,925,917	102,337	(47,843)	35,299	152,253	8,167,963	Total						
Aset dalam penyelesaian	15,038	23,235	--	(35,299)	--	2,974	Construction in progress						
Total biaya perolehan	7,940,955	125,572	(47,843)	--	152,253	8,170,937	Total cost						
Aset hak-guna							Right-of-use of assets						
Bangunan	264,486	9,581	--	--	--	274,067	Buildings						
Total	8,205,441	135,153	(47,843)	--	152,253	8,445,004	Total						
Kepemilikan langsung							Direct ownership						
Akumulasi penyusutan							Accumulated Depreciation						
Aset tetap							Fixed assets						
Bangunan	(355,575)	(175,844)	--	--	531,357	(62)	Buildings						
Peralatan kantor	(888,638)	(122,831)	24,236	--	--	(987,233)	Office equipment						
Perabot kantor	(399,340)	(5,545)	18,546	--	--	(386,339)	Furniture and fixtures						
Kendaraan	(135,571)	(2,209)	4,111	--	--	(133,669)	Vehicles						
Perbaikan gedung	(121,647)	(4,068)	916	--	--	(124,799)	Building improvements						
Total akumulasi penyusutan	(1,900,771)	(310,497)	47,809	--	531,357	(1,632,102)	Total accumulated depreciation						
Aset hak-guna							Right-of-use of assets						
Bangunan	(230,657)	(20,208)	--	--	--	(250,865)	Buildings						
Total	(2,131,428)	(330,705)	47,809	--	531,357	(1,882,967)	Total						
Nilai Buku bersih	<u>6,074,013</u>					<u>6,562,037</u>	Net book value						

31 Desember 2024/December 31, 2024													
	Saldo Awal/ Beginning Balance	Penambahan/ Addition	Pengurangan/ Deduction	Reklasifikasi/ Reclassification		Saldo Akhir/ Ending Balance							
Kepemilikan langsung							Direct ownership						
Biaya perolehan/nilai revaluasi							Cost/revaluation value						
Aset tetap							Fixed assets						
Tanah	3,823,993	--	--	--	--	3,823,993	Land						
Bangunan	2,350,615	--	--	--	--	2,350,615	Buildings						
Peralatan kantor	984,763	118,393	(89,256)	50,501	--	1,064,401	Office equipment						
Perabot kantor	423,247	4,896	(13,313)	24	--	414,854	Furniture and fixtures						
Kendaraan	146,494	--	(2,798)	--	--	143,696	Vehicles						
Perbaikan gedung	125,851	2,532	(185)	160	--	128,358	Building improvements						
Total	7,854,963	125,821	(105,552)	50,685	--	7,925,917	Total						
Aset dalam penyelesaian	17,998	47,725	--	(50,685)	--	15,038	Construction in progress						
Total biaya perolehan	7,872,961	173,546	(105,552)	--	--	7,940,955	Total cost						
Aset hak-guna							Right-of-use of assets						
Bangunan	248,924	15,562	--	--	--	264,486	Buildings						
Total	8,121,885	189,108	(105,552)	--	--	8,205,441	Total						
Kepemilikan langsung							Direct ownership						
Akumulasi penyusutan							Accumulated Depreciation						
Aset tetap							Fixed assets						
Bangunan	(179,745)	(175,830)	--	--	--	(355,575)	Buildings						
Peralatan kantor	(883,226)	(94,666)	89,254	--	--	(888,638)	Office equipment						
Perabot kantor	(405,638)	(6,945)	13,243	--	--	(399,340)	Furniture and fixtures						
Kendaraan	(133,937)	(4,432)	2,798	--	--	(135,571)	Vehicles						
Perbaikan gedung	(115,765)	(6,067)	185	--	--	(121,647)	Building improvements						
Total akumulasi penyusutan	(1,718,311)	(287,940)	105,480	--	--	(1,900,771)	Total accumulated depreciation						
Aset hak-guna							Right-of-use of assets						
Bangunan	(205,816)	(24,841)	--	--	--	(230,657)	Buildings						
Total	(1,924,127)	(312,781)	105,480	--	--	(2,131,428)	Total						
Nilai Buku bersih	<u>6,197,758</u>					<u>6,074,013</u>	Net book value						

Aset tetap

Pada tanggal 31 Desember 2025 dan 2024, Bank melakukan peninjauan kembali atas masa manfaat, metode penyusutan, dan nilai residu aset tetap dan menyimpulkan bahwa tidak terdapat perubahan atas metode dan asumsi tersebut.

Fixed assets

As of 31 December 2025 and 2024, the Bank's performed a review on useful life, depreciation method, and residual value of fixed assets and concluded that there was no change in those methodology and assumptions.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Beban penyusutan aset tetap yang dibebankan pada tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp310.497 dan Rp287.940 (Catatan 32).

Pada tanggal 31 Desember 2025, hak atas tanah yang dimiliki oleh Bank merupakan Hak Guna Bangunan (HGB) dan Hak Milik atas Satuan Rumah Susun (HMASRS) dengan sisa umur hak atas tanah tersebut berkisar antara 3 bulan sampai dengan 29 tahun dan dapat diperpanjang. Pada tanggal 31 Desember 2025, tanah dengan luas sebesar 1.314 m² masih dalam pengurusan penggabungan dan pembetulan sertifikat serta balik nama menjadi atas nama Bank di Badan Pertanahan Nasional Republik Indonesia (BPN-RI).

Manajemen berpendapat bahwa kepemilikan hak atas tanah tersebut dapat diperbarui/diperpanjang pada saat jatuh tempo.

Ruangan kantor yang disewakan kepada pihak berelasi (Catatan 14a) disajikan sebagai bagian dari aset tetap karena nilai buku dari ruangan yang disewakan tersebut tidak signifikan.

Aset tetap, kecuali aset dalam penyelesaian dan tanah, diasuransikan terhadap risiko kebakaran dan risiko lainnya berdasarkan suatu paket polis tertentu dengan nilai pertanggungan masing-masing sebesar Rp2.418.550 dan Rp2.434.763 pada tanggal 31 Desember 2025 dan 2024. Manajemen Bank berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungkan.

Pada tanggal 31 Desember 2025 dan 2024, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan masing-masing adalah sebesar Rp1.309.304 dan Rp1.265.487.

Manajemen Bank berpendapat bahwa tidak terdapat indikasi penurunan nilai atas aset tetap di atas pada tanggal 31 Desember 2025 dan 2024.

Penilaian terakhir atas tanah dan bangunan dilakukan oleh penilai independen eksternal KJPP Ruky, Safrudin & Rekan, dalam laporannya tertanggal 28 Januari 2026.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The depreciation expense for the years ended December 31, 2025 and 2024 amounted to Rp310,497 and Rp287,940, respectively (Note 32).

As of December 31, 2025, land titles are in the form of "Hak Guna Bangunan" (HGB) and "Hak Milik Atas Satuan Rumah Susun" (HMASRS - Strata title) with remaining terms for the related landrights ownership ranging from 3 months to 29 years and renewable upon their expiry. As of December 31, 2025, land of 1,314 sqm are in the process of merging, certificates correction and transfer of title into the Bank's name by the National Landrights Agency - the Republic of Indonesia (BPN-RI).

Management believes the ownership of land rights can be renewed/extended on maturity.

Office spaces that are rented out to related parties (Note 14a) were presented as part of fixed assets since the book value of rented spaces were not significant.

Fixed assets, except for construction in progress and land, were covered by insurance against fire and other risks under certain blanket policies with insured amount of Rp2,418,550 and Rp2,434,763 as of December 31, 2025 and 2024, respectively. The Bank's management believed that the insurance coverage was adequate to cover possible losses on the assets insured.

As of December 31, 2025 and 2024, the gross amount of fixed assets which have been fully depreciated and are still being used amounted to Rp1,309,304 and Rp1,265,487, respectively.

The Bank's management believes that there was no impairment indication on the above fixed assets as of December 31, 2025 and 2024.

The latest valuations of land and building are performed by KJPP Ruky, Safrudin & Rekan as external independent valuer, on its report dated January 28, 2026.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Penilaian dilakukan berdasarkan Standar Penilaian Indonesia, ditentukan berdasarkan transaksi pasar terkini dan dilakukan dengan ketentuan-ketentuan yang lazim. Metode penilaian yang dipakai adalah metode data pasar, metode biaya dan metode pendapatan.

Valuations are performed based on Indonesian Valuation Standards, determined based on reference to recent market transactions done on arm's length terms and appropriate requirements. The valuation methods used are market value approach, cost approach and income approach.

Informasi mengenai penilaian kembali aset tetap pada tanggal 31 Desember 2025 untuk kelompok aset tanah dan bangunan yang dilakukan oleh Bank adalah sebagai berikut:

Information on the revaluation of land and buildings as at December 31, 2025 performed by the Bank are as follows:

	Nilai buku sebelum revaluasi/ <i>Carrying amount before revaluation</i>	Nilai buku setelah revaluasi/ <i>Carrying amount after revaluation</i>	Surplus revaluasi/ Revaluation surplus	
Tanah	3,830,888	4,114,132	283,244	Land
Bangunan	1,819,614	2,219,980	400,366	Buildings
Total	5,650,502	6,334,112	683,610	Total

Penilaian kembali yang dilakukan atas tanah menghasilkan jumlah kenaikan nilai tercatat sebesar Rp283.244. Penilaian kembali yang dilakukan atas bangunan menghasilkan jumlah kenaikan nilai tercatat sebesar Rp400.366. Secara total kenaikan nilai tercatat yang timbul dari revaluasi tanah dan bangunan adalah sebesar Rp683.610 dan dicatat sebagai "Penghasilan Komprehensif Lain" sebesar Rp683.610.

The revaluation of land resulted in an increase in the carrying amount of Rp283,244. The revaluation of buildings resulted in an increase in the carrying amount of Rp400,366. In total, the increase in the carrying amounts arising from the revaluation of land and buildings amounted to Rp683,610 and was recognized as "Other Comprehensive Income" amounting to Rp683,610.

Perubahan surplus revaluasi aset neto setelah pajak adalah sebagai berikut:

The movements in the asset revaluation surplus net of tax are as follows:

	2025	2024	
Saldo awal	3,033,358	3,309,118	Beginning balance
Surplus revaluasi aset tetap	683,610	--	Revaluation surplus of fixed assets
Dampak pajak	(76,070)	--	Tax impact
Pemindahan surplus aset tetap ke saldo laba	(275,760)	(275,760)	Transfer of revaluation surplus of fixed assets to retained earnings
Saldo akhir	3,365,138	3,033,358	Ending balance

Untuk tahun – tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, Bank mencatat laba atas pelepasan aset tetap adalah sebagai berikut:

For the years ended December 31, 2025 and 2024, respectively, the Bank recorded gains from disposal of fixed assets are as follows:

	2025	2024	
Hasil penjualan bersih	1,952	1,275	Net sales proceed
Nilai buku	(34)	(72)	Book value
Laba atas pelepasan aset tetap	1,918	1,203	Gains from disposal of fixed assets

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Laba yang timbul dari hasil penjualan aset tetap dicatat sebagai bagian dari akun pendapatan non-operasional-neto pada laba rugi.

Gains from disposal of fixed assets were recognized as part of non-operating income - net in profit or loss.

Aset tetap dalam penyelesaian terdiri dari:

Constructions in-progress consist of the following:

31 Desember 2025	Persentase Penyelesaian (tidak diaudit)/ Completion Percentage (unaudited)	Nilai Tercatat/ Carrying Value	Perkiraan Waktu Penyelesaian/ Estimated Time of Completion	December 31, 2025
Peralatan kantor	30%-80%	2,974	2026	Office equipment
Total		2,974		Total

31 Desember 2024	Persentase Penyelesaian (tidak diaudit)/ Completion Percentage (unaudited)	Nilai Tercatat/ Carrying Value	Perkiraan Waktu Penyelesaian/ Estimated Time of Completion	December 31, 2024
Peralatan kantor	5%-80%	13,002	2025-2026	Office equipment
Perbaikan gedung	45%-99%	2,036	2025-2026	Building improvements
Total		15,038		Total

Persentase tingkat penyelesaian aset dalam penyelesaian pada tanggal 31 Desember 2025 berkisar antara 30%-80% (2024: 5%-99%) dari nilai kontrak. Aset dalam penyelesaian terdiri dari bangunan dan peralatan kantor dan diperkirakan akan selesai dalam waktu kurang dari 1 sampai 2 tahun setelah tanggal laporan posisi keuangan.

The percentage of completion of the constructions in progress as of December 31, 2025 ranges from 30%-80% (2024: 5%-99%) of the contract values. Constructions in progress consist of buildings and furniture and fixtures and are estimated to be completed in less than 1 year up to 2 years after the statement of financial position date.

Manajemen tidak mengantisipasi akan ada kesulitan dalam penyelesaian pembangunan pada waktu yang ditargetkan.

The management does not anticipate any difficulties in the completion of the above facilities at targeted time.

Aset hak-guna

Bank memiliki kontrak sewa untuk bangunan yang digunakan dalam operasi Bank yang dicatat sebagai aset hak-guna. Sewa bangunan umumnya memiliki jangka waktu sewa antara 2 sampai 5 tahun.

Right-of-use assets

The Bank has lease contracts for buildings used in the Bank's operations. Building leases generally have a lease term of 2 to 5 years.

Beban penyusutan aset hak-guna yang dibebankan untuk tahun yang berakhir pada tanggal-tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp20.208 dan Rp24.841 (Catatan 32).

The depreciation expense for the years ended December 31, 2025 and 2024 amounted to Rp20,208 and Rp24,841, respectively (Note 32).

Pada tanggal 31 Desember 2025 dan 2024, jumlah tercatat liabilitas sewa adalah sebesar Rp12.122 dan Rp19.511 (Catatan 24).

As of December 31, 2025 and 2024, the carrying amount of lease liabilities was Rp12,122 and Rp19,511 (Note 24), respectively.

14. Aset Lain-Lain

14. Other Assets

	2025			2024			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	
Pihak berelasi (Catatan 39)							Related parties (Note 39)
Piutang sewa	4,493	--	4,493	9,961	--	9,961	Rent receivables
Bunga yang masih akan diterima	3,172	--	3,172	5,720	--	5,720	Interest receivables
Total pihak berelasi	7,665	--	7,665	15,681	--	15,681	Total related parties
Pihak ketiga							Third parties
Bunga yang masih akan diterima	992,721	47,448	1,040,169	1,085,677	29,949	1,115,626	Interest receivables
Agunan yang diambil alih, setelah dikurangi cadangan kerugian penurunan nilai, masing-masing sebesar Rp14,163 dan Rp10,185 pada tanggal 31 Desember 2025 dan 2024	723,118	--	723,118	1,324,248	--	1,324,248	Foreclosed assets, net of allowance for impairment losses of Rp14,163 and Rp10,185 at December 31, 2025 and 2024, respectively
Tagihan penjualan surat berharga	312,305	93,250	405,555	190,190	50,694	240,884	Sale of securities receivable
Tagihan transaksi kartu kredit	74,834	--	74,834	73,850	--	73,850	Credit card transaction Receivables
Beban dibayar di muka	26,226	--	26,226	27,817	--	27,817	Prepaid expenses
Uang muka	12,154	--	12,154	12,875	--	12,875	Advances
Setoran jaminan	8,743	8,049	16,792	11,797	7,769	19,566	Security deposits
Piutang sewa	71	--	71	1,393	--	1,393	Rent receivables
Aset yang diblokir (Catatan 40)	--	--	--	206,630	--	206,630	Restricted assets (Note 40)
Lain-lain	842,076	10,106	852,182	571,962	9,670	581,632	Others
Total pihak ketiga	2,992,248	158,853	3,151,101	3,506,439	98,082	3,604,521	Total third parties
Total	2,999,913	158,853	3,158,766	3,522,120	98,082	3,620,202	Total

- a. Piutang sewa dari pihak berelasi merupakan piutang dari hasil sewa ruangan kantor Bank Mega kepada PT Mega Capital Sekuritas, PT Para Bandung Propertindo, PT Asuransi Umum Mega, PT Duta Visual Nusantara TV 7, PT PFI Mega Life Insurance, PT Bank Mega Syariah, PT Allo Bank Indonesia, PT Mega Central Finance, PT Mega Auto Finance, PT Mega Finance, PT Trans Berita Bisnis, PT Mega Asset Management, PT Daily Dinamika Kreasi, PT Trans Retail Indonesia, PT Trans Burger, PT Trans Ice, PT Trans Fashion Indonesia, PT Trans Kalla Makassar, dan PT Detik TV Dua. Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, pendapatan sewa tersebut diakui masing-masing sebesar Rp36.125 dan Rp34.502 dicatat sebagai bagian dari pendapatan non-operasional pada laba rugi (Catatan 34 dan 39).

- b. Kolektibilitas agunan yang diambil alih sesuai dengan Peraturan Otoritas Jasa Keuangan diungkapkan pada Catatan 49c.

Ikhtisar perubahan cadangan kerugian penurunan nilai atas agunan yang diambil alih adalah sebagai berikut:

	2025	2024
Saldo awal	10,185	9,525
Penambahan penyisihan dalam tahun berjalan (Catatan 31)	3,978	660
Saldo akhir	14,163	10,185

Manajemen Bank berpendapat bahwa jumlah cadangan kerugian penurunan nilai atas agunan yang diambil alih telah memadai dan nilai tercatat agunan yang diambil alih tersebut merupakan nilai bersih yang dapat direalisasi.

- a. *Rent receivables from related parties represent office space lease receivables of Bank Mega office to PT Mega Capital Sekuritas, PT Para Bandung Propertindo, PT Asuransi Umum Mega, PT Duta Visual Nusantara TV 7, PT PFI Mega Life Insurance, PT Bank Mega Syariah, PT Allo Bank Indonesia, PT Mega Central Finance, PT Mega Auto Finance, PT Mega Finance, PT Trans Berita Bisnis, PT Mega Asset Management, PT Daily Dinamika Kreasi, PT Trans Retail Indonesia, PT Trans Burger, PT Trans Ice, PT Trans Fashion Indonesia, PT Trans Kalla Makassar, and PT Detik TV Dua. For the years ended December 31, 2025 and 2024, the rent income recognized amounted to Rp36,125 and Rp34,502, respectively, were recorded as part of non-operating income in profit or loss (Notes 34 and 39).*

- b. *Collectability foreclosed collaterals in accordance with Financial Services Authority Regulations are disclosed in Note 49c.*

The movements of the allowance for impairment losses of foreclosed assets are as follows:

The Bank's management believes that the allowance for impairment losses of foreclosed assets was adequate and recorded at its net realizable value.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

c. Sehubungan dengan kasus PT Elnusa Tbk, Bank telah memblokir Surat Utang Negara sebesar Rp111.000 seperti yang diwajibkan dalam Surat Bank Indonesia No. 13/26/DPB11/PPB11-2/Rahasia tanggal 24 Mei 2011. Selain itu, berdasarkan Surat dari Otoritas Jasa Keuangan No.S-75/PB/311/2023 tertanggal 8 November 2023, Bank juga diwajibkan memblokir SUN sebesar Rp95.630, sehingga total SUN yang diblokir pada 30 Desember 2024 dan 2023 sebesar Rp206.630. Karena pemblokiran tersebut, SUN tersebut disajikan sebagai aset lain-lain dan bukan sebagai bagian dari efek-efek. Pada bulan Mei 2024 kasus hukum tersebut telah diselesaikan (Catatan 40).

Pada tahun 2025, berdasarkan surat Bank Indonesia No.27/8/DPSP/Srt/B tanggal 13 Januari 2025, Bank Indonesia telah membatalkan *pledge* dana Cadangan kasus hukum PT Elnusa sebesar Rp206.630 pada tanggal 3 Januari 2025.

c. The Bank has put certain Government Debenture Debt ("SUN") as restricted asset amounting to Rp111,000 as required by Bank Indonesia ("BI") under Letter No. 13/26/DPB11/PPB11- 2/Rahasia dated May 24, 2011. In addition, based on Letter from the Financial Services Authority No.S-75/PB/311/2023 dated November 8 2023, the Bank are also required to restricted SUN amounting to Rp95,630, so the total restricted SUN as of December 31, 2024 and December 31 2023 is Rp206,630. Because of this restriction, such SUN were presented as part of other assets and not as securities. In May 2024, the legal case has been closed (Notes 40).

In 2025, based on Bank Indonesia letter No.27/8/DPSP/Srt/B dated January 13, 2025, Bank Indonesia has revoked the pledge of legal case reserve funds for PT Elnusa amounting to Rp 206,630 on January 3, 2025.

15. Liabilitas Segera

Liabilitas segera terutama terdiri dari transaksi kliring atau transfer nasabah yang belum diselesaikan dan titipan pembayaran pajak yang belum dilimpahkan ke rekening Kantor Perbendaharaan dan Kas Negara ("KPKN") sehubungan dengan kegiatan operasional Bank sebagai Bank Persepsi.

15. Obligations Due Immediately

Obligations due immediately mainly consist of clearing transactions or unsettled customers' money transfer and deposit of tax payments which has not yet been transferred to the account of Kantor Perbendaharaan dan Kas Negara ("KPKN") in relation with the Bank's function as Collecting Bank.

16. Giro

Giro dalam mata uang asing terdiri dari Dolar Amerika Serikat, Dolar Australia, Dolar Singapura, Poundsterling Inggris Raya, Euro Eropa, Yuan Cina dan Yen Jepang.

16. Current Accounts

Current accounts in foreign currencies consist of United States Dollar, Australian Dollar, Singapore Dollar, Great Britain Poundsterling, European Euro, Chinese Yuan and Japanese Yen.

	2025			2024			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	
Pihak berelasi (Catatan 39)	292,052	42,879	334,931	317,061	70,185	387,246	Related parties (Note 39) Third parties Total
Pihak ketiga	9,286,448	2,854,044	12,140,492	7,291,986	2,703,416	9,995,402	
Total	9,578,500	2,896,923	12,475,423	7,609,047	2,773,601	10,382,648	

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Suku bunga rata-rata tertimbang setahun untuk giro adalah sebagai berikut:

The weighted average of interest rate per annum for current accounts are as follows:

	2025	2024	
Rupiah	3.04%	3.93%	Rupiah
Mata uang asing			Foreign currencies
Dolar Amerika Serikat	2.96%	2.23%	United States Dollar
Dolar Australia	0.04%	0.04%	Australian Dollar
Dolar Singapura	0.03%	0.04%	Singapore Dollar
Poundsterling Inggris	0.05%	0.05%	Great Britain Poundsterling

Giro yang digunakan sebagai jaminan atas fasilitas-fasilitas kredit, bank garansi dan *letters of credit* yang diberikan oleh Bank kepada nasabah atau yang diblokir pada tanggal 31 Desember 2025 dan 2024 sebesar Rp2.500.000 dan RpNihil (Catatan 11).

Demand deposits that are pledged as collaterals for loans, bank guarantees and letters of credit issued by the Bank to customers or blocked as of December 31, 2025, and 2024 were Rp2,500,000 and RpNil, respectively (Note 11).

Giro dari pihak berelasi diungkapkan pada Catatan 39. Informasi mengenai jatuh tempo giro yang diberikan diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar diungkapkan pada Catatan 44.

Demand deposits from related parties were disclosed in Note 39. Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

17. Tabungan

17. Saving Deposits

	2025			2024			
	Pihak berelasi (Catatan 39)/ <i>Related parties</i> (Note 39)	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>	Pihak berelasi (Catatan 39)/ <i>Related parties</i> (Note 39)	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>	
Rupiah:							Rupiah:
Mega Dana	25,185	6,369,309	6,394,494	25,493	7,161,013	7,186,506	Mega Dana
Mega Perdana	998	2,786,585	2,787,583	4,039	3,167,317	3,171,356	Mega Perdana
Mega Ultima	8,695	1,285,622	1,294,317	6,709	1,897,765	1,904,474	Mega Ultima
Mega Maxi	2,315	722,652	724,967	3,033	824,255	827,288	Mega Maxi
Mega Peduli	1,233	533,539	534,772	1,086	613,276	614,362	Mega Peduli
Mega Rencana	216	522,565	522,781	2,211	421,757	423,968	Mega Rencana
Tabunganku	39	50,198	50,237	8	58,607	58,615	Tabunganku
Mega Salary	23,504	33,264	56,768	23,209	33,993	57,202	Mega Salary
Mega Proteksi	--	87	87	--	96	96	Mega Proteksi
Mega Prestasi	--	6	6	--	7	7	Mega Prestasi
Mata uang asing:							Foreign currency:
Mega Valas	4,926	3,294,019	3,298,945	6,551	2,937,219	2,943,770	Mega Valas
Total	67,111	15,597,846	15,664,957	72,339	17,115,305	17,187,644	Total

Tabungan dalam mata uang asing terdiri dari Dolar Amerika Serikat, Dolar Australia, Dolar Singapura, Yuan Cina, Yen Jepang, Franc Swiss, Poundsterling Inggris Raya, Euro Eropa dan Dolar Selandia Baru.

Saving deposits in foreign currencies consist of United States Dollar, Australian Dollar, Singapore Dollar, Chinese Yuan, Japanese Yen, Swiss Franc, Great Britanian Poundsterling, European Euro and Newzealand Dollar.

Suku bunga rata-rata tertimbang setahun untuk tabungan adalah sebagai berikut:

The weighted average of interest rate per annum for saving deposits are as follows:

	2025	2024	
Rupiah	1.28%	1.40%	Rupiah
Mata uang asing			Foreign currencies
Yuan Cina	0.10%	0.10%	Chinese Yuan
Dolar Australia	0.04%	0.04%	Australian Dollar
Dolar Amerika Serikat	0.16%	0.25%	United States Dollar
Dolar Singapura	0.04%	0.04%	Singapore Dollar

Pada tanggal 31 Desember 2025 dan 2024 tidak ada tabungan yang digunakan sebagai jaminan atas fasilitas-fasilitas kredit, bank garansi dan *letters of credit* yang diberikan oleh Bank kepada nasabah atau yang diblokir.

As of December 31, 2025 and 2024 there were no saving deposits that are pledged as collaterals for loans, bank guarantees and letters of credits issued by the Bank to customers or blocked.

Tabungan dari pihak berelasi diungkapkan pada Catatan 39. Informasi mengenai jatuh tempo tabungan yang diberikan diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar tabungan yang diberikan diungkapkan pada Catatan 44.

Saving deposits from related parties were disclosed in Note 39. Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

18. Deposito Berjangka

18. Time Deposits

	2025			2024			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	
Pihak berelasi (Catatan 39)	905,051	47,026	952,077	516,025	106,065	622,090	Related parties (Note 39)
Pihak ketiga	63,652,497	11,385,994	75,038,491	57,995,900	5,481,015	63,476,915	Third parties
Total	64,557,548	11,433,020	75,990,568	58,511,925	5,587,080	64,099,005	Total

Deposito berjangka yang digunakan sebagai jaminan atas fasilitas-fasilitas kredit, bank garansi dan *letters of credit* yang diberikan oleh Bank kepada nasabah atau yang diblokir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.011.345 dan Rp928.447 (Catatan 11).

Time deposits that are pledged as collaterals for loans, bank guarantees and letters of credit issued by the Bank to customers or blocked were Rp1,011,345 and Rp928,447 as of December 31, 2025 and 2024, respectively (Note 11).

Deposito berjangka dalam mata uang asing terdiri dari Dolar Amerika Serikat, Dolar Australia, Dolar Singapura, Euro Eropa dan Poundsterling Inggris Raya.

Time deposits in foreign currencies consist of United States Dollar, Australian Dollar, Singapore Dollar, European Euro and Great Britain Poundsterling.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tingkat suku bunga rata-rata tertimbang setahun untuk deposito berjangka adalah sebagai berikut:

The weighted average interest rates per annum of time deposits are as follows:

	2025	2024	
Rupiah	5.63%	5.73%	Rupiah
Mata uang asing			Foreign currencies
Dolar Amerika Serikat	4.62%	5.02%	United States Dollar
Dolar Australia	3.64%	3.62%	Australian Dollar
Euro Eropa	2.38%	1.68%	European Euro
Dolar Singapura	2.48%	2.79%	Singapore Dollar
Poundsterling Inggris	3.01%	0.00%	Great Britain Poundsterling

Deposito berjangka dari pihak berelasi diungkapkan pada Catatan 39. Informasi mengenai jatuh tempo deposito berjangka yang diberikan diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar deposito berjangka yang diberikan diungkapkan pada Catatan 44.

Time deposits from related parties were disclosed in Note 39. Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

19. Simpanan dari Bank Lain

19. Deposits From Other Banks

Rincian simpanan dari bank lain adalah sebagai berikut:

The details of deposits from other banks are as follows:

	2025	2024	
Rupiah			Rupiah
Pihak berelasi (Catatan 39)			Related parties (Note 39)
Giro	41,667	57,678	Current accounts
Call money	450,000	1,750,000	Call money
Pihak ketiga			Third parties
Deposito berjangka	123,250	221,700	Time deposits
Tabungan	66,246	63,636	Saving deposits
Giro	57,324	52,467	Current accounts
Call money	4,110,000	1,300,000	Call money
	<u>4,848,487</u>	<u>3,445,481</u>	
Mata uang asing			Foreign currency
Pihak berelasi (Catatan 39)			Related parties (Note 39)
Giro	933	1,271	Current accounts
Pihak ketiga			Third parties
Call money	917,125	386,280	Call money
	<u>918,058</u>	<u>387,551</u>	
Total	<u>5,766,545</u>	<u>3,833,032</u>	Total

Informasi mengenai jatuh tempo deposito berjangka dan *call money* dari bank lain diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar simpanan dari bank lain yang diberikan diungkapkan pada Catatan 44.

Information in respect of maturities of time deposit and call money from other banks were disclosed in Note 45e. Information with regards to the classification and fair value of deposits from other banks were disclosed in Note 44.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Simpanan yang diterima dari pihak berelasi merupakan simpanan dari PT Bank Mega Syariah, PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo, PT Bank Pembangunan Daerah Sulawesi Tengah dan PT Allo Bank Indonesia Tbk.

The outstanding balances of deposits from related parties represents deposits from PT Bank Mega Syariah, PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo, PT Bank Pembangunan Daerah Sulawesi Tengah and PT Allo Bank Indonesia Tbk.

Suku bunga rata-rata tertimbang setahun simpanan dari bank lain adalah sebagai berikut:

The weighted average of interest rate per annum of deposits from other banks are as follows:

	2025	2024	
Rupiah			Rupiah
Giro	1.27%	4.52%	Current accounts
Tabungan	1.02%	1.11%	Saving deposits
Deposito	3.35%	3.90%	Time deposits
Call Money	5.49%	6.28%	Call Money
Valuta Asing			Foreign currency
Call money	4.35%	5.39%	Call money

Klasifikasi jangka waktu simpanan dari bank lain berdasarkan sisa umur sampai dengan saat jatuh tempo adalah sebagai berikut:

The classification of deposits from other banks based on their remaining period to maturity are as follows:

31 Desember/December 31, 2025					
	≤ 1 bulan/ ≤ 1 month	> 1 - 3 bulan/ > 1 - 3 months	> 3 bulan - 1 tahun/ > 3 months - 1 year	Jumlah/ Total	
Rupiah					Rupiah
Pihak berelasi (Catatan 39)					Related parties (Note 39)
Call Money	450,000	--	--	450,000	Call money
Giro	41,667	--	--	41,667	Current accounts
Total pihak berelasi	491,667	--	--	491,667	Total related parties
Pihak ketiga					Third parties
Deposito berjangka	100,750	22,500	--	123,250	Time deposits
Call money	4,110,000	--	--	4,110,000	Call money
Tabungan	66,246	--	--	66,246	Saving deposits
Giro	57,324	--	--	57,324	Current accounts
Total pihak ketiga	4,334,320	22,500	--	4,356,820	Total third parties
Total Rupiah	4,825,987	22,500	--	4,848,487	Total Rupiah
Mata uang asing					Foreign currency
Pihak berelasi (Catatan 39)					Related parties (Note 39)
Giro	933	--	--	933	Current accounts
Pihak ketiga					Third parties
Call money	917,125	--	--	917,125	Call money
Total valuta asing	918,058	--	--	918,058	Total foreign currency
Total	5,744,045	22,500	--	5,766,545	Total

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2024					
	≤ 1 bulan/ ≤ 1 month	> 1 - 3 bulan/ > 1 - 3 months	> 3 bulan - 1 tahun/ > 3 months - 1 year	Jumlah/ Total	
Rupiah					Rupiah
Pihak berelasi (Catatan 39)					Related parties (Note 39)
<i>Call Money</i>	1,750,000	--	--	1,750,000	<i>Call money</i>
Giro	57,678	--	--	57,678	Current accounts
Total pihak berelasi	1,807,678	--	--	1,807,678	Total related parties
Pihak ketiga					Third parties
Deposito berjangka	199,200	21,000	1,500	221,700	Time deposits
<i>Call money</i>	1,300,000	--	--	1,300,000	<i>Call money</i>
Tabungan	63,636	--	--	63,636	Saving deposits
Giro	52,467	--	--	52,467	Current accounts
Total pihak ketiga	1,615,303	21,000	1,500	1,637,803	Total third parties
Total Rupiah	3,422,981	21,000	1,500	3,445,481	Total Rupiah
Mata uang asing					Foreign currency
Pihak berelasi (Catatan 39)					Related parties (Note 39)
Giro	1,271	--	--	1,271	Current accounts
Pihak ketiga					Third parties
<i>Call money</i>	386,280	--	--	386,280	<i>Call money</i>
Total valuta asing	387,551	--	--	387,551	Total foreign currency
Total	3,810,532	21,000	1,500	3,833,032	Total

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat simpanan dari bank lain yang dijaminkan.

As of December 31, 2025 and 2024, there were no deposits from other banks which were pledged.

20. Efek-Efek yang Dijual dengan Janji Dibeli Kembali **20. Securities Sold Under Agreement to Repurchase**

31 Desember/December 31, 2025							
Nasabah/ Counterparty	Jenis efek-efek/ Type of securities	Nilai nominal/ Nominal amount	Tanggal dimulai/ Starting date	Tanggal jatuh tempo/ Maturity date	Liabilitas pembelian kembali/ Repurchased liabilities	Beban bunga yang belum diamortisasi/ Unamortized interest	Nilai tercatat/ Carrying value
Pihak ketiga/ Third parties							
Rupiah							
PT Bank	SRBI/		30 Desember/	13 Januari/			
Pan Indonesia Tbk	SRBI/	1,000,000	December 30, 2025	January 13, 2026	956,935	(1,512)	955,423
PT Bank	SRBI/		19 Desember/	2 Januari/			
Pan Indonesia Tbk	SRBI/	10,000	December 19, 2025	January 2, 2026	9,766	(1)	9,765
PT Bank HSBC	Obligasi Pemerintah/ Government Bonds	30,000	31 Desember/ December 31, 2025	14 Januari/ January 14, 2026	28,083	(48)	28,035
		1,040,000			994,784	(1,561)	993,223

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Information in respect of maturities are disclosed in Note 45e. Information with regards to the classification and fair value are disclosed in Note 44.

21. Taxation

- a. *Income tax payable consists of:*

82

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

b. Beban pajak terdiri dari:

b. Tax expense consists of:

	2025	2024	
Pajak kini	791,113	707,360	Current tax
Ketetapan pajak	3,139	5,675	Tax assessment
Pajak tangguhan	1,855	(87,183)	Deferred tax
Neto	796,107	625,852	Net

Pada 2025, berdasarkan Surat Pemintaan Penjelasan atas Data dan/atau Keterangan Pajak untuk tahun pajak 2022 dengan nomor surat S-38/P2DK/KPP.1901/2025, terdapat koreksi nilai Pajak Penghasilan Badan, Bank melakukan pembayaran atas koreksi tersebut sebesar Rp3.139.

In 2025, based on the Request for Explanation Letter on Tax Data and/or Information for the 2022 fiscal year with Letter No. S-38/P2DK/KPP.1901/2025, a correction was made to the Corporate Income Tax amount. Accordingly, the Bank has made payments for these corrections amounting to Rp3,139.

Pada 2024, berdasarkan Surat Pemintaan Penjelasan atas Data dan/atau Keterangan Pajak untuk tahun pajak 2020 dengan nomor surat S-68/P2DK/KPP.1901/2024 dan 2021 dengan nomor surat S-146/P2DK/KPP.1901/2024 terdapat koreksi nilai Pajak Penghasilan Badan, Bank melakukan pembayaran atas koreksi tersebut sebesar Rp1.902 untuk 2021 dan Rp3.773 untuk 2020.

In 2024, based on the Request for Explanation Letter on Tax Data and/or Information for the 2020 fiscal year with Letter No. S-68/P2DK/KPP.1901/2024 and the 2021 fiscal year with Letter No. S-146/P2DK/KPP.1901/2024, a correction was made to the Corporate Income Tax amount. Accordingly, the Bank has made payments for these corrections amounting to Rp1,902 for the 2021 fiscal year and Rp3,773 for the 2020 fiscal year.

c. Sesuai dengan peraturan perpajakan di Indonesia, Bank menghitung dan melaporkan/menyetorkan pajak berdasarkan sistem *self-assessment*. Fiskus dapat menetapkan/mengubah pajak-pajak tersebut dalam jangka waktu tertentu sesuai dengan peraturan yang berlaku.

c. *In accordance with the taxation laws in Indonesia, the Bank calculates and submits income tax returns based on self-assessment. The tax authorities may assess/amend taxes within the statute of limitations under the prevailing regulations.*

d. Rekonsiliasi antara laba akuntansi sebelum beban pajak ke laba kena pajak untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

d. *The reconciliation between accounting income before tax expense to taxable income for the years ended December 31, 2025 and 2024 are as follows:*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Laba akuntansi sebelum beban pajak - Bank	4,160,842	3,256,906	Accounting income before tax expense - Bank
Beda waktu:			Timing differences:
Liabilitas imbalan pasca-kerja	(60,358)	(43,764)	Post-employment benefits liability
Keuntungan (kerugian) atas efek-efek yang diperdagangkan - neto	3,302	(3,202)	Gain (loss) on trading marketable securities - net
Penyusutan aset tetap	42,352	42,330	Depreciation of fixed assets
Pemulihan cadangan kerugian penurunan nilai atas aset keuangan dan non-keuangan	4,938	463,495	Reversal for impairment losses on financial assets and non-financial assets
Total beda temporer	(9,766)	458,859	Total temporary differences
Beda tetap:			Permanent differences:
Jamuan dan representasi	10,289	4,217	Entertainment and representation
Sumbangan	848	490	Donations
Lain-lain	1,538	2,475	Others
Total beda tetap	12,675	7,182	Total permanent differences
Laba kena pajak	4,163,751	3,722,947	Taxable income
Beban pajak penghasilan badan	791,113	707,360	Corporate income tax expense
Dikurangi: pajak penghasilan dibayar dimuka	(791,063)	(620,313)	Less: prepayment of income tax
Utang pajak penghasilan badan	50	87,047	Corporate income tax payable

Laba kena pajak Perusahaan untuk tahun fiskal 2025 dan 2024 hasil rekonsiliasi, seperti yang tercantum dalam tabel diatas menjadi dasar dalam pengisian Surat Pemberitahuan Tahunan PPh Badan yang disampaikan ke Kantor Pajak.

Taxable income of the Bank for fiscal years 2025 and 2024 resulting from the reconciliation as shown in the table above will be the basis for filing the Corporate Annual Tax Returns submitted to the Tax Office.

- e. Rekonsiliasi antara laba akuntansi Bank sebelum pajak dikali tarif pajak yang berlaku dengan beban pajak adalah sebagai berikut:

- e. *The reconciliation between the Bank's accounting income before tax multiplied by the enacted tax rate applicable to income tax expense are as follows:*

	2025	2024	
Laba sebelum beban pajak menurut laporan laba rugi	4,160,842	3,256,906	Income before tax expense per statement of profit or loss
Beban pajak berdasarkan tarif pajak yang berlaku	790,560	618,812	Tax expense at applicable tax rates
Pengaruh pajak atas perbedaan yang tidak dapat diperhitungkan menurut fiskal	2,408	1,365	Tax effect of non deductible expenses
Ketetapan pajak	3,139	5,675	Tax determination
Jumlah beban pajak	796,107	625,852	Total tax expense

Pada tanggal 29 Oktober 2021, Pemerintah menerbitkan Undang-Undang No. 7 Tahun 2021 tentang Harmonisasi Peraturan Perpajakan dimana salah satu klausa dalam peraturan ini adalah penyesuaian tarif pajak badan untuk tahun 2022 dan seterusnya menjadi 22%. Bagi wajib pajak yang memenuhi ketentuan Peraturan Menteri Keuangan No. 238/PMK.03/2008 tanggal 30 Desember 2008 dan PMK Nomor 40 tahun 2023 yang

On October 29, 2021, the Government issued Law No. 7 of 2021 concerning the Harmonization of Tax Regulations, one of the clauses in the regulation governs the adjustment of tax rate to 22% for the year 2022, onwards. For any taxpayer who meets the Regulation of Minister of Finance No. 238/PMK.03/2008 dated December 30, 2008 and PMK Number 40 of, 2023 promulgated on April 13, 2023 can obtain are eligible of the

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

dapat diundangkan tanggal 13 April 2023 dapat memperoleh fasilitas penurunan tarif pajak sebesar 3%.

Berdasarkan PMK 238/2008, perseroan terbuka dalam negeri dapat memperoleh penurunan tarif Pajak Penghasilan sebesar 5% lebih rendah dari tarif tertinggi Pajak Penghasilan sebagaimana diatur dalam Pasal 17 ayat 1b ("Undang-undang Pajak Penghasilan"), jika memenuhi kriteria yang ditentukan, sebagai berikut:

1. Apabila jumlah kepemilikan saham publiknya 40% (empat puluh persen) atau lebih dari keseluruhan saham yang disetor dan saham tersebut dimiliki paling sedikit oleh 300 (tiga ratus) pihak.
2. Masing-masing pihak hanya boleh memiliki saham kurang dari 5% (lima persen) dari keseluruhan saham yang disetor dalam waktu paling singkat 6 (enam) bulan atau 183 (seratus delapan puluh tiga) hari kalender dalam jangka waktu 1 (satu) tahun pajak.
3. Wajib Pajak harus melampirkan Surat Keterangan dari Biro Administrasi Efek pada Surat Pemberitahuan Tahunan PPh WP Badan dengan melampirkan formulir X.H.1-6 sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan no.10/POJK.04/2020 tentang Laporan Biro Administrasi Efek atau Emiten dan Perusahaan Publik yang Menyelenggarakan Administrasi Efek Sendiri, untuk setiap tahun pajak terkait.

Manajemen berkeyakinan bahwa Bank telah memenuhi kriteria-kriteria tersebut di atas dan oleh karena itu Bank telah menerapkan penurunan tarif pajak dalam perhitungan pajak penghasilan tahun 2025 dan 2024. Dengan demikian, Bank telah menghitung pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 menggunakan tarif pajak 19%.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

a tax rate deduction facility of 3%.

Under the PMK 238/2008, domestic public companies can apply for tax reduction of 5% lower than the highest income tax rate as stated in point 1b of article 17 of the Income Tax Law if the following criteria are met:

1. *Total publicly-owned shares covers 40% (forty percent) or more of the total paid-up shares and such shares are owned by at least 300 (three hundred) parties.*
2. *Each party can only own less than 5% (five percent) shares of the total paid-up shares within a minimum of 6 (six) months or 183 (one hundred eighty three) calendar days in 1 (one) tax/fiscal year.*
3. *The Tax Payer should attach the Declaration Letter ("Surat Keterangan") from the Securities Administration Bureau ("Biro Administrasi Efek") to the Annual Income Tax Return of the Tax Payer with the form X.H.1-6 as provided in Financial Services Authority Regulation No. 10/POJK.04/2020 concerning Reports of Securities Administration Bureaus or Issuers and Public Companies that Conduct Self-Administered Securities Administration, for each respective tax/fiscal year.*

Management believe that the Bank has complied with the above mentioned criteria; accordingly, the Bank has applied the tax reduction in its 2025 and 2024 income tax calculation. Hence, the Bank has calculated the corporate income tax for the year ended December 31, 2025 and 2024 using a tax rate of 19%.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

f. Pajak tangguhan dihitung berdasarkan pengaruh dari perbedaan temporer antara jumlah tercatat aset dan liabilitas menurut laporan posisi keuangan komersial dengan dasar pengenaan pajak aset dan liabilitas. Rincian dari aset (liabilitas) pajak tangguhan adalah sebagai berikut:

f. *Deferred tax is calculated based on temporary differences between the carrying value of total assets and liabilities recorded according to the commercial statements of financial positions and tax bases of assets and liabilities. Details of deferred tax assets (liabilities) are as follows:*

	Saldo Awal/ Beginning Balance 2025	(Dibebankan) Dikreditkan ke Laporan Laba Rugi/ (Charged) Credited to Profit or Loss	(Dibebankan) Dikreditkan ke Ekuitas/ (Charged) Credited to Equity	Saldo Akhir/ Ending Balance 2025	
Liabilitas imbalan pasca-kerja	56,319	(11,468)	11,191	56,042	Post-employee benefits liability
Keuntungan/(kerugian) dari perubahan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	130,219	--	(239,903)	(109,684)	Unrealized gain/(loss) on changes in fair value of securities through other comprehensive income
Penyusutan aset tetap	24,338	8,047	--	32,385	Depreciation of fixed assets
Keuntungan yang belum direalisasi atas efek-efek diperdagangkan - neto	(5,828)	628	--	(5,200)	Unrealized gain from trading securities - net
Cadangan kerugian penurunan nilai aset keuangan dan non-keuangan	17,242	938	--	18,180	Allowance for impairment losses on financial and non-financial assets
Revaluasi aset tetap	(116,748)	--	(76,070)	(192,818)	Fixed assets revaluation
Aset (liabilitas) pajak tangguhan	105,542	(1,855)	(304,782)	(201,095)	Deferred tax assets (liabilities)

	Saldo Awal/ Beginning Balance 2024	(Dibebankan) Dikreditkan ke Laporan Laba Rugi/ (Charged) Credited to Profit or Loss	(Dibebankan) Dikreditkan ke Ekuitas/ (Charged) Credited to Equity	Saldo Akhir/ Ending Balance 2024	
Liabilitas imbalan pasca-kerja	52,731	(8,315)	11,903	56,319	Post-employee benefits liability
Keuntungan/(kerugian) dari perubahan nilai atas efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	(33,049)	--	163,268	130,219	Unrealized gain/(loss) on changes in fair value of securities through other comprehensive income
Penyusutan aset tetap	16,295	8,043	--	24,338	Depreciation of fixed assets
Keuntungan yang belum direalisasi atas efek-efek diperdagangkan - neto	(5,219)	(609)	--	(5,828)	Unrealized gain from trading securities - net
Cadangan kerugian penurunan nilai aset keuangan dan non-keuangan	(70,822)	88,064	--	17,242	Allowance for impairment losses on financial and non-financial assets
Revaluasi aset tetap	(116,748)	--	--	(116,748)	Fixed assets revaluation
Aset (liabilitas) pajak tangguhan	(156,812)	87,183	175,171	105,542	Deferred tax assets (liabilities)

Manajemen Bank berpendapat bahwa seluruh aset dan liabilitas pajak tangguhan dapat terpulihkan di tahun-tahun mendatang.

The Bank's management believes that the total deferred tax assets and liabilities can be recovered in future years.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

22. Pinjaman yang Diterima

22. Fund Borrowings

Pada tahun 2025 dan 2024, pinjaman yang diterima oleh Bank adalah sebagai berikut:

In 2025 and 2024, the Bank received fund borrowings were as follows:

31 Desember/December 31, 2025						
Tanggal/Date		Suku Bunga (%)/ Interest Rate (%)	Nilai Penuh (US\$)/ Full Amount (US\$)	Ekuivalen Rp/ Equivalent In Rp		
Penerimaan/ Receipt	Jatuh Tempo/ Maturity					
Pihak ketiga						Third parties
Rupiah						Rupiah
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	25 Oktober/ October 25, 2024	23 Oktober/ October 23, 2026	5.50	--	1,500,000	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
PT Bank ICBC Indonesia	19 November / November 19, 2024	19 Mei/ May 19, 2026	5.59	--	700,000	PT Bank ICBC Indonesia
Total Rupiah				--	2,200,000	Total Rupiah
Mata uang asing						Foreign currency
Dolar Amerika Serikat						United States Dollar
PT Bank Rakyat Indonesia (Persero) Tbk	21 Oktober/ October 21, 2025	21 Januari/ January 21, 2026	4.50	30,000,000	500,250	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Mandiri (Persero) Tbk	30 Desember/ December 30, 2025	30 Maret/ March 30, 2025	4.10	20,000,000	333,500	PT Bank Mandiri (Persero) Tbk
PT Bank SMBC Indonesia Tbk	22 Oktober/ October 22, 2025	22 Januari/ January 22, 2026	4.36	30,000,000	500,250	PT Bank SMBC Indonesia Tbk
Total mata uang asing				80,000,000	1,334,000	Total foreign currency
Total				80,000,000	3,534,000	Total
31 Desember/December 31, 2024						
Tanggal/Date		Suku Bunga (%)/ Interest Rate (%)	Nilai Penuh (US\$)/ Full Amount (US\$)	Ekuivalen Rp/ Equivalent In Rp		
Penerimaan/ Receipt	Jatuh Tempo/ Maturity					
Pihak ketiga						Third parties
Rupiah						Rupiah
PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk	25 Oktober/ October 25, 2024	23 Oktober/ October 23, 2026	7.23	--	1,500,000	PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk
PT Bank ICBC Indonesia	19 November / November 19, 2024	19 Mei/ May 19, 2026	7.12	--	700,000	PT Bank ICBC Indonesia
PT Bank Maybank Indonesia Tbk	26 November / November 26, 2024	24 Desember/ December 24, 2025	7.13	--	500,000	PT Bank Maybank Indonesia Tbk
Total Rupiah				--	2,700,000	Total Rupiah
Mata uang asing						Foreign currency
Dolar Amerika Serikat						United States Dollar
PT Bank Rakyat Indonesia (Persero) Tbk	10 Desember/ December 10, 2024	10 Maret/ March 10, 2025	4.85	30,000,000	482,850	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Rakyat Indonesia (Persero) Tbk	21 November / November 21, 2024	21 Februari/ February 21, 2025	4.75	20,000,000	321,900	PT Bank Rakyat Indonesia (Persero) Tbk
PT Bank Central Asia Tbk	28 Oktober/ October 28, 2024	28 Januari/ January 28, 2025	4.87	30,000,000	482,850	PT Bank Central Asia Tbk
Total mata uang asing				80,000,000	1,287,600	Total foreign currency
Total				80,000,000	3,987,600	Total

Rasio-rasio keuangan yang dipersyaratkan antara lain:

The Bank is required to maintain, among others, the following financial ratios:

	2025		2024		
	Persyaratan/ Covenants	Pemenuhan/ Fulfillment	Persyaratan/ Covenants	Pemenuhan/ Fulfillment	
Capital adequacy ratio (CAR)	Minimal/Minimum 13.5%	30.49%	Minimal/Minimum 13.5%	25.77%	Capital adequacy ratio (CAR)
Non performing loan (NPL)	Maksimum/Maximum 5%	1.07%	Maksimum/Maximum 5%	1.22%	Non performing loan (NPL)
Net income	Net income positif/positive	Net income positif/positive	Net income positif/positive	Net income positif/positive	Net income
Liquidity coverage ratio	Minimal/Minimum 100%	179.10%	Minimal/Minimum 100%	214.96%	Liquidity coverage ratio

Informasi mengenai jatuh tempo pinjaman yang diterima diungkapkan pada Catatan 45e. Informasi mengenai klasifikasi dan nilai wajar pinjaman yang diterima diungkapkan pada Catatan 44.

Information in respect of maturities of fund borrowings is disclosed in Note 45e. Information regarding the classification and fair value of fund borrowings is disclosed in Note 44.

23. Obligasi Subordinasi

23. Subordinated Bonds

Pada tanggal 31 Desember 2025 dan 2024, akun ini merupakan obligasi subordinasi yang diterbitkan oleh Bank dengan rincian sebagai berikut:

As of December 31, 2025 and 2024, respectively, this account represents subordinated bonds issued by the Bank with details as follows:

31 Desember/December 31, 2025					
Jenis/Type	Jangka waktu/ Term	Tanggal dimulai/ Starting date	Tanggal / jatuh tempo/ Maturity date	Tingkat bunga tetap pertahun/ Fixed interest rate per annum	Jumlah/ Total
Pihak berelasi (Catatan 39)/ related parties (Note 39)					
MTN Subordinasi		22 Agustus/ August 22, 2025	22 Agustus/ August 22, 2030	8.50%	50,000
PT Bank Mega Tbk Tahun 2025	5 Tahun/Years				50,000
31 Desember/December 31, 2024					
Jenis/Type	Jangka waktu/ Term	Tanggal dimulai/ Starting date	Tanggal / jatuh tempo/ Maturity date	Tingkat bunga tetap pertahun/ Fixed interest rate per annum	Jumlah/ Total
Pihak berelasi (Catatan 39)/ related parties (Note 39)					
Obligasi Subordinasi I		28 Mei/May 28, 2020	28 Mei/May 28, 2025	9.00%	48,000
PT Bank Mega Tbk Tahun 2020	5 Tahun/Years				
Pihak ketiga/third parties					
Obligasi Subordinasi I		28 Mei/May 28, 2020	28 Mei/May 28, 2025	9.00%	2,000
PT Bank Mega Tbk Tahun 2020	5 Tahun/Years				50,000

Pada tanggal 22 Agustus 2025, Bank menerbitkan MTN Subordinasi PT Bank Mega Tbk Tahun 2025 dengan tingkat bunga tetap sebesar 8,50% per tahun dengan nilai nominal sebesar Rp50.000 yang jatuh tempo pada 22 Agustus 2030.

On August 22, 2025 the Bank issued MTN Subordinated Bonds PT Bank Mega Tbk Year 2025 that bears fixed interest rate at 8.50% per annum with a nominal value of Rp50,000, maturing on August 22, 2030.

Pada tanggal 28 Mei 2020, Bank menerbitkan Obligasi Subordinasi I PT Bank Mega Tbk Tahun 2020 dengan tingkat bunga tetap sebesar 9,00% per tahun dengan nilai nominal sebesar Rp50.000 yang jatuh tempo pada 28 Mei 2025.

On May 28, 2020 the Bank issued Subordinated Bonds I PT Bank Mega Tbk Year 2020 that bears fixed interest rate at 9.00% per annum with a nominal value of Rp50,000, maturing on May 28, 2025.

Bunga obligasi subordinasi dibayarkan setiap triwulan.

The interest of the subordinated bonds is paid on a quarterly basis.

Penerbitan obligasi subordinasi memenuhi Peraturan Otoritas Jasa Keuangan diungkapkan pada Catatan 49d.

The issuance of subordinated bonds complies with Financial Services Authority Regulations as disclosed in Note 49d.

24. Beban yang Masih Harus Dibayar dan Liabilitas Lain-Lain

24. Accrued Expenses and Other Liabilities

	2025			2024			
	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	Rupiah	Mata uang asing/ Foreign currencies	Jumlah/ Total	
Kewajiban pembelian surat berharga	43,238	4,421	47,659	42,743	48,645	91,388	Obligation on securities purchased
Liabilitas sewa	12,122	--	12,122	19,511	--	19,511	Lease liabilities
Utang bunga							Interest payables
Pihak berelasi (Catatan 39)	1,221	47	1,268	1,166	94	1,260	Related parties (Note 39)
Pihak ketiga	152,732	32,335	185,067	182,558	19,694	202,252	Third parties
Setoran jaminan							Security deposits
Pihak berelasi (Catatan 39)	445	593	1,038	652	--	652	Related parties (Note 39)
Pihak ketiga	8,323	242	8,565	7,874	182	8,056	Third parties
Beban yang masih harus dibayar	307	--	307	217	--	217	Accrued expenses
Estimasi kerugian komitmen dan kontinjensi	191	346	537	207	467	674	Allowance for impairment losses on commitments and contingencies
Lain-lain	78,732	57	78,789	90,310	3,767	94,077	Others
Total	297,311	38,041	335,352	345,238	72,849	418,087	Total

Mutasi cadangan kerugian penurunan nilai atas komitmen dan kontinjensi

Movement of allowance for impairment on losses of commitments and contingencies

	2025				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	674	--	--	674	Beginning balance
Pengukuran kembali	(156)	--	--	(156)	Remeasurement
Total perubahan tahun berjalan	(156)	--	--	(156)	Changes for the year
Dampak valuta asing	19	--	--	19	Foreign exchange
Saldo akhir	537	--	--	537	Ending balance

	2024				
	Stage 1	Stage 2	Stage 3	Total	
Saldo awal	513	--	--	513	Beginning balance
Pengukuran kembali	148	--	--	148	Remeasurement
Total perubahan tahun berjalan	148	--	--	148	Changes for the year
Dampak valuta asing	13	--	--	13	Foreign exchange
Saldo akhir	674	--	--	674	Ending balance

Informasi mengenai transaksi dengan pihak berelasi dan jatuh tempo diungkapkan pada Catatan 39 dan 45e.

Information on related parties transactions and maturities are disclosed in Notes 39 and 45e.

25. Modal Saham

Susunan pemegang saham Bank berdasarkan informasi yang diterima dari PT Datindo Entrycom selaku Biro Administrasi Efek Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

25. Share Capital

As of December 31, 2025 and 2024, the composition of the Bank's shareholders and their respective shareholdings based on the report of PT Datindo Entrycom, the Bank's Share Administrative Bureau, is as follows:

Pemegang saham	2025 dan 2024/ 2025 and 2024			Shareholders
	Jumlah saham/ Number of shares	Persentase pemilikan/ Percentage of ownership	Jumlah nominal/ Nominal value	
PT Mega Corpora Publik - masing-masing di bawah 5%	6,812,223,614	58.02%	3,406,112	PT Mega Corpora Public - each below 5%
Total	11,740,923,365	100.00%	5,870,462	Total

26. Tambahan Modal Disetor

26. Additional Paid-Up Capital

	2025 dan 2024/ 2025 and 2024	
Tambahan Modal disetor		Additional paid-up capital
Penawaran Umum Perdana Tahun 2000	78,750	Initial Public Offering Year 2000
Kapitalisasi tambahan modal disetor Tahun 2001	(69,526)	Capitalization of additional paid-up capital Year 2001
Dividen Saham Tahun 2001	35,436	Stock Dividend Year 2001
Penawaran Umum Terbatas I Tahun 2002	109,188	Limited Public Offering I Year 2002
Dividen Saham Tahun 2005	375,716	Stock Dividend Year 2005
Penawaran Umum Terbatas II Tahun 2006	400,109	Limited Public Offering II Year 2006
Kapitalisasi tambahan modal disetor Tahun 2009	(777,890)	Capitalization of additional paid-up capital Year 2009
Dividen Saham Tahun 2011	1,370,959	Stock Dividend Year 2011
Saham bonus Tahun 2005	(141,035)	Bonus share Year 2005
Dividen Saham Tahun 2013	2,045,014	Stock Dividend Year 2013
Saham bonus Tahun 2013	(1,370,880)	Bonus share Year 2013
Dividen Saham Tahun 2022	6,342,598	Stock Dividend Year 2022
Saham bonus Tahun 2022	(2,043,868)	Bonus share Year 2022
Beban emisi efek ekuitas		Stock issuance costs
Penawaran Umum Perdana Tahun 2000	(9,223)	Initial Public Offering Year 2000
Penawaran Umum Terbatas I Tahun 2002	(1,430)	Limited Public Offering I Year 2002
Selisih nilai transaksi kombinasi bisnis entitas sepengendali	3,573	Differences in values of business combination transaction of entities under common control
Total	6,347,491	Total

27. Penggunaan Laba Neto dan Cadangan Umum

Dalam Rapat Umum Pemegang Saham Tahunan Bank yang diselenggarakan pada tanggal 27 Maret 2025, yang diaktakan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 10, para pemegang saham setuju untuk menetapkan pembagian dividen tunai sebesar Rp1.052.400 dan juga menetapkan dana cadangan umum sebesar Rp55 untuk memenuhi ketentuan Pasal 70 Undang-Undang Perseroan Terbatas.

Dalam Rapat Umum Pemegang Saham Tahunan Bank yang diselenggarakan pada tanggal 1 Maret 2024, yang diaktakan dengan Akta Notaris Dharma Akhyuzi, S.H., No. 01, para pemegang saham setuju untuk menetapkan pembagian dividen tunai sebesar Rp2.457.420 dan juga menetapkan dana cadangan umum sebesar Rp70 untuk memenuhi ketentuan Pasal 70 Undang-Undang Perseroan Terbatas.

Bank telah membentuk cadangan umum dengan jumlah masing-masing sebesar Rp1.841 dan Rp1.786 pada tanggal 31 Desember 2025 dan 2024, sesuai dengan Undang-Undang No. 40 tahun 2007 mengenai Perseroan Terbatas, yang mengharuskan perusahaan-perusahaan untuk membuat cadangan umum sebesar sekurang-kurangnya 20% dari jumlah modal yang ditempatkan dan disetor penuh. Undang-undang tersebut tidak mengatur jangka waktu untuk pembentukan cadangan tersebut.

27. Appropriation of Net Income and General Reserve

In the Bank's Annual General Meeting of Shareholders held on March 27, 2025, which was notarized under Notarial Deed No. 10 by Dharma Akhyuzi, S.H., the shareholders agreed to declare cash dividends amounting to Rp1,052,400 and also set the general reserves amounting to Rp55 to comply with Article 70 of Limited Liability Company Law.

In the Bank's Annual General Meeting of Shareholders held on March 1, 2024, which was notarized under Notarial Deed No. 01 by Dharma Akhyuzi, S.H., the shareholders agreed to declare cash dividends amounting to Rp2,457,420 and also set the general reserves amounting to Rp70 to comply with Article 70 of Limited Liability Company Law.

The Bank set-up a general reserves totalling Rp1,841 and Rp1,786 as of December 31, 2025 and 2024, respectively, in accordance with the Indonesian Limited Company Law No. 40, year 2007 which requires companies to set up a general reserve amounting to at least 20% of the issued and fully paid share capital. The regulation did not set period of time over which this amount should be provided.

28. Pendapatan Bunga

28. Interest Income

	2025	2024	
Kredit yang diberikan	6,810,068	7,199,232	Loans
Efek-efek	3,241,388	2,921,635	Securities
Penempatan pada Bank Indonesia			Placements with Bank Indonesia
dan bank lain	145,285	165,636	and other banks
Lain-lain	455	2,803	Others
Total	10,197,196	10,289,306	Total

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, jumlah pendapatan bunga yang dihitung dengan menggunakan metode suku bunga efektif yang berasal dari aset keuangan yang diklasifikasikan sebagai biaya perolehan yang diamortisasi masing-masing sebesar Rp6.955.808 dan Rp7.367.671.

For the years ended December 31, 2025 and 2024, total interest income calculated using the effective interest method derived from financial assets classified as amortized cost amounted to Rp6,955,808 and Rp7,367,671, respectively.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, jumlah pendapatan bunga dari pihak berelasi masing-masing sebesar Rp127.548 dan Rp136.297 (Catatan 39).

For the years ended December 31, 2025 and 2024, total interest income from related parties amounted to Rp127,548 and Rp136,297, respectively (Note 39).

29. Beban Bunga

29. Interest Expenses

	2025	2024	
Simpanan dari nasabah			Deposits from customers
Deposito berjangka	3,732,831	3,389,014	Time deposits
Giro	269,369	380,534	Current accounts
Tabungan	174,359	212,841	Saving deposits
Simpanan dari bank lain	904,079	1,030,760	Deposits from other banks
Obligasi subordinasi	4,414	4,500	Subordinated bonds
Beban pembiayaan lainnya	183,534	171,918	Other financing charges
Total	5,268,586	5,189,567	Total

Untuk tahun - tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024, jumlah beban bunga dari pihak berelasi masing-masing sebesar Rp35.706 dan Rp84.292 (Catatan 39).

For the years ended December 31, 2025 and 2024, total interest expenses from related parties amounted to Rp35,706 and Rp84,292 respectively (Note 39).

Sehubungan dengan liabilitas bank umum yang dijamin oleh Program Penjaminan Pemerintah, Pemerintah Republik Indonesia telah mendirikan sebuah lembaga independen berdasarkan Undang-Undang Republik Indonesia No. 24 Tahun 2004 tanggal 22 September 2004. Berdasarkan peraturan ini, Lembaga Penjamin Simpanan (LPS) menjamin dana masyarakat termasuk dana dari bank lain dalam bentuk giro, deposito, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

In connection with the commercial bank obligations guaranteed by Government Guarantee Program, the Indonesian Government has established an independent institution in accordance with the Republic of Indonesia Law No. 24 Year 2004 dated September 22, 2004. Under this Law, The Deposit Guarantee Institution (Lembaga Penjamin Simpanan/LPS), guarantees third parties deposits including deposits from other banks in the form of demand deposits, time deposits, certificates of deposit, saving deposits and/or other equivalent forms.

Pada tanggal 13 Oktober 2008, Presiden Republik Indonesia menetapkan Peraturan Pemerintah No. 66 Tahun 2008 tentang besaran nilai simpanan yang dijamin LPS. Berdasarkan peraturan tersebut, nilai simpanan yang dijamin untuk setiap nasabah pada satu Bank yang semula berdasarkan Undang-undang No. 24 Tahun 2004 ditetapkan maksimum Rp100.000.000 (nilai penuh) diubah menjadi maksimum Rp2.000.000.000 (nilai penuh). Bank adalah peserta dari program penjaminan tersebut.

On October 13, 2008, the President of the Republic of Indonesia approved Government Regulation No. 66 Year 2008 regarding the amount of deposits guaranteed by LPS. Based on such regulation, the customers' guaranteed deposit in a Bank which was previously regulated under Law No. 24 Year 2004 amounted to a maximum of Rp100,000,000 (full amount) was amended to a maximum of Rp2,000,000,000 (full amount). Bank was a participant of above guarantee program.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Biaya yang timbul atas Program Penjaminan Pemerintah Terhadap Kewajiban Pembayaran Bank Umum masing-masing sebesar Rp183.534 dan Rp171.918 untuk tahun 2025 dan 2024 dan dicatat sebagai beban pembiayaan lainnya.

Expenses arising from the Government Guarantee Program for Obligation of Commercial Banks amounted to Rp183,534 and Rp171,918 for the years ended 2025 and 2024, respectively, which was recorded as other financing charges.

30. Pendapatan Provisi dan Komisi - Neto

30. Fees and Commissions Income - Net

	2025	2024	
Pendapatan provisi dan komisi:			Provision and commissions income:
Komisi dari kartu debit dan kartu kredit	1,214,318	1,255,796	Commissions from debit and credit cards
Komisi dari kredit	255,782	255,159	Commissions from loan
Pendapatan jasa administrasi	83,710	88,767	Administration fees
Jasa kustodian dan wali amanat	24,751	28,425	Custodian service and trusteeship
Komisi atas jasa	23,663	26,054	Commissions from services
Komisi dari perusahaan asuransi	14,310	3,625	Commissions from insurance companies
Komisi dari bank garansi	11,358	1,436	Commissions from bank guarantees
Penerimaan dari penalti	11,252	11,153	Penalty fees
Komisi impor dan ekspor	10,870	7,345	Commissions on imports and exports
Komisi jasa <i>remittance</i>	6,650	6,788	Remittance fees
Jasa <i>safe deposit box</i>	5,555	5,387	Safe deposit box fees
Lain-lain	4,919	6,956	Others
Total	1,667,138	1,696,891	Total
Beban provisi dan komisi	(18,516)	(12,536)	Provision and commissions expense
Pendapatan provisi dan komisi - neto	1,648,622	1,684,355	Provision and commissions income - net

31. Beban Cadangan Kerugian Penurunan Nilai Aset Keuangan dan Aset Non-Keuangan - Neto

31. Provision for Impairment Losses on Financial Assets and Non-Financial Assets - Net

	2025	2024	
Aset keuangan			Financial assets
Kredit yang diberikan (Catatan 11)	483,775	218,188	Loans (Note 11)
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	3,171	(3,373)	Placement with Bank Indonesia and other banks (Note 7)
Giro pada bank lain (Catatan 6)	(1,294)	925	Current account with other bank (Note 6)
Tagihan akseptasi (Catatan 12)	(12)	11	Acceptance receivables (Note 12)
Efek-efek (Catatan 8)	(749)	(95)	Securities (Note 8)
Komitmen dan kontinjensi (Catatan 24)	(156)	148	Commitment and contingencies (Note 24)
	484,735	215,804	
Aset non-keuangan			Non-financial assets
Agunan yang diambil alih (Catatan 14b)	3,978	660	Foreclosed assets (Note 14b)
Total	488,713	216,464	Total

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
Untuk Tahun-Tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

32. Beban Umum dan Administrasi

32. General and Administrative Expenses

	2025	2024	
Beban usaha kartu kredit	669,428	683,435	Credit card business expenses
Penyusutan aset tetap (Catatan 13)	310,497	287,940	Depreciation of fixed assets (Note 13)
Tenaga alih daya	181,998	195,653	Outsource
Iklan dan promosi	170,773	184,125	Advertising & promotions
Komunikasi	101,167	89,846	Communication
Pemeliharaan dan perbaikan	75,603	79,698	Repairs and maintenance
			Levy to the
Iuran Otoritas Jasa Keuangan	64,395	55,057	Financial Service Authority
Listrik dan air	54,116	58,252	Electricity and water
Transportasi	33,391	42,622	Transportation
Sewa	21,444	26,478	Rent
Penyusutan aset hak-guna (Catatan 13)	20,208	24,841	Depreciation of right-of-use assets (Note 13)
Pajak dan perizinan	17,839	17,462	Taxes and licenses
Perlengkapan kantor	11,670	16,217	Office supplies
Kerugian risiko operasional (Catatan 40)	10,138	197,882	Operational risk loss (Note 40)
Asuransi	9,138	10,187	Insurance
Bank koresponden	4,990	4,694	Correspondence bank
Iuran ATM Bersama	4,623	5,286	ATM Bersama contribution
Perjalanan dinas	4,375	7,091	Travelling
Lain-lain	86,031	68,904	Others
Total	1,851,824	2,055,670	Total

33. Beban Gaji dan Tunjangan Lainnya

33. Salary Expenses and Other Allowances

Beban gaji dan tunjangan lainnya terdiri dari:

Salary expenses and other allowances consist of:

	2025	2024	
Gaji dan upah	1,073,444	1,131,202	Salaries and wages
Tunjangan makan dan transportasi	56,599	60,947	Transportation and meal allowance
Asuransi			Insurance
Pihak berelasi (Catatan 39)	31,717	30,288	Related parties (Note 39)
Pihak ketiga	58,470	62,358	Third parties
Pendidikan dan pelatihan	14,574	27,877	Education and training
Liabilitas imbalan pasca-kerja (Catatan 36)	8,708	7,892	Post-employment benefits liability (Note 36)
Lain-lain	74,787	78,643	Others
Total	1,318,299	1,399,207	Total

34. Pendapatan (Beban) Non-Operasional - Neto

34. Non-Operating Income (Expenses) - Net

	2025	2024	
Pendapatan non-operasional	163,589	46,341	Non-operating income
Beban non-operasional	(42,537)	(20,653)	Non-operating expenses
Total	121,052	25,688	Total

35. Komitmen dan Kontinjensi

35. Commitments and Contingencies

	2025	2024	
Komitmen			Commitment
Tagihan Komitmen			Commitment Receivables
Pembelian spot dan derivatif yang masih berjalan	8,292,050	5,372,077	Outstanding spot and derivatives purchased
Liabilitas Komitmen			Commitment Liabilities
Fasilitas kredit kepada nasabah yang belum digunakan SKBDN Pihak ketiga	(138,777)	(244,463)	Unused credit facilities for customers under SKBDN Third parties
L/C tidak dapat dibatalkan yang masih berjalan Pihak ketiga	(45,772)	(461,401)	Outstanding irrevocable L/C Third parties
Penjualan spot dan derivatif yang masih berjalan	(10,883,145)	(9,811,547)	Outstanding spot and derivatives sold
Total Liabilitas Komitmen - neto	(2,775,644)	(5,145,334)	Total Commitment Liabilities - net
Kontinjensi			Contingencies
Tagihan Kontinjensi			Contingent Receivables
Pendapatan bunga dalam penyelesaian	331,714	302,822	Interest income on non-performing loans
Liabilitas Kontinjensi			Contingent Liabilities
Bank garansi			Bank guarantees
Pihak berelasi (Catatan 39)	(133,684)	(145,994)	Related parties (Note 39)
Pihak ketiga	(253,906)	(275,472)	Third parties
Total Liabilitas Kontinjensi - neto	(55,876)	(118,644)	Total Contingent Liabilities - net
Liabilitas komitmen dan kontinjensi - neto	(2,831,520)	(5,263,978)	Commitment and contingent liabilities - net

Jumlah fasilitas kredit (*uncommitted*) Bank kepada nasabah yang belum digunakan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar Rp32.890.544 dan Rp30.520.773.

The Bank's unused loan facilities (*uncommitted*) granted to customers as of December 31, 2025 and 2024 amounted to Rp32,890,544 and Rp30,520,773, respectively.

36. Liabilitas Imbalan Pasca-Kerja

36. Post-Employment Benefits Liability

Bank mengakui imbalan pasca-kerja (*post-employment benefit*) berdasarkan perhitungan aktuaria yang dilakukan oleh aktuaris independen, Kantor Konsultan Aktuaria V. Agus Basuki, berdasarkan laporannya masing-masing pada tanggal 08 Januari 2026 dan 14 Januari 2025 untuk periode 2025 dan 2024. Liabilitas imbalan pasti atas imbalan pasca-kerja (*post-employment benefit*) tersebut dihitung dengan menggunakan metode "Projected Unit Credit" dan asumsi-asumsi signifikan sebagai berikut:

The Bank determines obligation for post-employment benefits based on actuarial calculation performed by an independent actuary, Kantor Konsultan Aktuaria V. Agus Basuki, based on its reports dated January 08, 2026 and January 14, 2025, for period 2025 and 2024, respectively. Obligation for post-employment benefits are calculated using the "Projected Unit Credit" method with the following significant assumptions:

	2025	2024	
Tingkat diskonto	6.30%	7.07%	Discount rate
Tingkat kenaikan upah (gaji) per tahun	5.00%	5.00%	Annual wages (salary) increase
Usia pensiun	55 tahun/years	55 tahun/years	Pension age
Tingkat kematian	Tabel TMI-IV-2019/ TMI-IV-2019 table	Tabel TMI-IV-2019/ TMI-IV-2019 table	Mortality rate

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Beban yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

Expenses recognized in the statement of profit or loss and other comprehensive income were as follows:

	2025	2024	
Beban jasa kini	14,086	14,361	Current service cost
Beban bunga	9,754	9,195	Interest expense
Keuntungan atas kurtailmen	(15,132)	(15,664)	Curtailment gain
Total (Catatan 33)	8,708	7,892	Total (Note 33)

Rekonsiliasi perubahan liabilitas selama tahun berjalan yang diakui di laporan posisi keuangan adalah sebagai berikut:

The movements of estimated post-employment benefits liability in the statements of financial position are as follows:

	2025	2024	
Liabilitas pada awal tahun	296,414	277,530	Liability at beginning of year
Penambahan tahun berjalan	8,708	7,892	Addition during the year
Pembayaran selama tahun berjalan	(69,066)	(51,656)	Payment during the year
Jumlah yang diakui di penghasilan komprehensif lainnya	58,902	62,648	Total amount recognized in other comprehensive income
Liabilitas pada akhir tahun	294,958	296,414	Liability at end of year

Mutasi nilai kini liabilitas imbalan kerja adalah sebagai berikut:

The movements in the present value of liabilities for employee benefits are as follows:

	2025	2024	
Saldo pada awal tahun	296,414	277,530	Balance at beginning of year
Beban jasa kini	14,086	14,361	Current service cost
Beban bunga	9,754	9,195	Interest cost
Kurtailmen dan penyelesaian	(15,132)	(15,664)	Curtailment and settlement
Manfaat yang dibayarkan	(69,066)	(51,656)	Benefit paid
Kerugian pada kewajiban aktuarial:			Actuarial losses on obligation:
<i>Experience adjustment</i>	58,902	62,648	<i>Experience adjustment</i>
Saldo pada akhir tahun	294,958	296,414	Balance at end of year

Mutasi kerugian aktuarial yang diakui sebagai penghasilan komprehensif lain, bruto pajak tangguhan:

The movements in the balance of actuarial loss charged to other comprehensive income, gross of deferred tax:

	2025	2024	
Saldo awal	(231,512)	(168,864)	Beginning balance
Kerugian aktuarial yang diakui sebagai penghasilan komprehensif lain	(58,902)	(62,648)	Actuarial losses charged to other comprehensive income
Saldo akhir	(290,414)	(231,512)	Ending balance

Tabel berikut menunjukkan sensitivitas atas kemungkinan perubahan tingkat diskonto dan tingkat kenaikan gaji sebesar 1%, dengan variabel lain dianggap tetap, terhadap nilai kini liabilitas imbalan kerja karyawan:

The following table demonstrates the sensitivity to a reasonably possible change in discount rates and salary increment rate amounting to 1%, with all other variables held constant, of the present value of employee benefits liability:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-Tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2025					
Tingkat Diskonto/ Discount Rate		Tingkat Kenaikan Gaji/ Salary Increment Rate			
Kenaikan/ Increase	Penurunan/ Decrease	Kenaikan/ Increase	Penurunan/ Decrease		
Dampak pada agregat beban jasa kini	(258)	857	819	(232)	Effect on the aggregate current service cost
Dampak pada nilai kini liabilitas imbalan kerja karyawan	(4,217)	7,576	7,220	(3,984)	Effect on present value of employee benefits liability

31 Desember/December 31, 2024					
Tingkat Diskonto/ Discount Rate		Tingkat Kenaikan Gaji/ Salary Increment Rate			
Kenaikan/ Increase	Penurunan/ Decrease	Kenaikan/ Increase	Penurunan/ Decrease		
Dampak pada agregat beban jasa kini	(534)	582	543	(508)	Effect on the aggregate current service cost
Dampak pada nilai kini liabilitas imbalan kerja karyawan	(5,673)	5,120	5,764	(5,440)	Effect on present value of employee benefits liability

Analisis jatuh tempo yang diharapkan dari imbalan paska-kerja yang tidak terdiskonto pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Expected maturity analysis of undiscounted postemployment benefit as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Dalam waktu 12 bulan berikutnya	161,677	156,202	Within the next 12 months
Antara 2 sampai 5 tahun	140,919	160,381	Between 2 to 5 years
Antara 5 sampai 10 tahun	247,002	228,632	Between 5 to 10 years
Di atas 10 tahun	1,889,953	2,067,548	Beyond 10 years
Total	2,439,551	2,612,763	Total

37. Laba per Saham Dasar

Laba per saham dihitung dengan membagi laba tahun berjalan yang tersedia bagi pemegang saham dengan rata-rata tertimbang jumlah saham biasa yang beredar pada tahun bersangkutan.

	2025	2024
Laba tahun berjalan kepada pemegang saham	3,364,735	2,631,054
Rata-rata tertimbang jumlah saham biasa yang beredar	11,741	11,741
Laba per saham dasar (nilai penuh)	287	224

37. Basic Earnings per Share

Basic earnings per share is calculated by dividing the income for the year attributable to shareholders by the weighted average number of outstanding common shares during the year.

Income for the year attributable to shareholders
Weighted average number of outstanding common shares
Basic earnings per share (full amount)

38. Segmen Operasi

Bank menganalisis segmen secara geografis dimana manajemen menelaah laporan internal manajemen secara bulanan untuk masing-masing area. Berikut adalah ringkasan yang menjelaskan tiap-tiap area geografis Bank:

- Kantor Pusat terdiri dari *Treasury*, *Card Center* dan unit-unit fungsional dimana didalamnya termasuk aset, liabilitas, pendapatan dan beban yang tidak dapat dialokasikan.
- Wilayah Jakarta terdiri dari seluruh kantor cabang dan kantor cabang pembantu di Jabodetabek dan provinsi Banten.
- Wilayah Bandung terdiri dari seluruh kantor cabang dan kantor cabang pembantu di provinsi Jawa Barat.
- Wilayah Medan terdiri dari seluruh kantor cabang dan kantor cabang pembantu di Sumatera dan Batam.
- Wilayah Semarang terdiri dari seluruh kantor cabang dan kantor cabang pembantu di provinsi Jawa Tengah.
- Wilayah Surabaya terdiri dari seluruh kantor cabang dan kantor cabang pembantu di provinsi Jawa Timur, Bali dan Nusa Tenggara.
- Wilayah Makassar terdiri dari seluruh kantor cabang dan kantor cabang pembantu di Sulawesi, Maluku dan Papua.
- Wilayah Banjarmasin terdiri dari seluruh kantor cabang dan kantor cabang pembantu di Kalimantan.

38. Operating Segment

The Bank performs geographical segment analysis whereby management reviews monthly management internal report for each area. The following summary describes each of the Bank's geographical area:

- *Head Office consists of Treasury, Card Center and other functional divisions, whereas it includes assets, liabilities, income and expenses that cannot be allocated.*
- *Jakarta region consists of all branches and sub-branches in Jabodetabek and Banten province.*
- *Bandung region consists of all branches and sub-branches in West Java.*
- *Medan region consists of all branches and sub-branches in Sumatera and Batam.*
- *Semarang region consists of all branches and sub-branches in Central Java.*
- *Surabaya region consists of all branches and sub-branches in East Java, Bali and Nusa Tenggara.*
- *Makassar region consists of all branches and sub-branches in Sulawesi, Maluku and Papua.*
- *Banjarmasin region consists of all branches and sub-branches in Kalimantan.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN (Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Kinerja diukur berdasarkan laba segmen sebelum pajak penghasilan, seperti yang disajikan di dalam laporan internal manajemen yang ditelaah oleh manajemen Bank. Informasi mengenai hasil dari tiap area geografis disajikan di bawah ini:

Performance is measured based on segment profit before income tax, as included in the internal management reports that are reviewed by the management of the Bank. Information regarding the results of each geographical area are included below:

Tahun yang Berakhir pada tanggal 31 Desember/ Year ended December 31, 2025											
	Kantor Pusat/ Head Office	Wilayah Jakarta/ Jakarta Region	Wilayah Bandung/ Bandung Region	Wilayah Medan/ Medan Region	Wilayah Semarang/ Semarang Region	Wilayah Surabaya/ Surabaya Region	Wilayah Makassar/ Makassar Region	Wilayah Banglarmasin/ Banglarmasin Region	Total Segment/ Total Segment	Eliminasi/ Elimination	Jumlah/ Total
Pendapatan eksternal:											
Pendapatan bunga bersih	8.946.279	(2.819.182)	(195.065)	(325.106)	(81.119)	(272.357)	(150.301)	(174.539)	4.928.610	--	4.928.610
Provisi dan komisi bersih	1.512.742	57.498	13.812	13.785	8.908	16.704	12.474	10.699	1.648.622	--	1.648.622
Keuntungan penjualan											
efek-efek - neto	1.107.394	--	--	--	--	--	--	--	1.107.394	--	1.107.394
Pendapatan operasional lainnya	(32.110)	17.427	5.859	9.211	3.819	4.025	2.264	3.505	14.000	--	14.000
Pendapatan antar-segmen	4.128.512	3.854.287	317.703	488.425	182.647	504.976	282.390	312.246	10.051.186	(10.051.186)	--
Beban antar-segmen	(9.753.604)	(153.645)	(16.857)	(19.110)	(33.290)	(56.993)	(3.620)	(14.067)	(10.051.186)	10.051.186	--
Total pendapatan segmen	5.909.213	956.385	125.452	167.205	80.965	198.355	123.207	137.844	7.698.626	--	7.698.626
Beban operasional lainnya	(2.767.941)	(286.521)	(95.636)	(116.868)	(75.824)	(144.610)	(89.457)	(81.979)	(3.658.836)	--	(3.658.836)
Laba operasi	3.141.272	669.864	29.816	50.337	5.141	53.745	33.750	55.865	4.039.790	--	4.039.790
Pendapatan non-operasional	120.839	972	650	846	115	1.158	(3.662)	134	121.052	--	121.052
Total laba segmen											
sebelum pajak	3.262.111	670.836	30.466	51.183	5.256	54.903	30.088	55.999	4.160.842	--	4.160.842
Asèl segmen	128.685.258	73.223.608	5.600.886	8.014.544	3.424.455	8.687.544	4.192.222	5.002.789	236.631.306	(96.003.262)	140.628.044
Liabilitas segmen	(104.969.189)	(72.461.274)	(5.518.303)	(7.907.917)	(3.366.643)	(8.538.877)	(4.091.966)	(4.900.778)	(211.754.947)	96.003.262	(115.751.685)

Tahun yang Berakhir pada tanggal 31 Desember/ Year ended December 31, 2024												
Keterangan	Kantor Pusat/ Head Office	Wilayah Jakarta/ Jakarta Region	Wilayah Bandung/ Bandung Region	Wilayah Medan/ Medan Region	Wilayah Semarang/ Semarang Region	Wilayah Surabaya/ Surabaya Region	Wilayah Makassar/ Makassar Region	Wilayah Banglarmasin/ Banglarmasin Region	Total Segment/ Total Segment	Eliminasi/ Elimination	Total/ Total	Description
Pendapatan eksternal:												
Pendapatan bunga bersih	8.945.726	(2.673.423)	(194.926)	(330.521)	(65.458)	(273.467)	(147.414)	(160.778)	5.099.739	--	5.099.739	External revenue: Net interest income
Provisi dan komisi bersih	1.554.135	51.797	13.882	13.800	9.237	18.695	12.101	10.708	1.684.355	--	1.684.355	Net fees and commissions
Keuntungan penjualan efek-efek - neto	70.465	--	--	--	--	--	--	--	70.465	--	70.465	Gain on sale of securities - net
Pendapatan operasional lainnya	11.188	12.814	4.160	8.029	3.426	3.894	1.745	2.744	48.000	--	48.000	Other operating income
Pendapatan antar-segmen	4.516.884	3.990.280	337.420	531.236	187.383	543.976	290.470	315.127	10.712.397	(10.712.397)	--	Inter-segment revenue
Beban antar-segmen	(10.411.851)	(153.840)	(18.066)	(16.945)	(44.618)	(45.724)	(7.199)	(14.154)	(10.712.397)	10.712.397	--	Inter-segment expenses
Total pendapatan segmen	4.686.547	1.227.628	142.470	205.599	89.970	246.995	149.703	153.647	6.902.559	--	6.902.559	Total segment revenue
Beban operasional lainnya	(2.735.901)	(286.893)	(101.573)	(117.488)	(80.703)	(174.075)	(93.783)	(80.925)	(3.671.341)	--	(3.671.341)	Other operating expense
Laba operasi	1.950.646	940.735	40.897	88.111	9.267	72.920	55.920	72.722	3.231.218	--	3.231.218	Operating income
Pendapatan non-operasional	19.407	380	687	680	1.265	1.495	1.401	363	25.688	--	25.688	Non-operating income
Total laba segmen sebelum pajak	1.970.053	941.115	41.584	88.801	10.532	74.415	57.321	73.085	3.256.906	--	3.256.906	Total segment income before tax
Asel segmen	126.995.640	61.773.694	4.960.103	7.523.557	3.804.517	8.496.716	4.369.550	4.766.197	222.689.974	(87.774.480)	134.915.494	Reportable segment assets
liabilitas segmen	(107.100.293)	(60.832.577)	(4.918.520)	(7.434.757)	(3.793.985)	(8.422.300)	(4.312.228)	(4.693.113)	(201.507.773)	87.774.480	(113.733.293)	Reportable segment liabilities

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Eliminasi transaksi antar segmen usaha timbul karena pelaporan segmen internal Bank mengambil informasi segmen berdasarkan setiap wilayah independen yang mungkin mencakup transaksi antar segmen usaha seperti pinjaman ke segmen usaha yang lain.

The elimination of intersegment transactions arose because the Bank's internal segment reporting captures segment information were based on each independent regions which may include intersegment transaction such as borrowings to another segment.

39. Transaksi dengan Pihak Berelasi

Rincian transaksi signifikan dengan pihak berelasi, kecuali yang menyangkut rahasia Bank, adalah sebagai berikut:

39. Transactions with Related Parties

Details of significant transactions with related parties, except for transactions that are subject to the Bank's confidentiality policy, are as follows:

Jenis	Tahun yang Berakhir pada tanggal 31 Desember/Year Ended December 31, 2025		Type
	Jumlah/ Total	Persentase (%)/ Percentage (%)	
Giro pada bank lain (Catatan 6):			Current accounts with other banks (Note 6):
PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo	108	0.00008%	PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo
PT Bank Pembangunan Daerah Sulawesi Tengah	2	0.00000%	PT Bank Pembangunan Daerah Sulawesi Tengah
Total giro pada bank lain	110	0.00008%	Total current accounts with other banks
Penempatan pada BI dan bank lain (Catatan 7):			Placements with BI and other banks (Note 7):
PT Bank Mega Syariah	200,000	0.14202%	PT Bank Mega Syariah
Total penempatan pada BI dan bank lain	200,000	0.14202%	Total placements with BI and other banks
Kredit yang diberikan (Catatan 11):			Loans (Note 11):
PT Trans Fashion	787,000	0.55884%	PT Trans Fashion
PT Trans Entertainment	500,000	0.35504%	PT Trans Entertainment
PT Anta Express Tour & Travel Service	393,500	0.27942%	PT Anta Express Tour & Travel Service
PT Duta Visual Nusantara TV 7	124,710	0.08855%	PT Duta Visual Nusantara TV 7
PT Mega Central Finance	14,906	0.01058%	PT Mega Central Finance
PT Trans Burger	5,151	0.00366%	PT Trans Burger
PT Trans Coffee	4,984	0.00354%	PT Trans Coffee
Komisaris dan direksi perusahaan berelasi di atas Rp1 miliar	47,530	0.03375%	Commissioners and directors of related companies above Rp1 billion
Direksi dan karyawan kunci di atas Rp1 miliar	6,354	0.00451%	Directors and key employees above Rp1 billion
Lain-lain - di bawah Rp1 miliar	16,693	0.01185%	Others - below Rp1 billion
Total kredit yang diberikan	1,900,828	1.34975%	Total loans
Aset lain-lain (Catatan 14):			Other assets (Note 14):
PT Duta Visual Nusantara TV 7	3,406	0.00242%	PT Duta Visual Nusantara TV 7
PT Trans Fashion	1,382	0.00098%	PT Trans Fashion
PT Trans Berita Bisnis	1,107	0.00079%	PT Trans Berita Bisnis
Lain-lain - di bawah Rp 1 miliar	1,770	0.00126%	Others - below Rp1 billion
Total aset lain-lain	7,665	0.00544%	Total other assets

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tahun yang Berakhir pada tanggal 31 Desember/Year Ended December 31, 2025			Type
Jenis	Jumlah/ Total	Persentase (%)/ Percentage (%)	
Transaksi surat berharga:			Securities transactions:
Pembelian	6,906,134	5.70350%	Purchase
Penjualan	10,677,742	8.62978%	Sale
Giro (Catatan 16)	334,931	0.28935%	Current accounts (Note 16)
Tabungan (Catatan 17)	67,111	0.05798%	Saving deposits (Note 17)
Deposito berjangka (Catatan 18)	952,077	0.82252%	Time deposits (Note 18)
Simpanan dari bank lain (Catatan 19)	492,600	0.42557%	Deposits from other banks (Note 19)
Liabilitas derivatif (Catatan 10)	6,767	0.00585%	Derivative payable (Note 10)
Obligasi subordinasi (Catatan 23)	50,000	0.04320%	Subordinated bonds (Note 23)
Beban yang masih harus dibayar dan liabilitas lain-lain (Catatan 24)	2,306	0.00199%	Accrued expenses and other liabilities (Note 24)
Pendapatan bunga (Catatan 28)	127,548	1.25081%	Interest income (Note 28)
Beban bunga (Catatan 29)	35,706	0.67772%	Interest expenses (Note 29)
Beban asuransi kesehatan karyawan			Employees health insurance
PT Asuransi Umum Mega	29,677	2.25120%	PT Asuransi Umum Mega
PT PFI Mega Life Insurance	2,040	0.15470%	PT PFI Mega Life Insurance
Total beban asuransi kesehatan karyawan	31,717	2.40590%	Total employee's health insurance
Beban Iklan:			Advertising expenses:
PT Televisi Transformasi Indonesia	92,150	4.97617%	PT Televisi Transformasi Indonesia
PT Duta Visual Nusantara TV 7	5,661	0.30570%	PT Duta Visual Nusantara TV 7
PT Trans News Corpora	1,527	0.08246%	PT Trans News Corpora
Lain-lain - di bawah Rp 1 miliar	500	0.02700%	Others - below Rp1 billion
Total beban iklan	99,838	5.39133%	Total Advertising expenses
Pendapatan sewa (Catatan 14a):			Rent income (Note 14a):
PT Allo Bank Indonesia Tbk	10,655	6.51327%	PT Allo Bank Indonesia Tbk
PT Duta Visual Nusantara TV 7	9,689	5.92277%	PT Duta Visual Nusantara TV 7
PT Bank Mega Syariah	5,215	3.18787%	PT Bank Mega Syariah
PT Asuransi Umum Mega	3,802	2.32412%	PT Asuransi Umum Mega
PT Mega Capital Sekuritas	2,642	1.61502%	PT Mega Capital Sekuritas
PT Trans Berita Bisnis	1,687	1.03124%	PT Trans Berita Bisnis
Lain-lain - di bawah Rp1 miliar	2,435	1.48849%	Others - below Rp1 billion
Total pendapatan sewa	36,125	22.08278%	Total rent income
Liabilitas kontinjensi - neto (Catatan 35):			Contingent liabilities - net (Note 35):
PT Trans Retail Indonesia	89,500	23.09141%	PT Trans Retail Indonesia
PT Trans Fashion Indonesia	34,473	8.89419%	PT Trans Fashion Indonesia
PT Allo Bank Indonesia Tbk	3,335	0.86045%	PT Allo Bank Indonesia Tbk
Taman Hiburan Bali	2,965	0.76498%	Taman Hiburan Bali
Taman Hiburan Cibubur	2,965	0.76498%	Taman Hiburan Cibubur
Lain-lain - di bawah Rp1 miliar	446	0.11507%	Others - below Rp1 billion
Total liabilitas kontinjensi	133,684	34.49109%	Total contingent liabilities

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Jenis	Tahun yang Berakhir pada tanggal 31 Desember/Year Ended December 31, 2024		Type
	Jumlah/ Total	Persentase (%)/ Percentage (%)	
Giro pada bank lain (Catatan 6):			Current accounts with other banks (Note 6):
PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo	300	0.00022%	PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo
PT Bank Pembangunan Daerah Sulawesi Tengah	60	0.00004%	PT Bank Pembangunan Daerah Sulawesi Tengah
Total giro pada bank lain	360	0.00027%	Total current accounts with other banks
Efek-efek (Catatan 8):			Securities (Note 8):
PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo	198,832	0.14737%	PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo
Tagihan derivatif (Catatan 10)			Derivative receivable (Note 10)
PT Bank Mega Syariah	2,101	0.00156%	PT Bank Mega Syariah
Kredit yang diberikan (Catatan 11):			Loans (Note 11):
PT Trans Fashion	799,000	0.59219%	PT Trans Fashion
PT Trans Entertainment	350,000	0.25941%	PT Trans Entertainment
PT Anta Express Tour & Travel Service	399,500	0.29609%	PT Anta Express Tour & Travel Service
PT Duta Visual Nusantara TV 7	124,696	0.09242%	PT Duta Visual Nusantara TV 7
PT Trans Burger	6,826	0.00506%	PT Trans Burger
PT Trans Coffee	4,984	0.00369%	PT Trans Coffee
Komisaris dan direksi perusahaan berelasi di atas Rp1 miliar	33,313	0.02469%	Commissioners and directors of related companies above Rp1 billion
Direksi dan karyawan kunci di atas Rp1 miliar	7,769	0.00576%	Directors and key employees above Rp1 billion
Lain-lain - di dibawah Rp1 miliar	16,962	0.01257%	Others - below Rp1 billion
Total kredit yang diberikan	1,743,050	1.29188%	Total loans
Aset lain-lain (Catatan 14):			Other assets (Note 14):
PT Duta Visual Nusantara TV 7	3,092	0.00229%	PT Duta Visual Nusantara TV 7
PT Trans Fashion	1,606	0.00119%	PT Trans Fashion
PT Mega Central Finance	1,095	0.00081%	PT Mega Central Finance
PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo	1,083	0.00080%	PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo
PT Para Bandung Propertindo	1,034	0.00077%	PT Para Bandung Propertindo
PT Trans Entertainment	1,667	0.00124%	PT Trans Entertainment
Lain-lain - di bawah Rp 1 miliar	6,104	0.00452%	Others - below Rp1 billion
Total aset lain-lain	15,681	0.01162%	Total other assets

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tahun yang Berakhir pada tanggal 31 Desember/Year Ended December 31, 2024			
Jenis	Jumlah/ Total	Persentase (%)/ Percentage (%)	Type
Transaksi surat berharga:			Securities transactions:
Pembelian	3,567,981	6.37993%	Purchase
Penjualan	4,205,969	11.19474%	Sale
Giro (Catatan 16)	387,246	0.34048%	Current accounts (Note 16)
Tabungan (Catatan 17)	72,339	0.06360%	Saving deposits (Note 17)
Deposito berjangka (Catatan 18)	622,090	0.54697%	Time deposits (Note 18)
Simpanan dari bank lain (Catatan 19)	1,808,949	1.59050%	Deposits from other banks (Note 19)
Efek yang dijual dengan janji dibeli kembali (Catatan 20)	236,275	0.20774%	Securities sold under agreement to repurchase (Note 20)
Obligasi subordinasi (Catatan 23)	48,000	0.04220%	Subordinated bonds (Note 23)
Beban yang masih harus dibayar dan liabilitas lain-lain (Catatan 24)	1,912	0.00168%	Accrued expenses and other liabilities (Note 24)
Pendapatan bunga (Catatan 28)	136,297	1.32460%	Interest income (Note 28)
Beban bunga (Catatan 29)	84,292	1.62426%	Interest expenses (Note 29)
Beban asuransi kesehatan karyawan			Employees health insurance
PT Asuransi Umum Mega	28,265	2.02010%	PT Asuransi Umum Mega
PT PFI Mega Life Insurance	2,023	0.14460%	PT PFI Mega Life Insurance
Total beban asuransi kesehatan karyawan	30,288	2.16470%	Total employee's health insurance
Beban Iklan:			Advertising expenses:
PT Televisi Transformasi Indonesia	95,058	4.62419%	PT Televisi Transformasi Indonesia
PT Duta Visual Nusantara TV 7	5,444	0.26483%	PT Duta Visual Nusantara TV 7
PT Trans News Corpora	1,618	0.07871%	PT Trans News Corpora
Lain-lain - di bawah Rp1 miliar	83	0.00404%	Others - below Rp1 billion
Total beban iklan	102,203	4.97176%	Total Advertising expenses
Pendapatan sewa (Catatan 14a):			Rent income (Note 14a):
PT Allo Bank Indonesia Tbk	10,485	22.62575%	PT Allo Bank Indonesia Tbk
PT Duta Visual Nusantara TV 7	8,034	17.33670%	PT Duta Visual Nusantara TV 7
PT Bank Mega Syariah	5,130	11.07011%	PT Bank Mega Syariah
PT Asuransi Umum Mega	3,890	8.39429%	PT Asuransi Umum Mega
PT Mega Capital Sekuritas	2,641	5.69906%	PT Mega Capital Sekuritas
PT Trans Berita Bisnis	1,823	3.93388%	PT Trans Berita Bisnis
Lain-lain - di bawah Rp1 miliar	2,499	5.39263%	Others - below Rp1 billion
Total pendapatan sewa	34,502	74.45243%	Total rent income
Liabilitas kontinjensi - neto (Catatan 35):			Contingent liabilities - net (Note 35):
PT Trans Retail Indonesia	104,500	24.79441%	PT Trans Retail Indonesia
PT Trans Fashion Indonesia	37,622	8.92646%	PT Trans Fashion Indonesia
PT Allo Bank Indonesia Tbk	3,219	0.76376%	PT Allo Bank Indonesia Tbk
Lain-lain - di bawah Rp1 miliar	653	0.15494%	Others - below Rp1 billion
Total liabilitas kontinjensi	145,994	34.63957%	Total contingent liabilities

Keterangan:

- Persentase dari giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, efek-efek, derivatif, kredit yang diberikan, tagihan akseptasi dan aset lain-lain dihitung terhadap jumlah aset pada masing-masing tanggal laporan posisi keuangan.
- Persentase dari giro, tabungan, deposito berjangka, simpanan dari bank lain, beban yang masih harus dibayar dan liabilitas lain-lain dihitung terhadap jumlah liabilitas pada masing-masing tanggal laporan posisi keuangan.
- Persentase dari pendapatan bunga dihitung terhadap jumlah pendapatan bunga untuk masing-masing tahun yang bersangkutan.

Description:

- Percentages of current account with other banks, placement with Bank Indonesia and other banks, securities, derivative, loans, acceptance receivables and other assets are computed based on total assets at each statements of financial position date.
- Percentages of demand deposits, current account, saving deposits, time deposits, deposits from other banks, accrued expenses and other liabilities are computed based on total liabilities at each statements of financial position date.
- Percentages of interest income are computed based on total interest income for each related year.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- d. Persentase dari beban bunga dihitung terhadap jumlah beban bunga dan pembiayaan lainnya untuk masing-masing tahun yang bersangkutan.
- e. Persentase dari beban asuransi kesehatan karyawan dihitung terhadap jumlah beban karyawan untuk masing-masing tahun yang bersangkutan.
- f. Persentase dari pendapatan sewa dihitung terhadap jumlah pendapatan non-operasional untuk masing-masing tahun yang bersangkutan.
- g. Persentase dari beban iklan dihitung terhadap jumlah beban umum dan administrasi untuk masing-masing tahun yang bersangkutan.
- h. Persentase dari pembelian/penjualan surat berharga dihitung terhadap total pembelian/penjualan surat berharga selama tahun berjalan.

- d. Percentages of interest expenses are computed based on total interest expenses and other financing charges for each related year.
- e. Percentages of employee's health insurance expense are computed based on total personnel expenses for each related year.
- f. Percentages of rent income are computed based on total non-operating income for each related year.
- g. Percentages of advertising expense are computed based on total general and administrative expense for each related year.
- h. Percentages of purchase/sale of securities are computed based on total purchase/sale of marketable securities during the year.

Sifat hubungan dengan pihak berelasi :

The nature of relationship with related parties :

1. Hubungan kepemilikan/pemegang saham yang sama/*Related due to the same ownership share holders*
 - PT Televisi Transformasi Indonesia
 - PT Duta Visual Nusantara TV 7
 - PT Para Bandung Propertindo
 - PT Mega Capital Sekuritas
 - PT Bank Mega Syariah
 - PT Asuransi Umum Mega
 - PT Asuransi Umum Mega Syariah
 - PT Mega Corpora
 - PT Trans Property
 - PT Trans Corpora
 - PT CT Corpora
 - PT Batam Indah Investindo
 - PT Trans Coffee
 - PT Mega Central Finance
 - PT Anta Express Tour & Travel Service Tbk
 - PT Trans Airways
 - PT Trans Media Corpora
 - PT Trans Rekan Media
 - PT Trans Entertainment
 - PT Trans Fashion Indonesia
 - PT Trans First Luxury
 - PT Trans Lifestyle
 - PT Para Inti Energy
 - PT Para Energy Investindo
 - PT Trans Kalla Makassar
 - PT Trans Studio
 - PT Trans Ice
 - PT Mega Auto Finance
 - PT Para Bali Propertindo
 - PT Mega Indah Propertindo

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

*For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)*

- PT CT Agro
- PT Kaltim CT Agro
- PT Kalbar CT Agro
- PT Kalteng CT Agro
- PT Metropolitan Retailmart
- PT Mega Finance
- PT Mega Asset Management
- PT PFI Mega Life Insurance
- PT PFI Mega Life Insurance Syariah
- PT Perkebunan Indonesia Lestari
- PT Perkebunan Inti Indonesia
- PT Vaya Tour
- PT Trans Digital Media
- PT Trans Mart
- PT Trans Grosir Indonesia
- PT Trans Retail Indonesia
- PT Bank Pembangunan Daerah Sulawesi Utara dan Gorontalo
- PT Arah Tumata
- PT Dian Abdi Nusa
- PT Wahana Kutai Kencana
- PT Trans Estate
- PT Trans Studio Balikpapan
- PT Trans Studio Jakarta
- PT Mega Indah Realty Development
- PT Rekreasindo Nusantara
- PT Bank Pembangunan Daerah Sulawesi Tengah
- PT Para Rekan Investama
- PT Trans E Produksi
- PT Indonusa Telemedia
- PT Trans News Corpora
- PT Detik Ini Juga
- PT Tama Komunika Persada
- PT Detik TV Indonesia
- PT Trans Burger
- PT Alfa Retailindo
- PT Trans Rekreasindo
- PT Trans Ritel Properti
- PT Trans Distributor
- PT Trans Importir
- PT Trans Indo Distributor
- PT Trans Indo Trading
- PT Trans Indo Importir
- PT Trans Living Indonesia
- PT Transindo Digital Ritel
- PT Garuda Indonesia (Persero) Tbk
- PT Katingan Agro Resources
- PT CT Agro Sukabumi
- PT CT Global Resources
- PT Lembah Sawit Subur 2
- PT Lembah Sawit Subur 3
- PT Trans Visi Media
- PT Metro Outlet Indonesia
- PT Trans F&B

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

*For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)*

- PT Trans Retail
- PT Trans Studio Semarang
- PT Trans Fashion
- PT Trans Properti Indonesia
- PT Trans Studio BSD
- PT CT Corp Infrastruktur Indonesia
- PT Trans Cibubur Property
- PT Trans Realty Development
- PT Citra Bangun Sarana
- PT Karya Tumbuh Bersama Indo
- PT Trans Food Oriental
- PT Trans Media Sosial
- PT Trans Berita Bisnis
- PT Trans Rasa Oriental
- PT Trans Rasa Nippon
- PT Trans Rasa Bali
- PT Trans Pizza Resto
- PT Manajemen Data Corpora
- PT Beautinesia Media Nusantara
- PT Daily Dinamika Kreasi
- PT Multi Citra Abadi
- PT Vaya Micetama Servindo
- PT Vaya Transport
- PT Yatra Pratama Orient
- PT Ekosistem Kreatif Indonesia
- PT Allo Bank Indonesia Tbk
- PT Vision Cinema Indonesia
- PT Vision Internet Indonesia
- PT Trans Properti Manajemen
- PT Private Investment Indonesia
- PT Pelabuhan Patimban International
- PT Allo Fresh Indonesia
- PT Trans TV Aceh
- PT Trans TV Ambon Ternate
- PT Trans TV Balikpapan
- PT Trans TV Batam Kendari
- PT Trans TV Bengkulu Jember
- PT Trans TV Bukittinggi Gorontalo
- PT Trans TV Cirebon Kediri
- PT Trans TV Denpasar Banjarmasin
- PT Trans TV Jambi Lampung
- PT Trans TV Jayapura Surabaya
- PT Trans TV Madiun Garut
- PT Trans TV Manokwari Kendari
- PT Trans TV Mataram Samarinda
- PT Trans TV Medan Palembang
- PT Trans TV Palangkaraya Palu
- PT Trans TV Pekanbaru Padang
- PT Trans TV Pontianak Manado
- PT Trans TV Semarang Makassar
- PT Trans TV Purwokerto Situbondo
- PT Trans TV Sukabumi Mamuju
- PT Trans TV Sumedang Pangkal Pinang

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

*For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)*

- PT Trans TV Tegal Malang
- PT Trans TIVI Banten Kaltara
- PT Trans TV Yogyakarta Bandung
- PT Detik TIVI Satu
- PT Detik TIVI Dua
- PT Detik TIVI Tiga
- PT Detik TIVI Empat
- PT Detik TIVI Lima
- PT Detik TIVI Enam
- PT Detik TIVI Tujuh
- PT Detik TIVI Delapan
- PT Detik TIVI Sembilan
- PT Detik TIVI Sepuluh
- PT Detik TIVI Sebelas
- PT Detik TIVI Dua Belas
- PT Detik TIVI Tujuh Belas
- PT Trans Berita Bisnis Satu
- PT Trans Berita Bisnis Dua
- PT Trans Berita Bisnis Empat
- PT Trans Berita Bisnis Lima
- PT Trans Berita Bisnis Tujuh
- PT Trans Berita Bisnis Delapan Belas
- PT Trans Rekan Nusantara 1
- PT Trans Rekan Nusantara 2
- PT Trans Rekan Nusantara 3
- PT Trans Rekan Nusantara 4
- PT Trans Rekan Nusantara 5
- PT Trans Rekan Nusantara 6
- PT Trans Rekan Nusantara 7
- PT Trans Rekan Nusantara 8
- PT Trans Rekan Nusantara 9
- PT Trans Rekan Nusantara Sepuluh
- PT Trans Rekan Nusantara Sebelas
- PT Trans Rekan Nusantara Dua belas
- PT Trans Rekan Nusantara Tiga belas
- PT Trans Rekan Nusantara Empat belas
- PT Trans Rekan Nusantara Lima Belas
- PT Transrekan Nusantara Enam belas
- PT Trans Media Nusantara 1
- PT Trans Media Nusantara 2
- PT Trans Media Nusantara 3
- PT Trans Media Nusantara 4
- PT Trans Media Nusantara 5
- PT Trans Media Nusantara 6
- PT Trans Media Nusantara 7
- PT Trans7 Tanah Datar Sukabumi
- PT Trans7 Yogyakarta Bandung
- PT Trans7 Balikpapan Palangkaraya
- PT Trans7 Aceh
- PT Trans7 Cirebon Kediri
- PT Trans7 Denpasar Banjarmasin
- PT Trans7 Purwokerto Jember
- PT Trans7 Lampung Pekanbaru

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- PT Trans7 Bengkulu Jambi
 - PT Trans7 Surabaya Manado
 - PT Trans7 Tegal Malang
 - PT Trans Impor Indonesia
 - PT Trans Fashion Impor
 - CT Global Finance PTe. Ltd
 - Finegold Resources Ltd
 - PT Trans Berita Bisnis Enam
 - PT Trans Berita Bisnis Delapan
 - PT Trans7 Banten Kaltara
 - PT Trans7 Kendari Manokwari
 - PT Trans7 Medan Palembang
 - PT Trans7 Madiun Garut
 - PT Trans7 Sumedang Situbondo
 - PT Trans7 Pangkal Pinang Mamuju
 - PT Trans7 Semarang Makassar
 - PT Trans7 Padang Aceh
 - PT Trans7 Ambon Ternate
 - PT Trans7 Pontianak Samarinda
 - PT Trans7 Palu Gorontalo
 - PT Trans7 Kupang Jayapura
 - PT Trans7 Batam Mataram
 - PT Trans News Production
 - Global Air Pte. Ltd
 - PT Bali Properti Developer
 - PT Taman Hiburan Cibubur
 - PT Taman Hiburan Bali
 - PT Rekan Investama Indonesia
 - PT Bank KB Bukopin Syariah
 - Colink Assets Holding Limited
 - CT-Corp Investments Singapore PTE Ltd
 - PT Dharya Haddira Kartikatama
 - Trans Fashion (Thailand) Company Limited
 - PT Pengembang Properti Pamulang (dh PT Graha Pamulang Properti)
 - PT Pengembang Properti Bandung (dh PT Graha Bandung Properti)
 - PT Pengembang Properti Bekasi (dh PT Graha Bekasi Properti)
 - PT Pengembang Properti Blimbing Malang (dh PT Graha Blimbing Malang Properti)
 - PT Anta Umroh Wisata (dh PT Mahkota Dhuharifqi Mandiri Wisata)
 - PT Cahaya Indo Lestari
 - PT Digital Agregator Indonesia
 - PT Rasabumi Inti Lestari
2. Hubungan keluarga dekat pengendali/*Related to close family member of controller*
- PT Para Duta Bangsa
3. Manajemen Kunci
- Dalam menjalankan usahanya, Bank telah memberikan remunerasi, tunjangan dan fasilitas lainnya kepada Direksi dan Dewan Komisaris yang dicatat sebagai bagian dari beban gaji dan tunjangan lainnya (Catatan 33).
3. *Key Management*
- In the ordinary course of its business, the Bank has given remuneration, other allowances and benefits to Directors and Board of Commissioners which were recorded as part of salary expenses and other allowances (Note 33).*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31, 2025				
Jumlah kepala/ Headcount	Remunerasi/ Remuneration	Tunjangan dan fasilitas lainnya/ Other allowance and benefits	Jumlah/ Total	
Manajemen kunci				Key management
Dewan Direksi	7	78,546	143	Board of Directors
Dewan Komisaris	4	26,234	114	Board of Commissioners
Sub - total manajemen kunci	11	104,780	257	Sub - total key management
Komite Audit	2	720	28	Audit Committee
Total	13	105,501	285	Total

Tahun yang Berakhir pada tanggal 31 Desember/ Year Ended December 31, 2024				
Jumlah kepala/ Headcount	Remunerasi/ Remuneration	Tunjangan dan fasilitas lainnya/ Other allowance and benefits	Jumlah/ Total	
Manajemen kunci				Key management
Dewan Direksi	8	77,425	163	Board of Directors
Dewan Komisaris	4	27,154	115	Board of Commissioners
Sub - total manajemen kunci	12	104,579	278	Sub - total key management
Komite Audit	2	743	29	Audit Committee
Total	14	105,322	307	Total

40. Masalah Hukum

Antara April 2009 sampai dengan Juli 2010, telah terjadi pembobolan dana PT Elnusa Tbk sebesar Rp111.000 dengan melibatkan oknum Bank maupun oknum PT Elnusa Tbk dan pihak-pihak lainnya.

Terhadap kejadian tersebut telah menimbulkan kasus-kasus sebagai berikut:

- Kasus Tindak Pidana Korupsi**
 Dalam perkara tindak pidana korupsi pihak Kejaksaan, berdasarkan hasil penyidikannya, mengindikasikan adanya korupsi dana PT Elnusa Tbk di Bank yang melibatkan oknum dari PT Elnusa Tbk sendiri. Berdasarkan hasil pemeriksaan di tingkat Pengadilan Negeri, Pengadilan Tinggi dan di tingkat Kasasi terbukti bahwa kasus ini adalah merupakan tindak pidana korupsi. Kasus ini telah diproses hingga tingkat Mahkamah Agung R.I. yang artinya terhadap perkara tersebut telah mempunyai kekuatan tetap dan mengikat (*final and binding*) dan karenanya pihak Kejaksaan wajib untuk segera melaksanakan (eksekusi) terhadap keputusan tersebut.

40. Legal Matters

Between April 2009 and July 2010, there was a fraud case of PT Elnusa Tbk fund amounting to Rp111,000 involving officers of the Bank and also personnel of PT Elnusa Tbk and other parties.

The incident has led to the following cases:

- The Corruption Case**
 In the criminal corruption case, the Indonesian attorney, based on its investigation indicated that there is a fund corruption occurred in Bank, involving the personnel from PT Elnusa Tbk itself. Based on the investigation in the Indonesian District Court, High Court and Court of Cassation, it was proven that this current case is indeed a corruption. This case has been processed up to Indonesia Supreme Court of Justice, which means this case has a fixed and binding power and because of that, the attorney must execute the final verdict regarding the case.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Keputusan tersebut diputuskan pada tanggal 29 Agustus 2012 melalui Rapat Permusyawaratan Mahkamah Agung R.I., dimana Mahkamah Agung telah memutuskan dan menyatakan Para Terdakwa bersalah melakukan perbuatan melawan hukum berupa tindak pidana korupsi dan wajib untuk mengembalikan dana (yang di korupsinya) kepada Negara cq PT Elnusa Tbk.

Atas putusan tersebut Kejaksaan Negeri selaku pihak eksekutor/pelaksana eksekusi, wajib menjalankan proses eksekusi terhadap seluruh barang atau harta kekayaan yang telah disita oleh pengadilan untuk kemudian dilakukan pelelangan dan hasilnya masing-masing akan diserahkan kepada Negara cq PT Elnusa Tbk. Apabila harta kekayaan yang disita ternyata tidak mencukupi untuk mengembalikan dana PT Elnusa Tbk yang dikorupsi, maka pihak Kejaksaan akan melakukan perampasan dan penyitaan terhadap seluruh harta kekayaan para terdakwa/terpidana guna mengembalikan dana yang dikorupsinya tersebut kepada Negara cq PT Elnusa Tbk.

Bahwa kemudian salah satu terdakwa dalam kasus tipikor yakni Santun Nainggolan, telah mengajukan upaya hukum Peninjauan Kembali kepada Mahkamah Agung R.I. terhadap putusan kasasi dalam perkara tipikor tersebut, Mahkamah Agung Republik Indonesia pada tanggal 6 Januari 2016 telah memutuskan Menolak Permohonan Peninjauan Kembali dari Santun Nainggolan.

Sampai dengan tanggal penyelesaian laporan keuangan ini, tidak terdapat informasi baru terkait kasus tindak pidana korupsi ini.

b. Kasus Perdata

Bank telah menjadi pihak tergugat dalam kasus perdata yang diajukan oleh PT Elnusa Tbk (pihak penggugat), dimana penggugat mengajukan gugatan perbuatan melawan hukum terhadap Bank karena adanya pemalsuan sertifikat deposito berjangka dengan gugatan material sebesar Rp111.000. Pada tanggal 22 Maret 2012, Majelis Hakim Pengadilan Negeri Jakarta Selatan mengabulkan

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The verdict was decided on August 29, 2012 through the Consultative Meeting of Indonesia Supreme Court of Justice whereby the court decided and verdict all the defendants as guilty of violating the law on corruption and were required to return all the money to the State and PT Elnusa Tbk.

Based on the verdict of district attorneys as the executor of the verdict, they must exercise the execution process to all the material or money that had been confiscated by court which will be auctioned whereby the proceeds therein would be returned to the State and PT Elnusa Tbk. If the confiscated material is not enough to cover the corruption amount that need to be returned to PT Elnusa Tbk, the court will seize and confiscate all the property that are owned by the defendant in order to return the fund that has been corrupted to the State and PT Elnusa Tbk.

Eventually, one of the defendant in corruption case, namely Santun Nainggolan, has submitted a legal effort of Judicial Review to Indonesia Supreme Court of Justice in response to the Cassation's decision in the corruption case, Indonesia Supreme Court of Justice on January 6, 2016 decided to decline the appeal of Judicial Review from Santun Nainggolan.

Until the completion date of these financial statements, there is no information update regarding this corruption case.

b. Civil Case

The Bank has been the defendant of the civil case against PT Elnusa Tbk (the plaintiff), in which the plaintiff filed a case against law towards the Bank due to an indication of certification of deposit forgery amounting to Rp111,000. On March 22, 2012, the South Jakarta District Court of Justice granted the plaintiff charges and obligated the Bank to return the plaintiff's fund plus a certain amount of interest.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

sebagian gugatan penggugat dan menghukum Bank untuk mengembalikan dana milik penggugat beserta sejumlah bunga tertentu.

Terkait dengan keputusan Pengadilan Negeri Jakarta Selatan tersebut, Bank telah mengajukan upaya hukum hingga peninjauan kembali ke Mahkamah Agung R.I. yang berakhir dengan penolakan dan guna mempertahankan haknya, Bank pada tanggal 19 September 2016 telah mengajukan gugatan perlawanan melalui Pengadilan Negeri Jakarta Selatan atas permohonan eksekusi yang diajukan oleh PT Elnusa Tbk yang dilanjutkan dengan pengajuan banding ke Pengadilan Tinggi Jakarta, dan saat ini sedang dalam proses kasasi di Mahkamah Agung R.I. sebagaimana yang tertuang dalam Risalah Pernyataan Permohonan Kasasi Nomor 162/Pdt.G/Plw/2016/PN.Jkt.Sel bertanggal 19 Juni 2023 Jo. Risalah Penerimaan Memori Kasasi Nomor 162/Pdt.G/Plw/2016/PN.Jkt.Sel bertanggal 27 Juni 2023 .

Pada tanggal 10 Mei 2017, melalui surat No. W10-U3/1882/Hk.02/5/2017 Perihal Penundaan Lelang, Ketua Pengadilan Negeri Jakarta Selatan telah menunda pelaksanaan (eksekusi) lelang (hingga pemberitahuan lebih lanjut dari Pengadilan Negeri Jakarta Selatan) dikarenakan masih adanya perkara perlawanan yang masih berjalan dan adanya upaya perdamaian yang sedang berlangsung.

Bahwa Mahkamah Agung dalam putusannya terhadap perkara tipikor menyatakan bahwa para terpidana dinyatakan bersalah telah melakukan perbuatan melanggar hukum berupa tindak pidana korupsi dan karenanya masing-masing pelaku dihukum penjara sesuai dengan tingkat perbuatannya dan pada saat yang bersamaan para terpidana wajib untuk mengembalikan dan membayar ganti rugi/denda kepada Negara cq. PT Elnusa Tbk. Di lain pihak dalam perkara gugatan perdata yang diajukan PT Elnusa Tbk, Bank dinyatakan telah melakukan perbuatan melanggar hukum dan wajib untuk membayar kepada PT Elnusa Tbk sebesar Rp111.000.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

In relation to the decision of the South Jakarta District Court, the Bank filed a legal appeal up to judicial review to the Indonesia Supreme Court which resulted in rejection of the judicial review submitted by the Bank and to protect its right, the Bank, on September 19, 2016 had filed a tierce opposition through South Jakarta District Court against execution appeal filed by PT Elnusa Tbk which has been followed by an appeal to the Jakarta High Court, and is currently in the process of cassation at the Indonesia Supreme Court as stated in the Minutes of Statement of Cassation Application No. 162/Pdt.G/Plw/2016/PN.Jkt.Sel dated June 19, 2023 Jo. Minutes of Acceptance of Memorandum of Cassation No. 162/Pdt.G Plw/2016/PN.Jkt.Sel dated June 27, 2023.

On May 10, 2017, through letter No. W10-U3/ 1882/Hk.02/5/2017 Regarding the Postponed Auction, the Head of South Jakarta District Court has postponed the execution of the auction (until further notice from the South Jakarta District Court) due to the ongoing tierce opposition and peaceful settlement effort.

The Supreme Court, in its decision towards the corruption case decided that the defendants were found guilty of committing unlawful action of corruption and because of that, each of the defendants will be sentenced to imprisonment which terms was parralel to level of action taken. At the same time, all the defendants must return and pay compensations to the State and PT Elnusa Tbk. While in the civil case submitted by PT Elnusa Tbk, the Bank is found guilty of committing unlawful action and is required to pay the fine of Rp111,000 to PT Elnusa Tbk.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Pada 2017, Pengadilan Negeri Jakarta Selatan telah mengumumkan akan melakukan lelang terhadap obyek sita jaminan, akan tetapi kemudian sebelum lelang dilaksanakan, Ketua Pengadilan Negeri Jakarta Selatan mengeluarkan Penetapan menunda eksekusi lelang, antara lain dengan alasan masih berjalannya proses Gugatan Perlawanan sebagaimana diuraikan diatas hingga selesai atau kedua belah pihak melakukan perdamaian atas kasus tersebut.

In 2017, the South Jakarta District Court has announced that it will conduct an auction against the object of confiscation, but then before the auction is held, the Head of South Jakarta District Court issued a Stipulation to postpone the execution of the auction, until the settlement of the ongoing process of Resistance Lawsuit, as described above, or peaceful settlement from both parties.

Sehubungan dengan kasus di atas, Bank memenuhi permintaan dari regulator antara lain untuk membentuk dana cadangan dalam *escrow account* sebesar Rp206.630 sampai sengketa tersebut selesai (Catatan 14).

In relation to the case above, the Bank has received a request from regulator to forming a reserve fund amounting of, among others, create an escrow account amounting to Rp206,630 until the disputes are settled (Note 14).

Pada tanggal 7 Mei 2024, telah dilakukan penandatanganan Perjanjian Perdamaian No.1 yang dibuat dihadapan Dharma Akhyuzi, S.H., Notaris di Jakarta. Kedua belah pihak sepakat bahwa kasus tersebut telah selesai dengan tuntas, melalui jalan musyawarah mufakat damai, dan perjanjian perdamaian ini mengakhiri semua sengketa yang pernah terjadi sebelumnya.

On May 7 2024, Settlement Agreement No.1 was signed before Dharma Akhyuzi, S.H., Notary in Jakarta. Both parties agreed that the case had been resolved completely, through peaceful deliberation and consensus, and this settlement agreement ended all disputes that had occurred previously.

Sesuai dengan perjanjian perdamaian tersebut, pada bulan Mei 2024 Bank telah memenuhi kewajiban pembayaran kepada PT Elnusa Tbk sebesar Rp197.434 yang dibukukan sebagai bagian dari biaya kerugian risiko operasional (Catatan 32).

In accordance with the settlement agreement, in May 2024 the Bank has fulfilled its payment obligations to PT Elnusa Tbk amounting to Rp197,434 which was recorded as part of operational risk loss expenses (Note32).

Pada tahun 2025, berdasarkan surat Bank Indonesia No.27/8/DPSP/Srt/B tanggal 13 Januari 2025, Bank Indonesia telah membatalkan *pledge* dana Cadangan kasus hukum PT Elnusa sebesar Rp206.630 pada tanggal 3 Januari 2025 (Catatan 14).

In 2025, based on Bank Indonesia letter No.27/8/DPSP/Srt/B dated January 13, 2025, Bank Indonesia has revoked the pledge of legal case reserve funds for PT Elnusa amounting to Rp 206,630 on January 3, 2025 (Note 14).

41. Aset dan Liabilitas Moneter dalam Mata Uang Asing

Posisi aset (sebelum dikurangi dengan cadangan kerugian penurunan nilai) dan liabilitas moneter dalam mata uang asing adalah sebagai berikut:

41. Assets and Liabilities Denominated in Foreign Currency

Monetary asset (before deducting the allowance for impairment losses) and liability position denominated in foreign currencies are as follows:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Aset			Assets
Kas (Catatan 4)	151,557	176,716	Cash (Note 4)
Giro pada Bank Indonesia (Catatan 5)	852,093	531,135	Current accounts with Bank Indonesia (Note 5)
Giro pada bank lain (Catatan 6)	610,999	935,189	Current accounts with other banks (Note 6)
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	--	321,900	Placements with Bank Indonesia and other banks (Note 7)
Efek-efek (Catatan 8)	282,441	93,975	Securities (Note 8)
Tagihan derivatif (Catatan 10)	44,389	48,734	Derivative receivables (Note 10)
Kredit yang diberikan (Catatan 11)	19,948,808	13,008,277	Loans (Note 11)
Tagihan akseptasi (Catatan 12)	986	9,234	Acceptance receivables (Note 12)
Aset lain-lain (Catatan 14)	158,853	98,082	Other assets (Note 14)
Total	22,050,126	15,223,242	Total
Liabilitas			Liabilities
Liabilitas segera	6,054	4,193	Obligations due immediately
Simpanan dari nasabah (Catatan 16, 17 dan 18)	17,628,888	11,304,451	Deposit from customers (Notes 16, 17 and 18)
Simpanan dari bank lain (Catatan 19)	918,058	387,551	Deposits from other banks (Note 19)
Liabilitas derivatif (Catatan 10)	113,086	121,059	Derivative payables (Note 10)
Utang akseptasi (Catatan 12)	986	9,234	Acceptance payables (Note 12)
Beban yang masih harus dibayar dan liabilitas lain-lain (Catatan 24)	38,041	72,849	Accrued expenses and other liabilities (Note 24)
Pinjaman diterima (Catatan 22)	833,750	1,287,600	Fund borrowings (Note 22)
Total	19,538,863	13,186,937	Total
Posisi aset (liabilitas) - neto	2,511,263	2,036,305	Asset (Liabilities) position - net

Posisi Devisa Neto ("PDN") Bank diungkapkan
 pada Catatan 49e.

The Bank's Net Open Position ("NOP") is
 disclosed in Note 49e.

42. Kegiatan Wali Amanat

Bank memperoleh izin untuk menyelenggarakan kegiatan usaha sebagai wali amanat dari BAPEPAM-LK berdasarkan surat keputusan No. 20/STTD-WA/PM/2000 pada tanggal 2 Agustus 2000. Jasa-jasa yang dilakukan oleh Bank sebagai wali amanat adalah sebagai berikut:

- Mewakili kepentingan pemegang obligasi baik di dalam dan di luar pengadilan dalam melakukan tindakan hukum yang berkaitan dengan kepentingan pemegang obligasi;
- Menyampaikan informasi lengkap secara terbuka mengenai kualifikasinya sebagai Wali Amanat dalam prospektus;
- Memberikan laporan kepada Otoritas Jasa Keuangan, Bursa Efek dan pemegang obligasi baik secara langsung atau melalui Bursa Efek dalam hal emiten telah cidera janji atau terjadi keadaan yang dapat membahayakan kepentingan pemegang obligasi;

42. Trusteeship Activities

The Bank was granted with the license to conduct trusteeship activity from BAPEPAM-LK based on the decision letter No. 20/STTD-WA/PM/2000 dated August 2, 2000. The services provided by the Bank as a trustee are as follows:

- Represents the bondholders in any court and outside the court on any legal actions that are related to the bondholders' interest;
- Submits complete information concerning its qualification as Trustee in the prospectus;
- Reports directly to Financial Services Authority, Stock Exchange and to the bondholders, directly or through Stock Exchange when the issuer has not complied with the agreement or any condition that will be disadvantageous to the bondholders;

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- d. Melakukan pengawasan atau pemantauan secara berkala mengenai perkembangan pengelolaan usaha emiten berdasarkan laporan keuangan atau laporan lainnya; dan
- e. Memberikan nasihat yang diperlukan emiten sehubungan dengan perjanjian perwaliamanatan.

Untuk tahun yang berakhir 31 Desember 2025, Bank bertindak sebagai Wali Amanat atas 93 emisi obligasi, 8 emisi *medium-term notes*, dan 32 emisi sukuk. Jumlah nilai obligasi yang diterbitkan adalah sebesar Rp93.633.074 dan USD18,750,000,000 (dalam nilai penuh).

Untuk tahun yang berakhir 31 Desember 2024, Bank bertindak sebagai Wali Amanat atas 91 emisi obligasi, 32 emisi *medium-term notes*, 36 emisi sukuk, dan 2 emisi sukuk *medium-term notes*. Jumlah nilai obligasi yang diterbitkan adalah sebesar Rp83.036.933 dan USD18,750,000 (dalam nilai penuh).

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- d. Perform periodic monitoring or supervision on the development of the issuer's business based on financial reports or others reports; and
- e. Provides necessary advisory services to issuer in connection with the trusteeship agreement.

For the year ended December 31, 2025, the Bank acted as Trustee for 93 bonds issuance, 8 *medium-term notes* issuance and 32 *sukuk* issuance. The total value of the bonds issued amounted to Rp93,633,074 and USD18.750.000.000 (in full amount).

For the year ended December 31, 2024, the Bank acted as Trustee for 91 bonds issuance, 32 *medium-term notes* issuance, 36 *sukuk* issuance, and 2 *sukuk medium-term notes* issuance. The total value of the bonds issued amounted to Rp83,036,933 and USD18.750.000 (in full amount).

43. Kegiatan Jasa Kustodian

Bank dapat bertindak sebagai Bank Kustodian berdasarkan surat izin dari Badan Pengawas Pasar Modal dan Lembaga Keuangan No. KEP-01/PM/Kstd/2001 tanggal 18 Januari 2001.

Kustodian Umum meliputi:

- *Safekeeping* (penyimpanan dan pengadministrasian efek-efek)
- *Settlement and transaction handling* (penanganan dan penyelesaian transaksi penjualan/pembelian efek-efek)
- *Corporate action* (pengurusan hak-hak nasabah sehubungan dengan kepemilikan efek-efek nasabah)
- *Proxy* (mewakili nasabah dalam Rapat Umum Pemegang Saham berdasarkan surat kuasa)
- Pelaporan

Kustodian Reksa Dana meliputi:

- *Unit Registry* (pencatatan dan pengadministrasian unit reksa dana)
- *Fund Accounting* (penitipan kolektif, pengadministrasian portofolio reksa dana dan penghitungan Nilai Aset Bersih)
- Pelaporan
- Penyimpanan efek-efek lain sesuai peraturan yang berlaku

43. Custodian Services Activities

The Bank is allowed to act as Custodian Bank based on the license from the Capital Market Supervisory Agency and Financial Institution based on the letter No. KEP-01/PM/Kstd/2001 dated January 18, 2001.

General Custody encompasses:

- *Safekeeping* (storage and administration of securities)
- *Settlement and transaction handling* (handling and settlement of the transaction of sales/purchases of securities)
- *Corporate action* (handling customer's rights in relation with the ownership of securities)
- *Proxy* (as a customer representative at the General Meeting of Shareholders based on powers of attorney)
- Reporting

Mutual Fund Custody encompasses:

- *Registry Unit* (registration and administration of mutual fund unit)
- *Fund Accounting* (collective custody, mutual fund administration and portfolio Net Asset Value calculation)
- Reporting
- Storage of other securities in compliance with the prevailing regulations

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Pada tanggal 31 Desember 2025 dan 2024, nilai portofolio dalam administrasi kustodian Bank masing-masing sebesar Rp39.236.928 dan Rp43.348.652.

As of December 31, 2025 and 2024, the value of the portfolio under administration of the Bank's custodian amounted to Rp39,236,928 and Rp43,348,652, respectively.

44. Pengukuran Nilai Wajar

44. Fair Value Measurements

Tabel dibawah menyajikan perbandingan antara nilai tercatat dan nilai wajar dari semua aset dan liabilitas keuangan disajikan per kategori dari instrumen keuangan. Nilai wajar yang diungkapkan adalah berdasarkan informasi relevan yang tersedia pada tanggal 31 Desember 2025 dan 2024, dan tidak diperbarui untuk mencerminkan perubahan dalam kondisi pasar yang telah terjadi setelah tanggal ini.

The table below summarizes the comparison between the carrying amounts and fair values of all financial assets and liabilities presented per category of financial instruments. The fair values disclosed are based on relevant information available as of December 31, 2025 and 2024, and not updated to reflect changes in market conditions which have occurred after this date.

		31 Desember/December 31					
		2025		2024			
		Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value		
Aset Keuangan						Financial Assets	
Nilai wajar melalui laba rugi						Fair value through profit or loss	
Efek-efek		1,171,956	1,171,956	3,556,651	3,556,651	Securities	
Tagihan derivatif		44,389	44,389	48,734	48,734	Derivative receivables	
		<u>1,216,345</u>	<u>1,216,345</u>	<u>3,605,385</u>	<u>3,605,385</u>		
Nilai wajar melalui penghasilan Komprehensif lain						Fair value through other comprehensive income	
Efek-efek		38,913,960	38,913,960	45,946,959	45,946,959	Securities	
Biaya perolehan yang Diamortisasi						Amortized cost	
Kas		872,657	872,657	873,509	873,509	Cash	
Giro pada Bank Indonesia		8,040,206	8,040,206	7,525,245	7,525,245	Current accounts with Bank Indonesia	
Giro pada bank lain		629,659	629,659	953,206	953,206	Current accounts with other banks	
Penempatan pada Bank Indonesia dan bank lain		8,040,485	8,040,485	831,826	831,826	Placements with Bank Indonesia and other banks	
Efek-efek		250,000	250,000	--	--	Securities	
Efek-efek yang dibeli dengan janji dijual kembali		6,717,210	6,717,210	1,389,981	1,389,981	Securities purchased under agreement to resell	
Kredit yang diberikan		66,425,734	63,801,495	63,980,404	63,563,286	Loans	
Tagihan akseptasi		985	985	9,222	9,222	Acceptance receivables	
Aset lain-lain - neto*)		1,470,252	1,470,252	1,599,780	1,599,780	Other assets - net*)	
		<u>92,447,188</u>	<u>89,822,949</u>	<u>77,163,173</u>	<u>76,746,055</u>		
Total		132,577,493	129,953,254	126,715,517	126,298,399	Total	

*) Termasuk di dalam aset lain-lain merupakan bunga yang masih akan diterima, setoran jaminan, piutang sewa, tagihan penjualan surat berharga, dan aset yang diblokir/
 Included in other assets are accrued interest receivables, guarantee deposits, lease receivables, receivables from sales of marketable securities, and restricted assets

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31					
2025			2024		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
Liabilitas Keuangan					Financial Liabilities
Nilai wajar melalui laba rugi					Fair value through profit or loss
Liabilitas derivatif	113,086	113,086	121,059	121,059	Derivative payables
Diukur pada biaya perolehan diamortisasi					Measured at amortized cost
Liabilitas segera	163,685	163,685	179,318	179,318	Obligations due immediately
Simpanan nasabah					Deposits from customers
Giro	12,475,423	12,475,423	10,382,648	10,382,648	Current accounts
Tabungan	15,664,957	15,664,957	17,187,644	17,187,644	Savings deposits
Deposito berjangka	75,990,568	75,990,568	64,099,005	64,099,005	Time deposits
Simpanan dari bank lain					Deposits from other banks
Call money	5,477,125	5,477,125	3,436,280	3,436,280	Call money
Giro	99,924	99,924	111,416	111,416	Current accounts
Tabungan	66,246	66,246	63,636	63,636	Savings deposits
Deposito berjangka	123,250	123,250	221,700	221,700	Time deposits
Utang akseptasi	986	986	9,234	9,234	Acceptance payables
Pinjaman yang diterima	3,534,000	3,534,000	3,987,600	3,987,600	Fund Borrowings
Obligasi subordinasi - neto	50,000	50,000	50,000	50,000	Subordinated bonds - net
Efek-efek yang dijual dengan janji dibeli kembali	993,223	993,223	12,947,188	12,947,188	Securities sold under repurchased agreements
Beban yang masih harus dibayar dan liabilitas lain-lain**)	243,597	243,597	303,608	303,608	Accrued expenses and other liabilities**)
	114,882,984	114,882,984	112,979,277	112,979,277	
Total	114,996,070	114,996,070	113,100,336	113,100,336	Total

** Termasuk di dalam liabilitas lain-lain merupakan bunga yang masih harus dibayar, setoran jaminan, dan kewajiban pembelian surat berharga/
 Included in other liabilities are accrued interest payables, lease liabilities, guarantee deposits, and liabilities to purchase of marketable securities

Berikut metode dan asumsi yang digunakan untuk perkiraan nilai wajar:

Nilai wajar aset dan liabilitas keuangan tertentu selain derivatif dan kredit yang diberikan mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat dan/atau suku bunganya sering ditinjau ulang.

Nilai wajar tagihan dan liabilitas derivatif dihitung berdasarkan metodologi yang dijelaskan dalam Catatan 2i dan 10.

Nilai wajar dari kredit yang diberikan dinilai menggunakan diskonto arus kas berdasarkan tingkat suku bunga pasar terkini.

Bank menggunakan hierarki berikut untuk menentukan dan mengungkapkan nilai wajar dari aset dan liabilitas:

- Level 1 : harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik;
- Level 2 : input selain harga kuotasian yang termasuk dalam Level 1 yang dapat diobservasi untuk aset dan liabilitas baik secara langsung (misalnya harga) atau secara tidak langsung;
- Level 3 : input untuk aset dan liabilitas yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

The following methods and assumptions are used to estimate the fair value:

Fair values of certain financial assets and liabilities other than derivatives and loans are approximately the same with their carrying amounts due to the short-term maturities of these financial instruments and/or repriced frequently.

The fair value of derivative receivable and payable are calculated based on methodology as disclosed in Notes 2i and 10.

The fair value of loans are determined by discounting cash flows using current market interest rate.

The Bank adopts the following hierarchy for determining and disclosing the fair value of assets and liabilities:

- Level 1 : quoted (unadjusted) market prices in active market for identical assets or liabilities;
- Level 2 : inputs other than quoted prices included within Level 1 that are observable for the asset or liability either directly (example, price) or indirectly;
- Level 3 : inputs for the asset and liability that are not based on observable market data (unobservable inputs).

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tabel di bawah ini menunjukkan aset dan liabilitas yang diukur pada nilai wajar yang dikelompokkan berdasarkan hierarki nilai wajar:

The table below show the assets and liabilities measured at fair value categorized according to the fair value hierarchy:

31 Desember/December 31, 2025						
		Nilai wajar/Fair value				
Nilai tercatat/ Carrying value	Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3			
Aset yang diukur pada nilai wajar					Assets measured at fair value	
Efek-efek yang diukur pada nilai wajar melalui laba rugi	1,171,956	1,171,956	--	--	Securities at fair value through profit and loss	
Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	38,913,960	38,913,960	--	--	Securities at fair value through other comprehensive income	
Tagihan derivatif	44,389	--	44,389	--	Derivative receivables	
Total aset yang diukur pada nilai wajar	40,130,305	40,085,916	44,389	--	Total assets measured at fair value	
Aset yang nilai wajarnya diungkapkan					Assets for which fair value are disclosed	
Kredit yang diberikan	66,425,734	--	63,406,454	395,041	Loans	
Efek-efek yang diukur pada biaya perolehan yang diamortisasi	250,000	250,000	--	--	Securities at amortized cost	
Agunan yang diambil alih	723,118	--	--	723,118	Foreclosed assets	
Aset tetap	6,334,215	--	--	6,334,215	Fixed Assets	
Total aset yang nilai wajarnya diungkapkan	73,733,067	250,000	63,406,454	7,452,374	Total assets for which fair value are disclosed	
Liabilitas yang diukur pada nilai wajar					Liabilities measured at fair value	
Liabilitas derivatif	113,086	--	113,086	--	Derivative payables	
Total liabilitas yang diukur pada nilai wajar	113,086	--	113,086	--	Total liabilities measured at fair value	
31 Desember/December 31, 2024						
		Nilai wajar/Fair value				
Nilai tercatat/ Carrying value	Tingkat/ Level 1	Tingkat/ Level 2	Tingkat/ Level 3			
Aset yang diukur pada nilai wajar					Assets measured at fair value	
Efek-efek yang diukur pada nilai wajar melalui laba rugi	3,556,651	3,556,651	--	--	Securities at fair value through profit and loss	
Tagihan derivatif	48,734	--	48,734	--	Derivative receivables	
Efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain	45,946,959	45,946,959	--	--	Securities at fair value through other comprehensive income	
Total aset yang diukur pada nilai wajar	49,552,344	49,503,610	48,734	--	Total assets measured at fair value	
Aset yang nilai wajarnya diungkapkan					Assets for which fair value are disclosed	
Kredit yang diberikan	63,980,404	--	63,469,087	511,317	Loans	
Agunan yang diambil alih	1,324,248	--	--	1,324,248	Foreclosed assets	
Aset tetap	5,819,033	--	--	5,819,033	Fixed Assets	
Total aset yang nilai wajarnya diungkapkan	71,123,685	--	63,469,087	7,654,598	Total assets for which fair value are disclosed	
Liabilitas yang diukur pada nilai wajar					Liabilities measured at fair value	
Liabilitas derivatif	121,059	--	121,059	--	Derivative payables	
Total liabilitas yang diukur pada nilai wajar	121,059	--	121,059	--	Total liabilities measured at fair value	

Nilai wajar dari tanah dan bangunan dihitung dengan menggunakan pendekatan perbandingan pasar, pendekatan pendapatan, dan pendekatan biaya yang dihasilkan oleh aset.

Fair values of land and buildings are calculated using the comparable market approach, income approach and cost approach.

Tidak terdapat perpindahan antar tingkat selama tahun berjalan.

There were no transfer between level during the year.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

45. Manajemen Risiko Keuangan

a. Pendahuluan dan Gambaran Umum

Bank menyadari bahwa dalam melaksanakan kegiatan usahanya, Bank selalu berhadapan dengan risiko yang melekat (inheren) pada instrumen keuangan, yaitu Risiko Kredit, Risiko Likuiditas, Risiko Pasar atas nilai tukar valuta asing dan tingkat suku bunga, Risiko Operasional, serta risiko lainnya.

Dalam rangka mengendalikan risiko tersebut, Bank telah mengimplementasikan suatu Kerangka Dasar Manajemen Risiko (*Risk Management Framework*) yang tertuang dalam kebijakan manajemen risiko sesuai dengan Peraturan Otoritas Jasa Keuangan Nomor 18/POJK.03/2016 dan Surat Edaran Otoritas Jasa Keuangan Nomor 34/SEOJK/03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum serta mengacu juga pada peraturan internal mengenai kebijakan manajemen risiko.

Bertolak dari ketentuan tersebut serta kebutuhan internal Bank, Bank telah melaksanakan mengimplementasikan penerapan manajemen risiko sesuai dengan cakupan aktivitasnya. Guna menyempurnakan pelaksanaan manajemen risiko, Bank selalu mengembangkan *tools* dan/atau metodologi yang digunakan, mengevaluasi dan memperbaiki setiap kelemahan pada proses, maupun terhadap pengembangan sumber daya manusia sebagai kunci implementasi manajemen risiko. Hal ini penting dilakukan mengingat faktor risiko yang memiliki sifat dinamis mengikuti perkembangan praktek bisnis perbankan itu sendiri.

Upaya perbaikan implementasi manajemen risiko tersebut difokuskan pada 5 (lima) hal utama, yaitu Identifikasi, Pengukuran, Pengawasan, Pengendalian, dan Pelaporan.

Bank memiliki eksposur terhadap risiko-risiko instrumen keuangan sebagai berikut:

- Risiko Kredit
- Risiko Pasar
- Risiko Likuiditas
- Risiko Operasional

b. Kerangka Manajemen Risiko

Manajemen risiko dikelola oleh Direktorat Risiko dan didukung oleh Satuan Kerja Manajemen Risiko yang bertanggung jawab

45. Financial Risk Management

a. Introduction and Overviews

The Bank realizes that in carrying out its business activities, the Bank is always faced with inherent risks in financial instruments, namely Credit Risk, Liquidity Risk, Market Risk on foreign exchange rates and interest rates, Operational Risk, and other risks.

In order to control these risks, the Bank has implemented a Basic Risk Management Framework which is outlined in the risk management policy in accordance with Financial Services Authority Regulation Number 18/POJK.03/2016 and Financial Services Authority Circular Letter Number 34/SEOJK/03/2016 concerning the Implementation of Risk Management for Commercial Banks and also refers to internal regulations regarding risk management policies.

Starting from this regulated policy as well as internal requirement, the Bank has implemented risk management in accordance with the scope of their activities. In order to enhance the implementation of risk management, the Bank always develops tools and/or methodology that are used, evaluate and correct any weakness in the process and the development of human resources as the key to the implementation of risk management. It is important considering that risk factors inline with the the dynamic nature of the development on the banking business practice itself.

The effort of improving the implementation of risk management is focused on 5 (five) main points, namely Identification, Measurement, Monitoring, Control, and Reporting.

The Bank has exposure to the following risks from financial instruments:

- Credit Risk
- Market Risk
- Liquidity Risk
- Operational Risk

b. Risk Management Framework

The Bank Risk Management is managed and supported by the Risk Management Work Unit which is directly responsible to the Vice

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

langsung kepada Wakil Direktur Utama Bidang
Support. Satuan Kerja Manajemen Risiko
Bank, yaitu:

- *Operational Risk Management*
- *Credit Risk Management*
- *Market, Liquidity, and Integrated Risk Management*
- *IT and Cyber Risk Management*

Dalam rangka penerapan manajemen risiko yang efektif, Bank telah memiliki Komite Manajemen Risiko yang berfungsi untuk membahas permasalahan risiko yang dihadapi Bank secara keseluruhan dan merekomendasikan kebijakan manajemen risiko kepada Direksi.

Bank telah membentuk komite-komite yang membantu Dewan Komisaris dan Direksi dalam penerapan manajemen risiko, yaitu:

- Komite Pemantau Risiko
- Komite Audit
- Komite Remunerasi dan Nominasi
- Komite Manajemen Risiko
- Komite Manajemen Risiko Terintegrasi
- Komite Produk
- Komite Kebijakan Perkreditan
- Komite Teknologi Informasi
- Komite Aset dan Liabilitas ("ALCO")
- Komite Sumber Daya Manusia
- Komite Manajemen Krisis

Komite-komite ini bertanggung jawab untuk mengembangkan dan memantau kebijakan manajemen risiko Bank pada masing-masing area. Komite-komite tersebut melaporkan aktivitas mereka secara berkala kepada Dewan Komisaris dan Direksi.

Kebijakan manajemen risiko Bank dibentuk untuk mengidentifikasi dan menganalisis risiko-risiko yang dihadapi Bank, untuk menentukan batasan dan pengendalian risiko yang sesuai dan untuk mengawasi risiko yang sesuai dan kepatuhan terhadap batasan yang telah ditetapkan. Kebijakan dan sistem manajemen risiko dikaji secara berkala untuk mencerminkan perubahan pada kondisi pasar, produk dan jasa yang ditawarkan. Bank melalui pelatihan serta standar dan prosedur pengelolaan, berusaha untuk mengembangkan lingkungan pengendalian yang teratur dan konstruktif, dimana seluruh karyawan memahami peran dan tanggung jawab mereka.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

President Director (Support). The Bank's Risk Management Work Unit consists of:

- *Operational Risk Management*
- *Credit Risk Management*
- *Market, Liquidity, and Integrated Risk Management*
- *IT and Cyber Risk Management*

In order to implement effective risk management, the Bank has a Risk Management Committee whose function is to discuss the overall risk problems faced by the Bank and recommend risk management policies to the Board of Directors.

The Bank's has established committees which are responsible to assist the Boards of Commissioners and Directors for managing the Bank's risk management, these are:

- *Risk Oversight Committee*
- *Audit Committee*
- *Remuneration and Nomination Committee*
- *Risk Management Committee*
- *Integrated Risk Management Committee*
- *Product Committee*
- *Credit Policy Committee*
- *Information Technology Committee*
- *Asset and Liability Committee ("ALCO")*
- *Human Resources Committee*
- *Crisis Management Committee*

These committees are responsible for developing and monitoring the Bank's risk management policy in their respective areas. All committees report regularly to the Boards of Commissioners and Directors.

The Bank's risk management policies are established to identify and analyze the risks faced by the Bank, to set appropriate risk limits and controls, and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions, products and services offered. The Bank, through its training and management standards and procedures, aims to develop a disciplined and constructive control environment, in which all employees understand their roles and obligations.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Bank menerapkan pengelolaan risiko yang efektif, dimana praktek-praktek yang sehat melekat pada sistem utama dan proses bisnis yang ada di Bank yang memungkinkan pengelolaan manajemen risiko oleh masing-masing satuan bisnis karena pengelolaan risiko adalah tanggung jawab dari semua pegawai pada semua level di organisasi. Bank juga menerapkan budaya kesadaran yang kuat dan proaktif atas risiko, yang merupakan dasar untuk mencapai manajemen risiko yang konsisten dan efektif.

Unit Kerja Independen telah dibentuk untuk melakukan evaluasi, pemantauan dan pelaporan berbagai risiko secara independen. Unit kerja tersebut dirancang untuk berfungsi secara independen dari unit bisnis (*second line of defense*).

Unit Kerja *Operational Risk Management*, Unit Kerja *Credit Risk Management*, Unit Kerja *Market Liquidity and Integrated Risk Management*, Unit Kerja *IT and Cyber Risk Management*, Unit Kerja *National Credit Review and Restructure*, Unit Kerja *National Credit Appraisal*, Unit Kerja *Compliance and Good Corporate Governance*, Unit Kerja *Crime and Fraud Investigation*, Unit Kerja *Anti Money Laundering*, Unit kerja *Personal Data Protection*, Unit Kerja *Corporate Legal*, Unit Kerja *Customer Experience and Customer Care*, Unit Kerja *Process Management and Internal Control* (sub unit *Branch Operations Control* dan *Head Office Operations Control*) bertugas untuk melakukan identifikasi, mengkaji dan mengawasi semua risiko utama Bank sesuai dengan kebijakan dan prosedur manajemen risiko yang telah ditetapkan. Selain itu, terdapat pengendalian risiko secara internal dan independen untuk memastikan tata kelola, manajemen risiko dan pengendalian internal dengan baik (*three line of defense*) yaitu Unit Kerja Internal Audit.

Beberapa kebijakan internal yang terkait manajemen risiko yang ditinjau atau diterbitkan Bank sampai dengan 31 Desember 2025 antara lain sebagai berikut:

- Kebijakan Manajemen Risiko
- Kebijakan Manajemen Risiko Strategik
- Kebijakan Manajemen Risiko Hukum
- Kebijakan Manajemen Risiko Reputasi
- Kebijakan Manajemen Risiko Kepatuhan
- Kebijakan Manajemen Risiko Kredit
- Kebijakan Manajemen Risiko Pasar

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Effective risk management is adopted, hence, the sound practices are embedded in the Bank's core systems and business processes, thus allowing self-management of risk by respective business units, in which risk management is a responsibility of all employees at all levels in the organizational hierarchy. The Bank also adopts a strong and proactive risk awareness mindset, which is fundamental in attaining consistent and effective risk management.

Independent Working Units have been formed to facilitate independent evaluation, various risks monitoring and reporting. These divisions are designed to function independently of the business units (second line of defense).

Operational Risk Management Unit, Credit Risk Management Unit, Market Liquidity and Integrated Risk Management Unit, IT Unit and Cyber Risk Management, National Credit Review and Restructure Unit, National Credit Appraisal Unit, Compliance and Good Corporate Governance Unit, Crime and Fraud Investigation, Anti Money Laundering Unit, Personal Data Protection Unit, Corporate Legal Unit, Customer Experience and Customer Care Unit, Process Management and Internal Control Unit (Branch Operations Control and Head Office Operations Control Sub Unit) are in charge of identifying, assessing and monitoring all of the Bank's main risks in accordance with well-defined risk management policies and procedures. In addition, there is internal and independent risk control to ensure good governance, risk management and internal control properly (three line of defense) handled by Internal Audit Unit.

Several internal risk management policies which have been released or reviewed until December 31, 2025 are as follows:

- *Risk Management Policy*
- *Strategic Risk Management Policy*
- *Legal Risk Management Policy*
- *Reputational Risk Management Policy*
- *Compliance Risk Management Policy*
- *Credit Risk Management Policy*
- *Market Risk Management Policy*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- Kebijakan Manajemen Risiko Likuiditas
- Kebijakan Manajemen Risiko Operasional
- Kebijakan Manajemen Risiko Terintegrasi
- Kebijakan Manajemen Risiko TI dan Siber
- Manajemen Risiko Suku Bunga pada *Banking Book* (*Interest Rate Risk in The Banking Book*)
- Pedoman Pengukuran dan Pelaporan Risiko Suku Bunga dalam *Banking Book* (*Interest Rate Risk in The Banking Book*)
- Komite Manajemen Risiko
- Komite Manajemen Risiko Terintegrasi
- Komite Kebijakan Perkreditan Bank Mega
- Ketentuan Pengelolaan Portofolio Kredit
- Penggunaan Peringkat Eksternal dan Penetapan Bobot Risiko dalam Perhitungan ATMR Kredit dan CKPN
- Pedoman Perhitungan ATMR Risiko Operasional berdasarkan Pendekatan Standar
- Kebijakan *Stress Test*
- Kebijakan *Stress Test* Terintegrasi
- Pedoman Perhitungan Aktiva Tertimbang Menurut Risiko (ATMR) Pasar
- Pedoman penyusunan Profil Risiko
- Kebijakan Kewajiban Penyediaan Modal Minimum (KPM) sesuai Profil Risiko
- Kebijakan Kewajiban Penyediaan Modal Minimum Terintegrasi
- Pedoman Penyusunan Profil Risiko Terintegrasi
- Kebijakan Batas Maksimum Pemberian Kredit dan Penyediaan Dana Besar Bagi Bank Umum
- Kebijakan Rekonsiliasi Transaksi Intra-Grup Mega Corpora
- Limit Kredit Berdasarkan Sektor Ekonomi dan Mekanisme Pemantauan Sektor Ekonomi
- Pedoman Perhitungan Risiko Kredit pada Transaksi Derivatif Dalam Rangka Perhitungan BMPK
- Kebijakan *Risk Limit* Bank Mega
- Kebijakan *Risk Limit* Terintegrasi
- Komite Kredit Bank Mega
- Kebijakan Pagu Kredit dan *Personal Loan* Karyawan Bank Mega
- Buku Pedoman Penetapan Cadangan Kerugian Penurunan Nilai Aset Keuangan Bank
- Kebijakan Komite Produk dan Proses Penerbitan Produk atau Aktivitas Baru
- Pembentukan Tim Validasi Model dalam Satuan Kerja Manajemen Risiko

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- *Liquidity Risk Management Policy*
- *Operational Risk Management Policy*
- *Integrated Risk Management Policy*
- *IT and Cyber Risk Management Policy*
- *Interest Rate Risk in The Banking Book (IRRBB) Policy*
- *Guidelines for Measuring and Reporting Interest Rates in the Banking Book (Interest Rate Risk in The Banking Book)*
- *Risk Management Committee*
- *Integrated Risk Management Committee*
- *Credit Policy Committee of Bank Mega*
- *Credit Portfolio Management Regulations*
- *The Use of External Ratings and Risk Weighting Determination in Credit RWA and Allowance for Impairment Losses Calculations*
- *Guidelines of Operational Risk RWA calculation based on the Standardize Approach*
- *Guidelines of Stress Testing Policy*
- *Integrated Stress Testing Policy*
- *Guidelines of Market Risk Weighted Asset (RWA)*
- *Guidelines for compilation of Risk Profile*
- *Minimum Capital Adequacy Ratio (CAR) Policy Based on Risk Profile*
- *Integrated Minimum Capital Adequacy Ratio (CAR) Policy*
- *Guidelines for Compilation of Integrated Risk Profiles*
- *Maximum Credit and Large Exposure Provision Policy for Commercial Banks*
- *Mega Corpora Intra-Group Transaction Reconciliation Policy*
- *Loan Limits based on Economic Sectors and Economic Sector Monitoring Mechanism*
- *Guidelines for Calculation of Credit Risk in Derivative Transactions in the Context of Calculation of the maximum lending limit*
- *Risk Limit Policy of Bank Mega*
- *Integrated Risk Limit Policy*
- *Bank Mega Credit Committee*
- *Credit Card and Personal Loan Limit Policy for Bank Mega's Employee*
- *Financial Asset Impairment Policy*
- *Product Committee and Process of Publishing New Products or Activities Policy*
- *Establishment of Model Validation Team in Risk Management Work Unit*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- Pedoman Kerja *Market, Liquidity and Integrated Risk Management* (MIRG)
- Pedoman Kerja *Operational Risk Management* (ORMG)
- Pedoman Kerja *Credit Risk Management* (CRMG)
- Ketentuan *Risk Control Self Assessment* (RCSA)
- Penunjukkan *Directorate Operational Risk Management* (DORM)
- Kebijakan Rencana Pendanaan Darurat (*Contingency Funding Plan*)
- Kebijakan *Business Continuity Management*
- Kebijakan Rencana Aksi Pemulihan (*Recovery Plan*)
- Kebijakan Valuasi Surat Berharga
- Kebijakan Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*)
- Kebijakan *Net Stable Funding Ratio* (NSFR)
- Kebijakan Penetapan *Risk Limit Management Treasury*
- Klasifikasi *Tier Unit Kerja Berdasarkan Aktivitas Bisnis Kritis*
- Ketentuan *Split Team*
- Panduan Pencegahan dan Pengendalian Corona Virus Disease 2019 (COVID-19) di PT. Bank Mega, Tbk
- Gugus Kendali Corona Virus Disease 2019 (COVID-19) PT. Bank Mega, Tbk
- Tanggap Darurat Wabah Penyakit Berbahaya dan Menular/Infeksius
- Kebijakan Rencana Resolusi (*Resolution Plan*)
- Penetapan Anggota Organisasi *Business Continuity Management* (BCM)
- Pembuatan Dokumen *Business Continuity Plan* (BCP)
- Sistem Peringatan Dini Indikator Eksternal
- Pemantauan Kewajaran Harga Pasar (*Off-Market*) Transaksi Forex
- Penetapan *Risk Limit Management Treasury*
- Pedoman Penyusunan Profil Maturitas *Behavioral*
- Prosedur *Marked-to-Market* (MtM) Transaksi *Cross Currency Swap* (CCS), *Interest Rate Swap* (IRS), dan *Overnight Index Swap* (OIS)
- *iDeb Checking*
- *i-Deb Checking* untuk Fasilitas Kredit (Non Kartu Kredit)
- Penyelesaian Kartu Kredit dan/atau *Personal Loan* Secara Bertahap

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- *Guidelines of Market, Liquidity and Integrated Risk Management* (MIRG)
- *Operational Risk Management* (ORMG) *Guideline*
- *Guidelines of Credit Risk Management* (CRMG)
- *Risk Control Self Assessment Guideline* (RCSA)
- *Denotion of Directorate Operational Risk Management* (DORM)
- *Contingency Funding Plan Policy*
- *Business Continuity Management Policy*
- *Recovery Plan Policy*
- *Securities Valuation Policy*
- *Liquidity Coverage Ratio Policy*
- *Net Stable Funding Ratio Policy*
- *Policy for Setting Risk Limit Management in Treasury*
- *Business Units Tier Classification Based on Critical Business Activities*
- *Split Team Policy*
- *Guidelines for the Prevention and Control of Corona Virus Disease 2019 (COVID-19) at PT. Bank Mega, Tbk*
- *PT. Bank Mega, Tbk's Corona Virus Disease 2019 (COVID-19) Control Group*
- *Emergency Response to Dangerous and Infectious Disease Outbreaks*
- *Resolution Plan Policy*
- *Establishment of Business Continuity Management (BCM) Organization Members*
- *Creating Business Continuity Plan (BCP) Document*
- *External Indicator Early Warning System Monitoring*
- *Fairness of Market Price Monitoring for Forex Transaction*
- *Determination of Treasury Management Risk Limit*
- *Guidelines for Compilation a Behavioral Maturity Profile*
- *Marked to Market (MtM) Procedure for Cross Currency Swap (CCS), Interest Rate Swap (IRS), and Overnight Index Swap (OIS) Transaction*
- *iDeb Checking*
- *i-Deb Checking for Non Credit Card Facility*
- *Gradually Repayment of Credit Card and/or Personal Loan*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- *Pra-Checklist* Dokumen Kredit
- Buku Kebijakan Perkreditan Bank
- Buku Pedoman Kredit Usaha Kecil Menengah
- Buku Pedoman Kredit Komersial
- Buku Pedoman Kredit *Indirect Channel*
- Buku Pedoman Kredit Korporasi
- Perubahan Pertama Buku Pedoman Perkreditan Korporasi
- Perubahan Kedua Buku Pedoman Perkreditan Korporasi
- Perubahan Ketiga Buku Pedoman Kredit Korporasi
- Buku Pedoman Kartu Kredit
- Buku Pedoman Kartu Konsumer
- Perubahan Pertama Buku Pedoman Kredit Konsumer
- Buku Pedoman Penilaian Agunan PT Bank Mega Tbk
- Komite Restrukturisasi Kredit
- Pedoman Kerja *IT and Cyber Risk Management* (ITCR)
- Kebijakan Ketahanan dan Keamanan Siber
- Kebijakan Keamanan Informasi
- Kebijakan *Clear Desk* dan *Clear Screen*
- Kebijakan *IT Risk Tools*
- Kebijakan Penilaian Tingkat Maturitas Digital Bank
- Pemberian Kredit Pada Segmen Kredit Konsumer Khusus Pegawai Bank Mega (*Non* Kartu Kredit)
- Ketentuan Pemberian Fasilitas Kredit dengan Agunan Tunai (Selain Dana Pihak Ketiga [DPK])
- Ketentuan Pemberian Pinjaman dengan Jaminan Deposito (PJD)
- Pemberian Fasilitas Kredit *Back-to-Back*
- Prosedur Pemberian Fasilitas Kredit Konsumer
- Prosedur Pemberian Kredit pada Segmen UKM
- Fasilitas *Trading Line* dan *Credit Line* untuk Badan Usaha *Non Bank*
- Fasilitas Interbank
- Prosedur Pemberian Kredit pada Segmen Komersial
- Proses dan Prosedur Pemberian Kredit/Kerja Sama Pembiayaan pada Segmen *Indirect Channel*
- Prosedur Pemberian Kredit pada Segmen Korporasi
- Kewenangan Pejabat di Bidang Perkreditan
- Hapus Buku dan Hapus Tagih Kredit
- Penggunaan *Scorecard* Bank

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- *Credit Document Pre-Checklist*
- *Bank Credit Policy Manual*
- *Guideline for SME Credit*
- *Guideline for Commercial Credit*
- *Guideline for Indirect Channel Credit*
- *Guideline for Corporate Credit*
- *First Amendment of Guideline for Corporate Credit*
- *Second Amendment of Guideline for Corporate Credit*
- *Third Amendment of Guideline for Corporate Credit*
- *Guideline for Credit Card*
- *Consumer Credit Guidelines Manual*
- *First Amendment of Consumer Credit Guidelines Manual*
- *PT Bank Mega Tbk's Collateral Appraisal Guideline*
- *Credit Restructure Committee*
- *IT and Cyber Risk Management (ITCR) Guideline*
- *Cyber Security and Resilience Policy*
- *Information Security Policy*
- *Clear Desk and Clear Screen Policy*
- *IT Risk Tools Policy*
- *Digital Maturity Assessment for Bank Policy*
- *Consumer Loan (Non Credit Card) for Bank Mega Employee*
- *Cash Collateral Loan Facility (Other Than Third Party Funds)*
- *Time Deposit Collateral Loan Facility*
- *Back to Back Credit Facility*
- *Consumer Credit Facility*
- *SME Credit Origination Procedures*
- *Trading Line and Credit Line Facility for Non Bank Institution*
- *Interbank Facility*
- *Commercial Credit Origination Procedures*
- *Indirect Channel Credit Origination/Financing Cooperation Process and Procedures*
- *Corporate Credit Origination Procedures*
- *Official Authority in Credit Sector*
- *Credit Write-off and Cut Loss*
- *Bank Scorecard*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- Komite Kredit Konsumer Khusus Fasilitas Kredit Pegawai Bank Mega
- Penggunaan *Scorecard Counterparty* Non Bank
- Persyaratan dan Proses Aplikasi Kartu Kredit Konsumer
- Persyaratan dan Proses Aplikasi Kartu Kredit Bisnis
- Persyaratan dan Proses Aplikasi Mega *Cash Line*
- Persyaratan dan Proses Fasilitas Kartu Kredit *Secured (Secured Card)*
- Persetujuan Kartu Kredit Konsumer dan Kartu Kredit Bisnis
- Persetujuan Mega *Cash Line*
- *Account Maintenance* dan *Data Maintenance* Kartu Kredit atau *Personal Loan*
- Persetujuan Proses *Account Maintenance* Kartu Kredit atau *Personal Loan*
- Parameter *Scoring* Persetujuan Kartu Kredit Konsumer
- Pemberian Fasilitas Kredit *Back-to-Back* (BTB) dengan Agunan Deposito Devisa Hasil Ekspor Sumber Daya Alam (DHE SDA)
- Kebijakan Restrukturisasi Kredit
- Perlakuan Khusus Untuk Debitur di Daerah dan Sektor Tertentu di Indonesia yang terkena Dampak Bencana
- Laporan Fasilitas Kredit (LFK)
- Pencairan Kredit
- Dokumentasi Arsip Kredit
- Penetapan Besaran Loan to Value (LTV) Kredit Properti dan Kredit Konsumsi Beragun Properti serta Minimum Down Payment (DP) Kredit Kendaraan Bermotor
- Kebijakan Pemantauan dan Mekanisme Penghapusan *Tagging* Debitur Restrukturisasi Covid-19
- Penyelamatan dan Penyelesaian Kredit Bermasalah (*Non* Kartu Kredit)
- Transaksi Pembiayaan Surat Kredit Berdokumen dalam Negeri (SKBDN) atau *Letter of Credit (L/C)* UPAS/UPAU pada *Bank Counterparty*
- Giro Wajib Minimum dalam Rupiah dan Valuta Asing, Giro Rasio Intermediasi Makroprudensial, Giro Rasio Pembiayaan Inklusif Makroprudensial, dan Penyangga Likuiditas Makroprudensial
- Pencatatan dan Pelaporan Peristiwa Risiko

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- *Consumer Credit Committee for Bank Mega Employee Credit Facility*
- *Scorecard for Non Bank Counterparty*
- *Requirements and Application Process of Consumer Credit Card*
- *Requirements and Application Process of Business Credit Card*
- *Requirements and Application Process of Mega Cash Line*
- *Requirements and Application Process of Secured Credit Card*
- *Approval of Consumer Credit Card and Business Credit Card*
- *Approval of Mega Cash Line*
- *Credit Card or Personal Loan Account Maintenance and Data Maintenance*
- *Approval of Credit Card or Personal Account Maintenance*
- *Scoring Parameter of Consumer Credit Card Approval*
- *Back-to-Back (BTB) Credit Facilities with Foreign Exchange Deposits from Natural Resources Exports Collateral (DHE SDA)*
- *Credit Restructurisation Policy*
- *Special Treatment for Debtors in Certain Regions and Sectors in Indonesia that Affected by Disaster.*
- *Credit Facility Report*
- *Credit Disbursement*
- *Credit File Documentation*
- *Policy on Loan to Value (LTV) Ratios for Property Loans and Consumer Loans Secured by Property Collateral, and Minimum Down Payment (DP) for Vehicle Loans*
- *Monitoring and Unflagging Mechanism for Debtor of COVID-19 Restructurisation Policy*
- *Recovery and Resolution of Non-Performing Loans (Non-Credit Card)*
- *Financing Transactions for Domestic Documentary Credit (SKBN) or Usance Payable at Sight (UPAS)/Usance Payable at Usance (UPAU) Letters of Credit (L/C) with Counterparty Banks*
- *Reserve Requirements in Rupiah and FX, Macroprudential Intermediation Ratio Reserve, Macroprudential Inclusive Financing Ratio Reserve, and Macroprudential Liquidity Buffer*
- *Recording and Reporting Risk Event*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- Kerangka Kerja Manajemen Risiko Operasional
- Profil Risiko Cabang
- Pedoman Penyusunan Profil Risiko Kantor Regional
- *Operational Risk Online Test* (OPRIST)
- Pembukuan dan Monitoring GL-Risiko Operasional, GL-Kerugian Risiko Operasional & Pengembalian/Recovery Kerugian Risiko Operasional
- Segmentasi Kredit Bank Mega
- Kewenangan Penandatanganan Perjanjian kredit
- Penutupan Asuransi sebagai Salah Satu Syarat Pemberian Fasilitas Kredit Bank
- Proses Onboarding Kredit Pemilikan Rumah (KPR)
- Aplikasi Proses Kredit Terintegrasi
- Format Memorandum Analisa Kredit (MAK) pada Segmen Kredit Usaha Kecil Menengah (UKM) – Kredit Usaha Menengah (KUM), Komersial, *Indirect Channel*, dan Korporasi
- Ketentuan Mega Retail Biz Loan Program
- Penerapan Keuangan Berkelanjutan PT Bank Mega, Tbk
- Tata Cara Pengambilan Keputusan Kredit
- Pembuatan Surat Pemberitahuan Persetujuan Kredit (SPPK) dan Surat Pemberitahuan Persetujuan Kerja Sama (SPPKS)
- Transaksi Standby Letter of Credit (SBLC) atau Demand Guarantee (DG)

Sebagian besar kebijakan tersebut merupakan hasil revidi dari kebijakan yang telah ada. Upaya revidi dilakukan untuk menyempurnakan kebijakan dikarenakan adanya perubahan dari peraturan Bank Indonesia dan Otoritas Jasa Keuangan maupun perubahan pada kondisi pasar maupun produk dan jasa yang ditawarkan Bank.

c. Risiko Kredit

Secara umum, pelaksanaan manajemen risiko kredit selama Tahun 2025 difokuskan pada hal-hal berikut:

Peningkatkan kesadaran dan kompetensi sumber daya manusia dalam bidang perkreditan dan risiko kredit.

- Pengembangan peran Satuan Kerja Manajemen Risiko (SKMR).
- Penyesuaian ketentuan Bscore untuk proses persetujuan Mega Cash Line.
- Penambahan *backup scoring* dalam proses akuisisi.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- *Operational Risk Management Framework*
- *Branch Risk Profile*
- *Guidelines for Compilation of Regional Office Risk Profile*
- *Operational Risk Online Test* (OPRIST)
- *Bookkeeping and Monitoring GL-Operational Risk, GL-Operational Risk Losses & Recovery of Operational Risk Losses*
- *Bank Mega Credit Segmentation*
- *Authority for Credit Agreement Signing*
- *Insurance Placement as a Requirement for Credit Facilities*
- *Onboarding Process for Mortgage Loans*
- *Integrated Credit Process Application*
- *Format of Credit Analysis Memorandum for Small Medium Enterprise – Medium Business, Commercial, Indirect Channel, and Corporate Credit Segments*
- *Mega Retail Biz Loan Program Regulation*
- *Sustainable Finance Implementation of PT Bank Mega, Tbk*
- *Credit Approval Procedures*
- *Issuance of the Credit Approval Notification Letter (SPPK) and the Cooperation Approval Notification Letter (SPPKS)*
- *Standby Letter of Credit (SBLC) atau Demand Guarantee (DG) Transaction*

The majority of the aforementioned policies are the result of a review of existing policies. The review was conducted with the intention of improving the policies due to changes in regulation from the Bank Indonesia and Financial Services Authority regulations and change in market conditions or in products and services offered by the Bank.

c. Credit Risk

In general, the implementation of credit risk management in the year of 2025 was focused on:

Increasing awareness and competencies of human resources in lending and credit risk aspect.

- *Developing the roles of Risk Management unit.*
- *Adjustment of Bscore for approval process of Mega Cash Line.*
- *Addition of backup scoring in the acquisition Process.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

- Penyesuaian ketentuan kenaikan pagu (*credit limit increase*) kartu kredit *Customer Initiative*.
- Penyesuaian *cut-off Score* pada akuisisi *credit card* segmentasi *RFC channel Offline*.
- Perubahan ketentuan *outstanding* dan Utilisasi kartu kredit *all bank* pada produk Mega Cash Line.
- Pengembangan metodologi dan pengukuran *stress testing* risiko iklim terhadap 100% portofolio kredit dalam rangka *Climate Risk Management & Scenario Analysis* serta melaporkan hasilnya kepada regulator.
- Meninjau kebijakan atas rencana penerbitan produk baru.
- Peningkatan intensitas pengendalian dan pengawasan indikator yang terkait dengan upaya perbaikan Profil Risiko Bank dalam Peningkatan Tingkat Kesehatan Bank.
- Peninjauan terhadap parameter profil risiko terkait kecukupan pencadangan
- Peninjauan terhadap parameter *risk limit* terkait rasio kredit bermasalah.
- Melakukan peninjauan terhadap kebijakan-kebijakan Bank terkait perkreditan dan kesesuaian dengan strategi bisnis Bank.
- Pelaksanaan dan pelaporan *Bottom-Up Joint Stress Test (Solvency)* terkait risiko kredit kepada regulator, termasuk perbaikan metodologi, untuk menguji ketahanan modal Bank dalam kondisi *stress* makroekonomi.
- Pengkinian Dokumen Rencana Aksi Pemulihan, termasuk pengujian (*stress testing*) Opsi Pemulihan
- Peninjauan terhadap besaran limit kredit per sektor ekonomi yang menyesuaikan dengan target kredit Bank.
- Peningkatan pemantauan terhadap perkembangan penyelesaian debitur kredit bermasalah terbesar.
- Pembuatan *stress test* kredit lainnya dengan beberapa jenis skenario baik untuk kebutuhan internal Bank maupun regulator pada level Bank secara individual maupun level Konglomerasi Keuangan.
- Publikasi laporan analisis industri KPR untuk penggunaan internal.
- Publikasi 'Crediblast' sebagai media *awareness* terhadap isu perkreditan terkini.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- *Adjustment of credit card limit increase provision by Customer Initiative.*
- *Adjustment of Score cutoff for acquisition of RFC segmentation and Offline channel.*
- *Alteration of Mega Cash Line provision regarding to credit card Outstanding and Utilization from all bank credit card.*
- *Climate risk stress testing methodology development and assessment on 100% of the credit portfolio for the purpose of Climate Risk Management & Scenario Analysis and reported the results to the regulator.*
- *Review policy of establishment new product.*
- *Increased intensity of control and monitoring of indicators related to efforts to improve the Risk Profile of Banks within Risk-Based Bank Rating.*
- *Review of risk profile parameters related to the adequacy of provisioning*
- *Review of risk limit parameter related to non-performing loan ratio.*
- *Reviewing Bank Mega Credit Policy and its alignment with Bank's business strategies.*
- *Conducted and reported Bottom-Up Joint Stress Test (Solvency) related to credit risk to the regulator, including methodology improvements, to test the resilience of the Bank's capital under macroeconomic stress conditions.*
- *Update of Recovery Plan document, including stress testing of Recovery Options.*
- *Review of the credit limit size per economic sector in accordance with the Bank's credit target.*
- *Increased monitoring of the progress of resolving the largest non-performing loans' debtors.*
- *Conducted other credit stress tests under various scenarios for internal management and regulatory purposes, at the individual Bank level and Financial Conglomerate level.*
- *Publication of mortgage industry analysis for internal use.*
- *Publication of 'Crediblast' as an awareness medium for current credit-related issues.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Prinsip yang diterapkan oleh Bank untuk menjalankan aktivitas manajemen risiko kredit didasarkan pada kebijakan risiko kredit yang mencakup persyaratan peraturan Bank Indonesia, Otoritas Jasa Keuangan dan kebijakan-kebijakan internal. Kebijakan internal direviu secara berkala agar sejalan dengan perkembangan terkini peraturan, lingkungan bisnis dan perubahan-perubahan yang terjadi karena pertumbuhan bisnis Bank dan kondisi ekonomi global terutama rekomendasi Komite Basel.

Untuk kredit yang diberikan, Bank menggunakan agunan untuk meminimalkan risiko kredit. Berdasarkan klasifikasi, kredit Bank dapat dibedakan menjadi dua kelompok besar, yaitu:

1. *Secured loans*
2. *Unsecured loans*

Untuk *secured loans*, Bank menetapkan jenis dan nilai agunan yang dijamin sesuai skema kredit. Jenis dari agunan terdiri dari:

- a. *Physical collateral*, antara lain tanah, bangunan dan BPKB kendaraan motor.
- b. *Cash collateral*, antara lain simpanan (deposito berjangka), *financial collateral* (surat berharga).
- c. Lainnya, antara lain jaminan pemerintah, garansi dan lembaga penjamin.

Apabila terjadi *default* (gagal bayar), Bank akan menggunakan agunan tersebut sebagai pilihan terakhir untuk pemenuhan kewajiban *counterparty*.

Unsecured loans terdiri dari *fully unsecured loans* dan *partially secured loans* seperti kredit untuk karyawan golongan berpenghasilan tetap (khususnya kredit karyawan). Dalam pembayaran kewajibannya, *partially secured loans* umumnya dilakukan melalui pemotongan penghasilan secara otomatis.

Dengan demikian, meskipun kredit tersebut termasuk dalam kategori *unsecured loans* namun tingkat risiko dari *partially secured loans* tidak sebesar nilai tercatat kredit. Sedangkan untuk *fully unsecured loans*, tingkat risiko adalah sebesar nilai tercatat kredit. Untuk *unsecured loan* bank juga telah menggunakan berbagai proses identifikasi dan validasi *Know Your Customer* (KYC) serta penggunaan *scoring model* untuk memitigasi risiko kredit debitur-debitur *unsecured loan*.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The principle by which the Bank conducts their credit risk management activities is governed by credit risk policy that incorporates Bank Indonesia's regulatory requirements, Financial Services Authority as well as internal policies. Internal policies are reviewed periodically in accordance with changes in the regulatory requirements, business environment and changes resulting from the Bank's business growth and global economic condition especially the Basel Committee recommendations.

For the loans, Bank uses the collateral to minimize the credit risk. Loans in Bank are classified into two major category:

1. *Secured loans*
2. *Unsecured loans*

For secured loans, Bank determined the type and value of collateral according to the loan scheme. Types of collateral are as follows:

- a. *Physical collateral*, such as land, buildings and proof of vehicle ownership.
- b. *Cash collateral*, such as deposits (time deposit) financial collateral (securities).
- c. Others, such as guarantees, government guarantees and guarantee institution.

If a times of default, the Bank will use the collateral as a last resort to fulfill counterparty obligations.

Unsecured loans consist of *fully unsecured loans* and *partially secured loans* such as loans for fixed income employees (especially for employee's loan). In their obligations payment, *partially secured loans* are generally made through automatic payroll deduction.

Although it is included in the unsecured loans category, the risk level of partially secured loans is lower than the carrying value. As for fully unsecured loan, the risk level is equal to the carrying value. For Unsecured loans, banks have also used various Know Your Customer (KYC) identification and validation processes as well as the use of scoring models to mitigate the credit risk of unsecured loan debtors.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Pertumbuhan PDB Indonesia selama tahun 2025 mencapai 4,87% pada Triwulan I, 5,12% pada Triwulan II, dan 5,04% pada Triwulan III. Hal ini menunjukkan bahwa pertumbuhan ekonomi Indonesia menunjukkan tren yang positif dan stabil di atas 4,8%.

Berdasarkan data BPS posisi Kuartal 3 2025 (YoY), empat dari lima sektor produktif dengan portofolio kredit terbesar di Bank juga memiliki pertumbuhan PDB yang positif. Sektor tersebut adalah Pengangkutan dan Pergudangan (8,62%), Industri Pengolahan (5,54%), Pertanian, Kehutanan dan Perikanan (4,93%) serta Aktivitas Keuangan dan Asuransi (0,77%). Adapun satu sektor produktif terbesar lainnya, yaitu Pertambangan dan Penggalian, memiliki pertumbuhan PDB sebesar (1,98)%.

Bank berupaya untuk terus meningkatkan pertumbuhan kredit dengan memfokuskan pertumbuhan kredit kepada debitur-debitur besar terutama di segmen Korporasi dan segmen *Indirect Channel (Executing dan Joint Financing)*, dengan tetap mengoptimalkan juga strategi peningkatan kredit retail di cabang.

Selain itu, Bank juga tetap berupaya untuk menjaga kualitas portofolio kredit agar tetap berada di level *risk appetite* dan *risk tolerance* Bank antara lain melalui:

1. Melakukan proses akuisisi kredit yang *prudent* untuk memastikan kualitas kredit debitur dengan fokus pada debitur-debitur yang memiliki *backbone* yang kuat dan memiliki prospek usaha yang baik. Bank juga menerapkan berbagai macam *tools* dan parameter akuisisi kredit untuk memperoleh debitur-debitur yang berkualitas baik.
2. Bank juga berupaya untuk melakukan peningkatan portofolio kredit di segmen retail seperti UKM, Konsumer, maupun CCPL sebagai upaya untuk mengelola tingkat konsentrasi kredit.

Manajemen risiko kredit difokuskan pada persiapan infrastruktur untuk mendukung strategi bisnis Bank, yang mencakup aspek-aspek berikut:

- Pengawasan aktif Dewan Komisaris dan Direksi.
- Kecukupan kebijakan, prosedur, dan penetapan limit.
- Kecukupan dan kualitas sumber daya manusia.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Indonesia's GDP during the year of 2025 reached 4.87% in the 1st quarter, 5.12% in the 2nd quarter, and 5.04% in the 3rd quarter. This shows a positive trend from Indonesia's economic growth that is stable above 4.8%.

According to BPS data for the 3rd quarter of 2025 (YoY), four out of the five productive sectors with the largest credit portfolios in the Bank also experienced positive GDP growth. These are Transportation and Warehousing (8.62%), Processing Industry (5.54%), Agriculture, Forestry and Fisheries (4.93%), and Financial and Insurance Activities (0.77%). The other one largest productive sector, namely Mining and Quarrying, had GDP growth of (1.98)%.

The Bank seeks to continue to increase credit growth by focusing on credit growth for large debtors, especially in the Corporate and Indirect Channel (Executing and Joint Financing) segments, while continuing to optimize strategies in branches to increasing retail credit.

In addition, the Bank also continues to strive to maintain the quality of the credit portfolio so that it remains at the level of the Bank's risk appetite and risk tolerance, among others through:

1. *Conduct prudent credit acquisition to ensure credit quality with a focus on strong backbone and good business prospect debtors. Bank also implements several credit acquisition tools and parameters to obtain good quality debtors.*
2. *The Bank is also trying to increase its credit portfolio in retail segments such as SME, Consumer and CCPL as an effort to reduce the credit of the Bank's core debtors.*

Credit risk management focused on the preparation of infrastructures to support the Bank's strategic business, which covers the following aspects:

- *Active supervision of the Board of Commissioners and Board of Directors.*
- *The adequacy of policies, procedures and limits.*
- *The adequacy and quality of human resources.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- Kecukupan modal risiko kredit dengan *standardized approach*.
- Kecukupan pencadangan atas portofolio aset produktif yang dimiliki.
- Pengukuran risiko kredit terhadap risiko inheren dan sistem pengendalian risiko berupa profil risiko kredit komposit.
- Pengukuran tingkat risiko debitur dengan menggunakan *rating* dan *scoring*.
- Pemantauan komposisi dan kondisi setiap debitur atau *counterparty* pada seluruh portofolio bank.
- Pemantauan eksposur risiko kredit secara berkala dan terus menerus serta membuat laporan terkait perkembangan dan penyebab risiko kredit secara berkala ke Komite Manajemen Risiko dan Direksi.
- Batas wewenang pemutusan kredit.
- Sistem pengendalian internal yang menyeluruh.

Bank sudah menerapkan pengukuran risiko kredit Basel III *Reform* dengan menggunakan pendekatan standar.

Di samping itu, Bank telah menerapkan PSAK 109 dalam perhitungan Cadangan Kerugian Penurunan Nilai (CKPN). CKPN dihitung untuk instrumen keuangan yang tergolong dalam biaya perolehan yang diamortisasi serta nilai wajar melalui penghasilan komprehensif lain (FVOCI), diantaranya adalah penempatan pada bank, efek-efek, kredit yang diberikan, bank garansi, serta produk-produk *trade finance* seperti *letters of credit* dan SKBDN.

Metodologi perhitungan CKPN dikelompokkan ke dalam 2 (dua) kategori: Kolektif dan Individual. Metode penurunan nilai ini digunakan untuk menghitung CKPN fasilitas kredit yang terkait dengan *significant loan* dan *non-significant loan*. Minimum kriteria yang termasuk dalam kategori *significant loan* dan *non-significant loan* mengacu kepada Pedoman Penurunan Nilai Aset Keuangan Bank.

CKPN kolektif dihitung dengan menggunakan beberapa parameter, yaitu *Probability of Default* (PD), *Loss Given Default* (LGD), dan *Exposure at Default* (EAD).

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

- *The adequacy of credit risk capital with a standardized approach.*
- *The adequacy of productive assets impairment.*
- *Measurement of credit risk to inherent risk and the risk control system in the form of a composite credit risk profile.*
- *Measurement of the risk level of debtors by using rating and scoring.*
- *Monitoring the composition and condition of each debtor or counterparty in all bank portfolios.*
- *Monitoring credit risk exposures regularly and making reports related to the development and causes of credit risk regularly to the Risk Management Committee and Directors.*
- *Credit determination limits.*
- *Comprehensive internal control system.*

The Bank has implemented Basel III Reform credit risk measurement using standardized approach.

Moreover, Bank has implemented PSAK 109 in calculating Allowance for Impairment Losses (Expected Credit Loss/ECL). ECL calculated for financial instrument that were classified in amortized cost and fair value through other comprehensive income (FVOCI) such as Interbank Placement, securities, loans, Bank Guarantee, and trade finance product such as letters of credit and SKBDN.

ECL Calculation methodology grouped into 2 categories, collective and individual. This method is used to calculate ECL for significant and non-significant loans. Minimum criteria that describe significant and non significant loan referred to Bank's Financial Asset Impairment Policy.

Collective ECL is calculated by using some parameters which are Probability of Default (PD), Loss Given Default (LGD), and Exposure at Default (EAD).

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PD dihitung dengan pendekatan statistik yaitu *Migration Analysis* untuk semua segmen dengan menentukan probabilitas migrasi antar-grade. Khusus PD untuk produk *treasury* nilainya didapat dari lembaga pemeringkat yang diakui oleh Regulator. Dalam PSAK 109, PD harus memperhitungkan *forward-looking adjustment*. Perhitungan PD *after forward-looking* diperoleh dengan memperhitungkan faktor makroekonomi yang berpengaruh signifikan terhadap PD serta telah diberi pembobotan berdasarkan 3 skenario yaitu *base*, *best*, dan *worst scenario*. Nilai PD *after forward-looking* terdiri dari 2 jenis yaitu PD 12 bulan dan PD *lifetime*, sehingga nilai PD *after forward-looking* setidaknya tersedia hingga aset Bank jatuh tempo. Data *history* untuk perhitungan PD non-kartu kredit adalah minimal 5 tahun sedangkan untuk segmen kartu kredit minimal 3 tahun.

Bank harus mengakui LGD untuk setiap jenis jaminan/agunan dan dampak yang dihasilkan dari perubahan ekonomi makro. Begitu juga dengan *recovery period* dihitung sejak kredit *default*. *Recovery Period* untuk segmen kredit non-kartu kredit adalah selama 5 tahun. Sedangkan untuk segmen kartu kredit adalah 3 tahun.

EAD merupakan besarnya *exposure* portofolio saat kredit mengalami *default*, ditambahkan dengan kelonggaran tarik yang dikalikan dengan *Credit Conversion Factor* (CCF). CCF untuk kredit yang masih memiliki kelonggaran tarik yang dihitung berdasarkan besarnya utilisasi *unused* dari kredit pada saat *default* dengan melihat data historis.

Perhitungan CKPN Individual dilakukan dengan mengacu kepada prinsip akuntansi dan pedoman Bank, yaitu metode *asset settlement* dan *discounted cash flow*.

Bank juga melakukan pengukuran dan pelaporan secara periodik ke Otoritas Jasa Keuangan dalam pengelolaan risiko kredit berdasarkan parameter risiko kredit pada Penilaian Tingkat Kesehatan Bank (PTKB) dengan menggunakan pendekatan risiko (*Risk-based Bank Rating/RBBR*) yang terdiri dari 2 (dua) bagian, yaitu:

1. Risiko Inheren
 - Komposisi portofolio aset dan tingkat konsentrasi kredit.
 - Kualitas penyediaan dana dan kecukupan pencadangan.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

PD is calculated by using statistical approach which is migration analysis to all segment to determine migration probability per grade. For treasury product PD, the values came from rating agency. In PSAK 109, PD must consider forward-looking adjustment. The Calculation of PD after forward-looking is obtained by taking into account macroeconomic factor that have significant effect to PD after weighted through 3 scenarios, base, best and worst scenario. The amount of forward-looking PD consists of 2 categories which are 12 months PD and lifetime PD, so that after forward-looking, PD amount can be available until maturity date. Minimum historical data to calculate PD for non credit card is 5 years while minimum historical data for credit card is 3 years.

The Bank must consider LGD for each type of collateral and effect that came from macroeconomics change. So with recovery period is calculated since the loan is default. Recovery period for non credit card segment is 5 years, while for credit card segment is 3 years.

EAD is the amount of portfolio exposure when the credit default, added with unused facility multiple by Credit Conversion Factor (CCF). CCF for loans that still have unused facility calculated based on how much utilization from loan at the time of default by using historical data.

Individual ECL is calculated in reference to accounting principal and Bank's policy, which are asset settlement and discounted cash flow methods.

The Bank also measures and reports periodically to Financial Services Authority in terms of credit risk management based on the credit risk parameters of Assessment of Bank Soundness Level (PTKB) using Risk-based Bank Rating (RBBR) which consist of 2 (two) categories:

1. Inherent Risks
 - Asset portfolio compositions and level of credit concentration.
 - Funding procurement quality and provision adequacy.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- Strategi penyediaan dana dan sumber timbulnya penyediaan dana.
 - Faktor eksternal.
2. Kualitas Penerapan Manajemen Risiko Kredit
- Tata kelola risiko kredit.
 - Kerangka manajemen risiko kredit.
 - Proses manajemen risiko kredit, sistem informasi, dan sumber daya manusia.
 - Sistem pengendalian risiko kredit.

- i. Eksposur Maksimum terhadap Risiko Kredit
- Untuk aset keuangan yang diakui pada laporan posisi keuangan, eksposur maksimum atas risiko kredit setara dengan nilai tercatatnya.

Dalam penerbitan bank garansi dan *letters of credit* yang tidak dapat dibatalkan, eksposur maksimum atas risiko kredit adalah nilai maksimum yang harus dibayarkan oleh Bank dalam hal timbul kewajiban atas penerbitan bank garansi dan *letters of credit* yang tidak dapat dibatalkan. Untuk komitmen kredit, eksposur maksimum atas risiko kredit adalah sebesar jumlah fasilitas yang belum ditarik dari fasilitas kredit yang telah disepakati (*committed*) yang diberikan kepada nasabah.

Tabel berikut menyajikan eksposur maksimum risiko kredit Bank atas instrumen keuangan pada laporan posisi keuangan dan rekening administratif tanpa memperhitungkan agunan kredit atau jaminan kredit lainnya.

- *Funding procurement strategy and resources.*
 - *External factors.*
2. *Credit Risk Management Implementation Quality*
- *Credit risk governance.*
 - *Credit risk management frameworks.*
 - *Credit risk management process, information system, and human resources.*
 - *Credit risk control system.*

- i. *Maximum Exposure to Credit Risk*

For financial assets recognized in the statement of financial position, the maximum exposure to credit risk is equivalent to its carrying value.

For guarantees and irrevocable letters of credit issued, the maximum exposure to credit risk is the maximum amount that the Bank would have to pay if the obligations of the guarantees and irrevocable letters of credit issued are called upon. For credit commitments, the maximum exposure to credit risk is the full amount of the undrawn committed credit facilities granted to customers.

The following table presents the Bank's maximum exposure to credit risk of its financial instruments on the statements of financial position and administrative accounts without taking into account of any collateral held or other credit enhancement.

Uraian	2025	2024	Description
Posisi keuangan :			Financial position :
Giro pada Bank Indonesia (Catatan 5)	8,040,206	7,525,245	Current accounts with Bank Indonesia (Note 5)
Giro pada bank lain (Catatan 6)	630,611	955,392	Current accounts with other banks (Note 6)
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	8,043,656	831,826	Placements with Bank Indonesia and other banks (Note 7)
Efek-efek (Catatan 8)	40,335,916	49,503,610	Securities (Note 8)
Efek-efek yang dibeli dengan janji dijual kembali (Catatan 9)	6,717,210	1,389,981	Securities purchased under agreement to resell (Note 9)
Tagihan derivatif (Catatan 10)	44,389	48,734	Derivative receivables (Note 10)
Kredit yang diberikan (Catatan 11)	67,230,534	64,645,281	Loans (Note 11)
Tagihan akseptasi (Catatan 12)	986	9,234	Acceptance receivables (Note 12)
Aset lain-lain *)	1,470,252	1,599,780	Other assets *)

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024
Rekening administratif :		
Bank garansi	387,590	421,466
Surat Kredit Berjangka Dalam Negeri	138,777	244,463
L/C tidak dapat dibatalkan		
yang masih berjalan	45,772	461,401
Total	133,085,899	127,636,413

Administrative accounts :
 Bank guarantees
 Domestic Usance Letter of Credit
 Outstanding irrevocable L/C
 issued
Total

ii. Analisis Risiko Konsentrasi Kredit

Tabel di bawah ini menunjukkan eksposur maksimum bersih (setelah memperhitungkan agunan) atas risiko kredit untuk efek-efek yang dibeli dengan janji dijual kembali pada tanggal 31 Desember 2025 dan 2024:

ii. Concentration of Credit Risk Analysis

The table below shows the net maximum exposure (after considering collateral) to credit risk of securities purchased under agreement to resell as of December 31, 2025 and 2024:

	Eksposur Maksimum/ Maximum Exposure	Agunan/ Collateral	Eksposur - Neto/ Net Exposure
2025			
Efek-efek yang dibeli dengan janji dijual kembali	6,717,210	6,724,134	--

2025
 Securities purchased under
 agreement to resell

Risiko konsentrasi kredit dapat terjadi bila sejumlah nasabah bergerak di bidang usaha yang sejenis, atau memiliki kegiatan usaha berada di dalam wilayah geografis yang sama, atau memiliki karakteristik yang serupa yang dapat menyebabkan kemampuan nasabah untuk memenuhi kewajiban atas perjanjian kredit sama-sama terpengaruh oleh perubahan ekonomi ataupun kondisi lainnya.

Concentrations of credit risk arise when a number of customers are engaged in similar business activities or activities within the same geographic region, or when they have similar characteristics that would cause their ability to meet contractual obligations to be similarly affected by changes in economic or other conditions.

Bank mendorong adanya diversifikasi portofolio kreditnya pada berbagai wilayah geografis, industri dan produk kredit sebagai upaya untuk meminimalisasi risiko konsentrasi kredit. Bank sudah memiliki limit pembiayaan dan alat pengukuran limit pembiayaan berdasarkan sektor ekonomi untuk seluruh segmen kredit. Selain itu, Bank juga menjaga konsentrasi kredit terhadap debitur inti agar sejalan dengan *risk appetite* dan *risk tolerance* yang telah ditetapkan dalam kebijakan *risk limit*.

The Bank encourages the diversification of its credit portfolio among a variety of geographical area, industries, and credit product in order to minimize concentrated credit risk. The Bank already has a lending limit based on economic sectors for all credit segments. In addition, the Bank also maintains credit concentration on core debtors so that it is in line with the risk appetite and risk tolerance that have been stated in the risk limit policy.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Konsentrasi risiko kredit berdasarkan jenis debitur:

Credit risk concentration by counterparties:

31 Desember/December 31, 2025											
Giro pada			Efek-efek yang			Tagihan			Komitmen dan		
Bank Indonesia dan bank lain/	Penempatan pada Bank Indonesia dan bank lain/		dibeli dengan janji dijual kembali/			derivatif/	Tagihan akseptasi/		Komitmen dan kontingensi/		
Current accounts with Bank Indonesia and other banks	Placements with Bank Indonesia and other banks		Securities purchase under agreement to resell	receivables	receivables	Derivative receivables	Acceptance receivables	Kredit yang diberikan/ Loans	Aset lain-lain *)/ Other assets *)	contingencies	Jumlah/ Total
–	--	250.000	--	--	986	41.584.912	123.504	526.359	42.485.761		
Korporasi Pemerintah dan Bank Indonesia	8.040.206	6.543.656	40.085.916	260.283	--	5.302.364	706.487	--	60.938.912		
Bank Ritel	630.611	1.500.000	--	6.456.927	41.885	83.399	889	--	8.713.711		
Total	--	--	--	--	2.504	20.289.859	639.372	45.760	20.947.515		
	8.670.817	8.043.656	40.335.916	6.717.210	44.389	67.230.534	1.470.252	572.139	133.085.899		

*) Termasuk di dalam aset lain-lain merupakan bunga yang masih akan diterima, setoran jaminan, piutang sewa, tagihan penjualan surat berharga dan aset yang diblokir/ Included in other assets are accrued interest receivables, guarantee deposits, lease receivables, receivables from sales of marketable securities and restricted assets

31 Desember/December 31, 2024											
Giro pada			Efek-efek yang			Tagihan			Komitmen dan		
Bank Indonesia dan bank lain/	Penempatan pada Bank Indonesia dan bank lain/		dibeli dengan janji dijual kembali/			derivatif/	Tagihan akseptasi/		Komitmen dan kontingensi/		
Current accounts with Bank Indonesia and other banks	Placements with Bank Indonesia and other banks		Securities purchase under agreement to resell	receivables	receivables	Derivative receivables	Acceptance receivables	Kredit yang diberikan/ Loans	Aset lain-lain *)/ Other assets *)	contingencies	Jumlah/ Total
–	--	5.214	--	--	9.234	43.373.720	173.879	1.090.265	44.652.312		
Korporasi Pemerintah dan Bank Indonesia	7.525.245	831.826	49.299.564	--	--	2.810.690	945.394	--	61.412.719		
Bank Ritel	955.392	--	198.832	1.389.981	47.618	161.081	62.810	--	2.815.714		
Total	--	--	--	--	1.116	18.289.790	417.697	37.065	18.755.688		
	8.480.637	831.826	49.503.610	1.389.981	48.734	64.645.281	1.599.780	1.127.330	127.636.413		

Corporate Government and Bank Indonesia Banks Retail Total

Corporate Government and Bank Indonesia Banks Retail Total

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

iii. Informasi mengenai aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai

iii. Information about impaired and not impaired financial assets

Efek-efek

Securities

31 Desember/December 31, 2025			
Tidak mengalami penurunan nilai/ Not Impaired	Mengalami penurunan nilai/ Impaired	Jumlah/ Total	
Obligasi korporasi	250,000	--	250,000
Sekuritas Rupiah Bank Indonesia	4,990,197	--	4,990,197
Obligasi Republik Indonesia	282,441	--	282,441
Obligasi Pemerintah Indonesia	34,711,686	--	34,711,686
Obligasi Ritel Indonesia	101,592	--	101,592
Total	40,335,916	--	40,335,916

Corporate bonds
 Bank Indonesia Rupiah Securities
 Republic of Indonesia bonds
 Indonesian government bonds
 Indonesian Retail bonds
Total

31 Desember/December 31, 2024			
Tidak mengalami penurunan nilai/ Not Impaired	Mengalami penurunan nilai/ Impaired	Jumlah/ Total	
Obligasi korporasi	204,046	--	204,046
Sekuritas Rupiah Bank Indonesia	10,283,667	--	10,283,667
Obligasi Republik Indonesia	93,975	--	93,975
Obligasi Pemerintah Indonesia	38,604,750	--	38,604,750
Obligasi Ritel Indonesia	317,172	--	317,172
Total	49,503,610	--	49,503,610

Corporate bonds
 Bank Indonesia Rupiah Securities
 Republic of Indonesia bonds
 Indonesian government bonds
 Indonesian Retail bonds
Total

Kredit yang diberikan

Pada tanggal 31 Desember 2025 dan 2024, aset keuangan ini mengalami penurunan nilai secara individual maupun kolektif.

Loans

As of December 31, 2025 and 2024, these financial assets are impaired either individually or collectively.

Ikhtisar kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Loans as of December 31, 2025 and 2024, are summarized as follows:

31 Desember/December 31, 2025				
Tidak mengalami penurunan nilai/ Not impaired	Mengalami penurunan nilai/ Impaired		Jumlah/ Total	
	Individual/ Individual	Kolektif/ Collective		
Korporasi	46,593,717	328,166	--	46,921,883
Komersial	2,440,122	271,807	42,228	2,754,157
Usaha Kecil	1,624	--	257	1,881
Konsumsi	212,302	16,734	7,308	236,344
Pembiayaan bersama	10,192,615	--	306,421	10,499,036
Kartu Kredit	6,690,283	--	135,807	6,826,090
Total	66,130,663	616,707	492,021	67,239,391

Corporate
 Commercial
 Small Enterprises
 Consumer
 Joint Financing
 Credit Card
Total

Pendapatan bunga yang ditangguhkan	(8,857)	--	--	(8,857)
Cadangan kerugian penurunan nilai	(417,205)	(221,666)	(165,929)	(804,800)
Neto	65,704,601	395,041	326,092	66,425,734

Unearned interest income
 Allowance for impairment losses
Net

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2024					
Tidak mengalami penurunan nilai/ <i>Not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>		Jumlah/ <i>Total</i>		
	Individual/ <i>Individual</i>	Kolektif/ <i>Collective</i>			
Korporasi	45,842,805	341,605	--	46,184,410	Corporate
Komersial	2,215,068	296,209	40,605	2,551,882	Commercial
Usaha Kecil	5,397	--	817	6,214	Small Enterprises
Konsumsi	212,355	26,247	9,588	248,190	Consumer
Pembiayaan bersama	8,733,318	--	227,672	8,960,990	Joint Financing
Kartu Kredit	6,556,152	--	146,814	6,702,966	Credit Card
Total	63,565,095	664,061	425,496	64,654,652	Total
Pendapatan bunga yang ditangguhkan	(9,371)	--	--	(9,371)	Unearned interest income
Cadangan kerugian penurunan nilai	(362,957)	(152,744)	(149,176)	(664,877)	Allowance for impairment losses
Neto	63,192,767	511,317	276,320	63,980,404	Net

Mutasi cadangan kerugian penurunan nilai berdasarkan jenis kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024:

Movement of allowance for impairment losses by type of loans as of December 31, 2025 and 2024:

Tahun yang Berakhir pada tanggal 31 Desember 2025/ Year Ended December 31, 2025								
Korporasi/ <i>Corporate</i>	Komersial/ <i>Commercial</i>	Usaha Kecil/ <i>Small Enterprises</i>	Konsumsi/ <i>Consumer</i>	Pembiayaan Bersama/ <i>Joint Financing</i>	Kartu Kredit/ <i>Credit Card</i>	Jumlah/ <i>Total</i>		
Saldo per 31 Desember 2024	238,383	84,642	410	7,173	120,683	213,586	664,877	Balance as at December 31, 2024
Penambahan (pemulihan) penyisihan selama tahun berjalan (Catatan 11)	104,634	14,776	(2,918)	487	204,058	162,738	483,775	Additional (reversal) provision during the year (Note 11)
Penerimaan kembali kredit yang telah dihapusbukukan	--	2,813	3,126	262	1	241,158	247,360	Recoveries of previously written-off loans
Penghapusbukuan selama tahun berjalan	--	(10,120)	(470)	(618)	(172,350)	(408,366)	(591,924)	Write-off during the year
Selisih penjabaran kurs	711	1	--	--	--	--	712	Foreign exchange differences
Saldo per 31 Desember 2025	343,728	92,112	148	7,304	152,392	209,116	804,800	Balance as at December 31, 2025
Cadangan kerugian penurunan nilai Individu	275,685	63,900	--	3,956	--	--	343,541	Allowance for impairment losses Individual
Kolektif	68,043	28,212	148	3,348	152,392	209,116	461,259	collective
Total	343,728	92,112	148	7,304	152,392	209,116	804,800	Total
Tahun yang Berakhir pada tanggal 31 Desember 2024/ Year Ended December 31, 2024								
Korporasi/ <i>Corporate</i>	Komersial/ <i>Commercial</i>	Usaha Kecil/ <i>Small Enterprises</i>	Konsumsi/ <i>Consumer</i>	Pembiayaan Bersama/ <i>Joint Financing</i>	Kartu Kredit/ <i>Credit Card</i>	Jumlah/ <i>Total</i>		
Saldo per 31 Desember 2023	254,970	22,551	3,773	1,042	126,092	196,388	604,816	Balance as at December 31, 2023
Penambahan (pemulihan) penyisihan selama tahun berjalan (Catatan 11)	(17,251)	62,394	(6,814)	5,871	82,696	91,292	218,188	Additional (reversal) provision during the year (Note 11)
Penerimaan kembali kredit yang telah dihapusbukukan	--	2,236	3,691	294	--	255,861	262,082	Recoveries of previously written-off loans
Penghapusbukuan selama tahun berjalan	--	(2,541)	(240)	(34)	(88,105)	(329,955)	(420,875)	Write-off during the year
Selisih penjabaran kurs	664	2	--	--	--	--	666	Foreign exchange differences
Saldo per 31 Desember 2024	238,383	84,642	410	7,173	120,683	213,586	664,877	Balance as at December 31, 2024
Cadangan kerugian penurunan nilai Individu	171,604	59,587	--	3,139	--	--	234,330	Allowance for impairment losses Individual
Kolektif	66,779	25,055	410	4,034	120,683	213,586	430,547	collective
Total	238,383	84,642	410	7,173	120,683	213,586	664,877	Total

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

iv. Tabel di bawah menunjukkan kualitas aset keuangan yang belum jatuh tempo dan tidak mengalami penurunan nilai (sebelum pendapatan bunga yang ditangguhkan dan cadangan kerugian penurunan nilai):

iv. The table below shows quality of financial assets that are neither past due nor impaired (gross of unearned interest income and allowance for impairment losses):

31 Desember/December 31, 2025					
Belum jatuh tempo dan tidak mengalami penurunan nilai/ Neither past due nor impaired	Jatuh tempo tetapi tidak mengalami penurunan nilai/ Past-due but not impaired	Mengalami penurunan nilai/ Impaired	Jumlah/ Total		
Nilai wajar melalui laba rugi				Fair value through profit or loss	
Efek-efek (Catatan 8)	1,171,956	--	1,171,956	Securities (Note 8)	
Tagihan derivatif (Catatan 10)	44,389	--	44,389	Derivative receivables (Note 10)	
Diukur pada nilai wajar melalui penghasilan komprehensif lain				Fair value through other comprehensive income	
Efek-efek (Catatan 8)	38,913,960	--	38,913,960	Securities (Note 8)	
Biaya perolehan yang diamortisasi				Amortized cost	
Efek-efek (Catatan 8)	250,000	--	250,000	Securities (Note 8)	
Giro pada Bank Indonesia (Catatan 5)	8,040,206	--	8,040,206	Current accounts with Bank Indonesia (Note 5)	
Giro pada bank lain (Catatan 6)	630,611	--	630,611	Current accounts with other banks (Note 6)	
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	8,043,656	--	8,043,656	Placements with Bank Indonesia and other banks (Note 7)	
Efek-efek yang dibeli dengan janji dijual kembali (Catatan 9)	6,717,210	--	6,717,210	Securities purchased under agreement to resell (Note 9)	
Kredit yang diberikan (Catatan 11):				Loans (Note 11):	
Korporasi	45,735,530	858,187	328,166	Corporate	
Komersil	2,330,298	109,824	314,035	Commercial	
Usaha Kecil	984	640	257	Small Enterprises	
Konsumsi	204,747	7,555	24,042	Consumer	
Pembiayaan bersama	8,450,796	1,741,819	306,421	Joint Financing	
Kartu Kredit	6,435,996	254,287	135,807	Credit Card	
Aset lain-lain*)	1,405,173	65,079	--	Other assets*)	
Total	128,375,512	3,037,391	1,108,728	132,521,631	Total

*) Termasuk di dalam aset lain-lain merupakan bunga yang masih akan diterima, setoran jaminan, piutang sewa, tagihan penjualan surat berharga dan aset yang diblokir/
 Included in other assets are accrued interest receivables, guarantee deposits, lease receivables, receivables from sales of marketable securities and restricted assets

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2024					
	Belum jatuh tempo dan tidak mengalami penurunan nilai/ <i>Neither past due nor impaired</i>	Jatuh tempo tetapi tidak mengalami penurunan nilai/ <i>Past-due but not impaired</i>	Mengalami penurunan nilai/ <i>Impaired</i>	Jumlah/ <i>Total</i>	
Nilai wajar melalui laba rugi					<i>Fair value through profit or loss</i>
Efek-efek (Catatan 8)	3,556,651	--	--	3,556,651	<i>Securities (Note 8)</i>
Tagihan derivatif (Catatan 10)	48,734	--	--	48,734	<i>Derivative receivables (Note 10)</i>
Diukur pada nilai wajar melalui penghasilan komprehensif lain					<i>Fair value through other comprehensive income</i>
Efek-efek (Catatan 8)	45,946,959	--	--	45,946,959	<i>Securities (Note 8)</i>
Biaya perolehan yang diamortisasi					<i>Amortized cost</i>
Giro pada Bank Indonesia (Catatan 5)	7,525,245	--	--	7,525,245	<i>Current accounts with Bank Indonesia (Note 5)</i>
Giro pada bank lain (Catatan 6)	955,392	--	--	955,392	<i>Current accounts with other banks (Note 6)</i>
Penempatan pada Bank Indonesia dan bank lain (Catatan 7)	831,826	--	--	831,826	<i>Placements with Bank Indonesia and other banks (Note 7)</i>
Efek-efek yang dibeli dengan janji dijual kembali (Catatan 9)	1,389,981	--	--	1,389,981	<i>Securities purchased under agreement to resell (Note 9)</i>
Kredit yang diberikan (Catatan 11):					<i>Loans (Note 11):</i>
Korporasi	44,972,604	870,201	341,605	46,184,410	<i>Corporate</i>
Komersil	2,139,473	75,595	336,814	2,551,882	<i>Commercial</i>
Usaha Kecil	3,661	1,736	817	6,214	<i>Small Enterprises</i>
Konsumsi	202,892	9,463	35,835	248,190	<i>Consumer</i>
Pembiayaan bersama	7,296,287	1,437,031	227,672	8,960,990	<i>Joint Financing</i>
Kartu Kredit	6,307,622	248,530	146,814	6,702,966	<i>Credit Card</i>
Aset lain-lain*)	1,535,004	64,776	--	1,599,780	<i>Other assets*)</i>
Total	122,712,331	2,707,332	1,089,557	126,509,220	Total

*) Termasuk di dalam aset lain-lain merupakan bunga yang masih akan diterima, setoran jaminan, piutang sewa, tagihan penjualan surat berharga dan aset yang diblokir/
Included in other assets are accrued interest receivables, guarantee deposits, lease receivables, receivables from sales of marketable securities and restricted assets

Kualitas kredit didefinisikan sebagai berikut:

Tingkat tinggi

Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada institusi Pemerintah, transaksi dengan bank yang memiliki reputasi baik dengan tingkat kemungkinan gagal bayar atas kewajiban yang rendah.

Kredit yang diberikan, bunga yang masih akan diterima, dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang sangat baik dan tidak pernah menunggak sepanjang jangka waktu kredit; debitur dengan tingkat stabilitas dan keragaman yang tinggi memiliki akses setiap saat untuk memperoleh pendanaan dalam jumlah besar dari pasar terbuka; memiliki kemampuan membayar yang kuat dan rasio-rasio neraca yang konservatif.

The credit quality are defined as follows:

High grade

Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks are current accounts or placements with the Government institution, transaction with reputable banks with low probability of insolvency.

Loans, interest receivables and third party receivables are borrowers with very satisfactory track record of loan repayment and whose accounts did not turn past due during the term of the loan; borrowers with high degree of stability and diversity; has access to raise substantial amounts of funds through public market any time; very strong debt service capability and has conservative balance sheet ratios.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Efek-efek yaitu efek-efek yang dikeluarkan oleh Pemerintah, efek-efek dan obligasi yang termasuk dalam *investment grade* dengan *rating* minimal BBB- (Pefindo) atau Baa3 (Moody's).

Securities are securities issued by Government, investment grade securities and bonds with a rating of at least BBB- (Pefindo) or Baa3 (Moody's).

Tingkat standar

Giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain yaitu giro atau penempatan pada bank lokal yang tidak terdaftar di bursa.

Standard grade

Current accounts with Bank Indonesia, current accounts with other banks, placements with Bank Indonesia and other banks are current accounts or placements with the local banks not listed in the stock exchange.

Kredit yang diberikan, bunga yang masih akan diterima, dan tagihan kepada pihak ketiga yaitu debitur dengan riwayat pembayaran yang baik dan tidak pernah menunggak 90 hari atau lebih; memiliki akses terbatas ke pasar modal atau ke pasar keuangan lainnya; tingkat pendapatan dan kinerja keseluruhan tidak stabil; memiliki kemampuan membayar yang cukup.

Loans, interest receivables and third party receivables are borrowers who have an average track record of loan repayment and whose account did not turn past due for 90 days and over; has limited access to public capital markets or to alternative financial market; volatility of earnings and overall performance; debt service capability is adequate.

Efek-efek yaitu efek-efek yang dikeluarkan oleh Pemerintah, efek-efek dan obligasi dengan *rating* antara idBB+ sampai dengan idB (Pefindo) atau Ba1 sampai dengan B2 (Moody's).

Securities are securities issued by Government, investment grade securities and bonds with a rating between idBB+ to idB (Pefindo) or Ba1 to B2 (Moody's).

- v. Analisis umur kredit yang jatuh tempo tetapi tidak mengalami penurunan nilai pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

- v. *The aging analysis of past due but not impaired loans as of December 31, 2025 and 2024 are as follows:*

	31 Desember/December 31, 2025				
	Kurang dari 30 hari/ <i>Less than</i> 30 days	31 sampai 60 hari/ <i>31 to 60 days</i>	61 sampai 90 hari/ <i>61 to 90 days</i>	Jumlah/ <i>Total</i>	
Korporasi	858,187	--	--	858,187	Corporate
Komersial	54,916	12,025	42,883	109,824	Commercial
Usaha Kecil	240	7	393	640	Small Enterprises
Konsumsi	1,495	2,621	3,439	7,555	Consumer
Pembiayaan bersama	425,449	336,389	979,981	1,741,819	Joint Financing
Kartu Kredit	254,287	--	--	254,287	Credit Card
Total	1,594,574	351,042	1,026,696	2,972,312	Total

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2024					
	Kurang dari 30 hari/ <i>Less than 30 days</i>	31 sampai 60 hari/ <i>31 to 60 days</i>	61 sampai 90 hari/ <i>61 to 90 days</i>	Jumlah/ <i>Total</i>	
Korporasi	870,201	--	--	870,201	Corporate
Komersial	55,042	6,373	14,180	75,595	Commercial
Usaha Kecil	432	131	1,173	1,736	Small Enterprises
Konsumsi	3,899	4,139	1,425	9,463	Consumer
Pembiayaan bersama	328,164	252,631	856,236	1,437,031	Joint Financing
Kartu Kredit	248,530	--	--	248,530	Credit Card
Total	1,506,268	263,274	873,014	2,642,556	Total

Konsentrasi kredit yang diberikan berdasarkan jenis kredit dan sektor ekonomi diungkapkan pada Catatan 11.

The concentration of loans by type of loans and economic sector is disclosed in Note 11.

d. Risiko Pasar

Risiko pasar adalah risiko perubahan harga pasar, seperti tingkat suku bunga, nilai tukar mata uang asing, dan *credit spreads* (tidak berhubungan dengan peringkat kredit pemberi kredit) akan mempengaruhi pendapatan Bank atau nilai instrumen keuangan yang dimiliki. Tujuan pengelolaan risiko pasar adalah untuk mengelola dan mengendalikan eksposur risiko pasar dalam batasan parameter yang dapat diterima dengan mengoptimalkan tingkat pengembalian.

Dalam pengelolaan risiko, Bank menggunakan kertas kerja internal dan sistem dalam melakukan proses pengawasan pergerakan pasar. Berbagai perangkat dan sistem membuat Bank dapat mengidentifikasi, mengukur dan mengawasi sensitivitas risiko pasar untuk nilai tukar dan suku bunga, baik untuk portofolio *trading book* dan *banking book*, sehingga risiko yang mungkin muncul dapat dimitigasi dan tidak mempengaruhi permodalan Bank secara signifikan.

Pengukuran Risiko Pasar tersebut, meliputi:

1. Pengukuran Risiko Pasar nilai tukar pada *trading book* dan *banking book* melalui perhitungan Posisi Devisa Neto (PDN) dan Pengukuran Risiko Pasar nilai tukar dan suku bunga pada *trading book* dihitung dengan perhitungan Kewajiban Penyediaan Modal Minimum (KPMM) menggunakan Metode Standar secara bulanan;
2. Pengukuran Risiko Pasar suku bunga pada *banking book* dengan menggunakan Perhitungan IRRBB (*Interest Rate Risk In Banking Book*) yang sesuai dengan SEOJK No.12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko

d. Market Risk

Market risk is the risk that changes in market prices, such as interest rates, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) will affect the Bank's income or the value of its holdings of financial instruments. The objective of market risk management is to manage and control market risk exposures within acceptable parameters, while optimizing the return of risk.

In the control of risk, the Bank is using internal working papers, tools and systems to monitor market indicator movements. The tools and systems enable the Bank to identify, measure, and monitor sensitivity of market risks on exchange rates and interest rates, both for trading book and banking book portfolios. Hence, risks that might arise can be mitigated and does not significantly affect the Bank's capital.

The Measurement of Market Risk includes:

1. *Measurement of Market Risk on the exchange rate in the trading book and banking book through the calculation of the Net Open Position (NOP) and Measurement of Market Risk Exchange rates and interest rates in the trading book are calculated by calculating the Minimum Capital Adequacy Ratio (KPMM) using the Standard Method on a monthly basis;*
2. *Measurement of market interest rate risk in the banking book by using the IRRBB (Interest Rate Risk in Banking Book) calculation in accordance with SEOJK No.12/SEOJK.03/2018 concerning the Implementation of Risk Management and*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* bagi Bank Umum. Risiko Suku Bunga dilihat berdasarkan perspektif yaitu *Economic Value* dan *Earnings* (NII);

3. Pengukuran dan pelaporan secara periodik ke Regulator dalam pengelolaan risiko pasar yang mengacu kepada SEOJK No.14/SEOJK.03/2017 tentang Penilaian Tingkat Kesehatan Bank (PTKB);
4. Pengukuran Potensi Keuntungan atau Kerugian (Valuasi) Portofolio Surat Berharga berdasarkan harga pasar sesuai dengan PSAK 68.

i. Risiko nilai tukar

Bank memiliki eksposur nilai tukar akibat adanya transaksi dalam mata uang asing dan volatilitas yang melekat pada opsi nilai tukar.

Posisi Devisa Neto (PDN) Bank dihitung berdasarkan Peraturan Bank Indonesia yang berlaku. Sesuai dengan peraturan, Bank harus memenuhi ketentuan PDN keseluruhan (termasuk Domestic Non Deliverable Forward/DNDF) dan untuk laporan posisi keuangan setinggi-tingginya 20% dari jumlah modal.

Posisi Devisa Neto (PDN) Bank dapat dilihat pada Catatan 49e.

Bank telah memiliki Aplikasi Manajemen Risiko Pasar untuk mendukung proses Manajemen Risiko Pasar dalam rangka pengelolaan Risiko Pasar.

Proses pengendalian Risiko Pasar melalui penetapan dan kaji ulang limit Risiko Pasar dilakukan secara periodik. Limit-limit tersebut meliputi:

- a. Limit Risiko Pasar pada *trading book*
 - i. Limit Nominal Transaksi
 - ii. Limit Nominal *Open Position*
 - iii. Limit *Counterparty*
- b. Limit Risiko Pasar Nilai Tukar

Limit Posisi Devisa Neto (PDN) termasuk DNDF terhadap modal sebesar 5% untuk *risk appetite* dan 10% untuk *risk tolerance*.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Risk Measurement in a Standard Approach to Interest Rate Risk in the Banking Book for Commercial Banks. Interest Rate Risk is seen based on the perspective of Economic Value, and Earnings (NII);

3. *Measurement and Reporting periodically to Regulator in market risk management which refer to SEOJK No.14/SEOJK.03/2017 about Risk Based Bank Rating;*
4. *Measurement Potential Profit or Loss (Valuation) portfolio of securities based on market price accordance with PSAK 68.*

i. *Foreign exchange risk*

The Bank is exposed to foreign exchange currency risk through transactions in foreign currencies and implied volatilities on foreign exchange options.

The Bank's Net Open Position (NOP) was calculated based on Bank Indonesia's prevailing regulations. In accordance with the regulations, the Banks are required to maintain its aggregate and statements of financial position NOP (include Domestic Non Deliverable Forward/DNDF) at the maximum 20% of its capital.

The Bank's Net Open Position (NOP) can be seen in Note 49e.

The Bank has Market Risk Management Application to support the implementation of Market Risk Management process in order to manage market risk.

Market Risk limit as a part of risk controlling process is set and reviewed periodically. The Market Risk limits are as follows:

- a. *Market Risk limits on trading book*
 - i. *Transaction Nominal Limit*
 - ii. *Open Position Nominal Limit*
 - iii. *Counterparty Limit*
- b. *The Market Risk limits for exchange rate:*

Net Open Position (PDN) include DNDF Limit on capital of 5% for risk appetite and 10% for risk tolerance.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Sensitivitas risiko pasar digunakan untuk menunjukkan seberapa besar modal yang dibutuhkan untuk meng-cover potential loss risiko pasar yang mungkin terjadi. Analisis sensitivitas risiko pasar yang dilakukan untuk mengukur dan mengawasi nilai tukar dan suku bunga pada portofolio trading book. Sensitivitas risiko pasar mencakup:

Excess modal Bank

Perhitungan excess modal Bank dilakukan dengan menghitung modal bank secara total dan mengurangnya dengan 13,50% dari total aset tertimbang menurut risiko (ATMR) (Kredit + Pasar + Operasional). Excess modal ini yang kemudian dibagi terhadap masing-masing risiko pasar nilai tukar dan suku bunga untuk melihat berapa besar kemampuan coverage modal Bank (diluar regulatory requirement) apabila terjadi kerugian sebesar risiko yang telah dihitung.

Tabel dibawah ini menunjukkan excess modal Bank (diaudit):

	Total Modal/ Total Capital	13,50%*Total ATMR/ 13.50%*Total RWA	Excess Modal/ Excess Capital	
2025 - Desember	24,592,761	10,888,393	13,704,368	2025 - December

Sensitivitas Risiko Pasar Nilai Tukar

Sensitivitas risiko nilai tukar dihitung dengan menggunakan rasio excess modal Bank terhadap risiko nilai tukar melalui PDN Bank.

Tabel dibawah ini menunjukkan sensitivitas risiko pasar nilai tukar Bank (diaudit):

	Excess Modal/ Excess Capital	PDN/ NOP	Sensitivitas Risiko Nilai Tukar/ Sensitivity of Market Risk in Exchange Rate	
2025 - Desember	13,704,368	58,987	8,848	2025 - December

Simulasi penguatan dan pelemahan nilai tukar USD/IDR sebesar 100bps pada posisi 31 Desember 2025 adalah sebagai berikut (tidak diaudit):

Sensitivity of market risk is used to indicate how much capital needed to cover the potential loss of market risk that may occur. It is done to measure and monitor exchange rate and interest rate on trading book portfolio. It consists of:

The Bank's excess capital

The calculation of the Bank's excess capital is conducted by calculating the Bank's total capital and reduce with 13.50% of the total risk weighted assets (RWA) (Credit + Market + Operational). This excess capital is then divided by the respective market exchange risk and interest rate risk to measure the Bank's capital-coverage-ability (exclude regulatory requirement) in the event of loss of the amount to the risk that has been calculated.

The table below shows the Bank's excess capital (audited):

Sensitivity of Market Risk in Interest Rate

Sensitivity of exchange rate risk is calculated using the Bank's excess capital ratio against exchange rate risk through NOP Bank.

The table below shows the Bank's sensitivity of market risk in exchange rate (audited):

The simulation of strengthening and weakening USD/IDR exchange rate by 100bps at December 31, 2025 is as follows (unaudited):

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Periode Akhir Bulan Desember 2025/ End of December 2025 Period				
Kurs USD/IDR				
Total PDN	16,675	16.675 + 100bps	16.675 - 100bps	Total NOP
Rupiah Indonesia IDR	58,987	59,341	58,633	IDR Indonesia Rupiah

ii. Risiko Tingkat Suku Bunga

Risiko suku bunga adalah risiko yang timbul pada posisi keuangan (neraca dan rekening administratif) akibat dari perubahan suku bunga. Risiko suku bunga ini meliputi *repricing risk* (*repricing mismatch* antara komponen aset dan liabilitas), *basis risk* (penggunaan suku bunga acuan yang berbeda), *yield curve risk* (perubahan bentuk dan *slope yield curve*) dan *option risk* (pelunasan kredit atau pencairan deposito sebelum jatuh waktu).

Sensitivitas Risiko Pasar Suku Bunga

Sensitivitas risiko suku bunga pada *trading book* yang dihitung dengan menggunakan rasio excess modal Bank terhadap risiko suku bunga (umum dan spesifik).

Tabel di bawah ini menunjukkan sensitivitas risiko pasar suku bunga Bank (tidak diaudit):

ii. Interest Rate Risk

Interest rate risk is the risk that arises in financial position (balance sheet and administrative account) as a result of changes in interest rates. This interest rate risk includes repricing risk (repricing mismatch between asset and liability components), basis risk (use of different reference interest rates), yield curve risk (changes in shape and slope yield curve) and option risk (repayment of credit or disbursement of deposits before due date).

Sensitivity of Market Risk in Interest Rate

Sensitivity of interest rate risk in trading book is calculated using the Bank's excess capital ratio against interest rate risk (general and specific).

The table below shows the Bank's sensitivity of market risk in interest rate (unaudited):

Periode Akhir Bulan Desember 2025/ End of Month December 2025 Period				
		Sensitivitas Risiko Suku Bunga/ Sensitivity of Market Risk in Interest Rate		
Excess Modal/ Excess Capital	Risiko Suku Bunga/ Interest Rate Risk			
2025 - Desember	13,704,368	194,596	70	2025 - December

Sensitivitas risiko suku bunga pada *banking book* menggunakan pendekatan IRRBB (*Interest Rate Risk in Banking Book*) yang mengacu kepada SEOJK No.12/SEOJK.03/2018 tentang Penerapan Manajemen Risiko dan Pengukuran Risiko Pendekatan Standar untuk Risiko Suku Bunga dalam *Banking Book* bagi Bank Umum.

Sensitivity of interest rate risk in banking book using IRRBB approach (Interest Rate Risk in Banking Book) which refers to SEOJK No.12/SEOJK.03/2018 concerning the Implementation of Risk Management and Risk Measurement Standard Approach to Interest Rate Risk in the Banking Book for Commercial Banks.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Berdasarkan regulasi Otoritas Jasa Keuangan tersebut, Bank menerapkan 6 (enam) jenis skenario *shock* suku bunga untuk perhitungan kerugian maksimum dari Nilai Ekonomi dari Ekuitas (*Economic Value of Equity* atau EVE) terhadap modal Tier-1 pada IRRBB, yaitu *Parallel Up*, *Parallel Down*, *Steeper*, *Flattener*, *Short Rates Up*, dan *Short Rates Down*. Sedangkan untuk perhitungan kerugian maksimum Pendapatan Bunga Neto (*Net Interest Income* atau NII) terhadap target laba pada IRRBB menggunakan 2 (dua) skenario *shock*, yaitu *Parallel Up* dan *Parallel Down*. Pada masing-masing perhitungan, baik Δ EVE terhadap modal Tier-1 maupun Δ NII terhadap target laba, skenario yang digunakan sebagai nilai kerugian maksimum adalah skenario yang memberikan nilai kerugian tertinggi. Eksposur IRRBB berdasarkan Δ NII terhadap Target Laba 23,76% untuk posisi 31 Desember 2025. Tingkat rasio Δ NII tersebut berada didalam *threshold* Bank $20\% \leq x < 25\%$ dari Target Laba atau berada pada peringkat risiko Moderate. Sedangkan eksposur IRRBB berdasarkan Δ EVE terhadap Modal 23,57% untuk posisi 31 Desember 2025. Tingkat rasio Δ EVE tersebut berada pada *threshold* Bank $>20\%$ dari modal Tier-1 (diaudit) atau berada pada peringkat risiko *High*, menunjukkan bahwa struktur aset dan liabilitas Bank sensitif terhadap perubahan suku bunga pasar.

Tabel berikut ini menyajikan portofolio *banking book* pada nilai tercatatnya (sebelum cadangan kerugian penurunan nilai), yang dikategorikan berdasarkan mana yang lebih awal antara tanggal *repricing* atau tanggal jatuh tempo kontraktual:

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Based on the Financial Services Authority Regulations, the Bank applies 6 (six) types of interest rate shock scenarios to calculate maximum loss from Economic Values of Equity (EVE) to capital Tier-1 on IRRBB, namely *Parallel Up*, *Parallel Down*, *Steeper*, *Flattener*, *Short Rates Up*, and *Short Rates Down*. As for the calculation maximum loss of Net Interest Income (NII) to projection income on IRRBB uses 2 (two) shock scenarios, namely *Parallel Up* and *Parallel Down*. In each calculation, both changes in Δ EVE to capital Tier-1 as well as Δ NII to projection income, the scenario used as the maximum loss value is the scenario that provides the highest loss. The IRRBB Exposure based on Δ NII to Profit Target 23.76% for the position as of December 31, 2025. The ratio of Δ NII is within the Bank's threshold of $20\% \leq x < 25\%$ of Profit Target or is in the Moderate risk category. IRRBB exposure based on Δ EVE to Capital is 23.57% for the position as of December 31, 2025. The Δ EVE ratio is above the Bank's threshold of $>20\%$ of Tier-1 (audited) capital or is in the High risk rating, which indicates that the structure of assets and liabilities Banks are sensitive to changes in market interest rates.

The table below summarizes the banking book portfolios at their carrying amounts (before allowance for impairment losses), categorized by the earlier of which repricing or contractual maturity dates:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2025								
	Jumlah/ Total	Instrumen bunga variabel/ Floating rate instruments		Instrumen bunga tetap/ Fixed rate instruments			Lebih dari 2 tahun/ More than 2 years	
		Kurang dari 3 bulan/ Less than 3 months	3 bulan- 1 tahun/ 3 months- 1 year	Kurang dari 3 bulan/ Less than 3 months	3 bulan- 1 tahun/ 3 months- 1 year	1-2 tahun/ 1-2 years		
Penempatan pada Bank Indonesia dan bank lain	8,043,656	--	--	8,043,656	--	--	--	Placements with Bank Indonesia and other banks
Efek-efek	38,913,960	--	--	--	1,065,870	5,053,319	32,794,771	Securities
Efek-efek yang dibeli dengan janji dijual kembali	6,717,210	1,159,834	--	5,557,376	--	--	--	Securities purchased under agreement to resell
Kredit yang diberikan	67,230,534	4,314,225	47,687,882	599,101	1,903,310	3,976,641	8,749,375	Loans
Aset lain-lain	405,555	--	--	405,555	--	--	--	Other assets
Total	121,310,915	5,474,059	47,687,882	14,605,688	2,969,180	9,029,960	41,544,146	Total
Simpanan dari nasabah	(104,130,948)	(28,140,380)	--	(74,731,194)	(1,259,374)	--	--	Deposits from customers
Simpanan dari bank lain	(5,766,545)	(166,170)	--	(5,600,375)	--	--	--	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	(993,223)	--	--	(993,223)	--	--	--	Securities sold under repurchased agreement
Pinjaman yang diterima	(3,534,000)	(500,250)	(2,200,000)	(833,750)	--	--	--	Fund borrowings
Obligasi subordinasi	(50,000)	--	--	--	--	--	(50,000)	Subordinated bonds
Total	(114,474,716)	(28,806,800)	(2,200,000)	(82,158,542)	(1,259,374)	--	(50,000)	Total
Neto	6,836,199	(23,332,741)	45,487,882	(67,552,854)	1,709,806	9,029,960	41,494,146	Net

31 Desember/December 31, 2024								
	Jumlah/ Total	Instrumen bunga variabel/ Floating rate instruments		Instrumen bunga tetap/ Fixed rate instruments			Lebih dari 2 tahun/ More than 2 years	
		Kurang dari 3 bulan/ Less than 3 months	3 bulan- 1 tahun/ 3 months- 1 year	Kurang dari 3 bulan/ Less than 3 months	3 bulan- 1 tahun/ 3 months- 1 year	1-2 tahun/ 1-2 years		
Penempatan pada Bank Indonesia dan bank lain	831,826	--	--	831,826	--	--	--	Placements with Bank Indonesia and other banks
Efek-efek	45,946,959	--	--	638,182	10,250,640	638,762	34,419,375	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1,389,981	--	--	1,389,981	--	--	--	Securities purchased under agreement to resell
Kredit yang diberikan	64,645,281	1,321,398	51,644,456	568,640	1,846,583	3,125,234	6,138,970	Loans
Aset lain-lain	447,514	--	--	240,884	--	206,630	--	Other assets
Total	113,261,561	1,321,398	51,644,456	3,669,513	12,097,223	3,970,626	40,558,345	Total
Simpanan dari nasabah	(91,669,297)	(27,570,292)	--	(61,255,083)	(2,843,922)	--	--	Deposits from customers
Simpanan dari bank lain	(3,833,032)	(175,052)	--	(3,656,480)	(1,500)	--	--	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	(12,947,188)	--	--	(12,947,188)	--	--	--	Securities sold under repurchased agreement
Pinjaman yang diterima	(3,987,600)	--	(2,700,000)	(1,287,600)	--	--	--	Fund borrowings
Obligasi subordinasi	(50,000)	--	--	--	(50,000)	--	--	Subordinated bonds
Total	(112,487,117)	(27,745,344)	(2,700,000)	(79,146,351)	(2,895,422)	--	--	Total
Neto	774,444	(26,423,946)	48,944,456	(75,476,838)	9,201,801	3,970,626	40,558,345	Net

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tabel dibawah merupakan ikhtisar dari
 rata-rata suku bunga efektif untuk
 setiap instrumen keuangan:

The table below summarize the
 weighted average effective interest
 rates for each financial instrument:

	2025	2024	
Aset			Assets
<u>Rupiah</u>			<u>Rupiah</u>
Penempatan pada Bank			Placement with Bank
Indonesia dan bank lain	4.27%	5.81%	Indonesia and other banks
Efek-efek			Securities
Obligasi Pemerintah	6.56%	6.66%	Government bonds
Obligasi korporasi	7.74%	7.83%	Corporate bonds
Kredit yang diberikan			Loans
Kredit Usaha Kecil	16.63%	14.84%	Small Enterprises loans
Kartu kredit	16.33%	15.36%	Credit card
Kredit lainnya	9.92%	10.63%	Other loans
<u>Mata uang asing</u>			<u>Foreign currencies</u>
Penempatan pada Bank			Placement with Bank
Indonesia dan bank lain	4.12%	5.04%	Indonesia and other banks
Efek-efek			Securities
Obligasi Pemerintah	3.45%	3.21%	Government bonds
Kredit yang diberikan	7.59%	10.37%	Loans
Liabilitas			Liabilities
<u>Rupiah</u>			<u>Rupiah</u>
Simpanan dari nasabah			Deposits from customers
Giro	3.04%	3.93%	Current accounts
Tabungan	1.28%	1.40%	Saving deposits
Deposito berjangka	5.63%	5.73%	Time deposits
Simpanan dari bank lain			Deposits from other banks
Call money	5.49%	6.28%	Interbank call money
Giro	1.27%	4.52%	Current accounts
Tabungan	1.02%	1.11%	Saving deposits
Deposito berjangka	3.35%	3.90%	Time deposits
<u>Mata uang asing</u>			<u>Foreign currencies</u>
Simpanan dari nasabah			Deposits from customers
Giro	2.71%	2.00%	Current account
Tabungan	0.06%	0.12%	Saving deposits
Deposito berjangka	4.62%	5.00%	Time deposits
Simpanan dari bank lain			Deposits from other banks
Call money	4.35%	5.39%	Call money

Bank melakukan pengukuran dan
 pelaporan risiko pasar secara periodik
 ke Regulator dalam mengelola risiko
 pasar yang mengacu kepada SEOJK
 No.14/SEOJK.03/2017 tentang
 Penilaian Tingkat Kesehatan Bank
 (PTKB) dengan menggunakan
 pendekatan risiko (*Risk-based Bank*
Rating/RBBR) yang terdiri dari 2
 bagian, yaitu:

1. Risiko Inheren
 - a. Volume dan Komposisi
Portofolio
 - b. Kerugian Potensial Risiko Suku
Bunga dalam *Banking Book*
(IRRBB)
 - c. Strategi dan Kebijakan Bisnis
 - Strategi *Trading*
 - Strategi Bisnis terkait Suku
Bunga pada *Banking Book*

The Bank conduct measurement and
 reporting periodically to Regulator in
 managing market risk based on SEOJK
 No.14/SEOJK.03/2017 about the
 market risk parameters in Bank
 Soundness Assessment (BSA) using
 risk approach (*Risk-based Bank*
Rating/RBBR), consisting of 2 parts:

1. Inherent Risk
 - a. Volume and Composition
Portfolio
 - b. Potential loss Interest Rate
Risk in *Banking Book* - IRRBB)
 - c. Strategies and Business
Policies
 - Trading Strategies
 - Business strategies on
Interest Rate in *Banking*
Book

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

2. Kualitas Penerapan Manajemen Risiko
 - a. Tata kelola risiko
 - b. Kerangka manajemen risiko
 - c. Proses manajemen risiko, sistem informasi dan sumber daya manusia
 - d. Sistem pengendalian risiko

e. Risiko Likuiditas

Risiko likuiditas adalah risiko yang disebabkan oleh ketidakmampuan Bank dalam memenuhi kewajiban yang telah jatuh tempo dan menutup posisi di pasar. Risiko likuiditas merupakan risiko yang terpenting pada bank umum dan perlu dikelola secara berkesinambungan.

Selain itu, pengelolaan aset dan liabilitas Bank dilakukan melalui rapat ALCO yang dilaksanakan setiap 1 (satu) bulan sekali. Pembahasan difokuskan pada penyelarasan strategi jangka pendek dan jangka panjang Bank dengan kondisi perekonomian nasional, terutama penyesuaian kondisi likuiditas Bank.

Bank juga menyusun kebijakan pengelolaan risiko likuiditas yang memaparkan tanggung jawab, pengelolaan dan pendekatan strategis yang diambil untuk menjamin ketersediaan likuiditas yang cukup untuk memenuhi kewajiban bank secara kontraktual maupun yang disyaratkan oleh regulator.

Peraturan Otoritas Jasa Keuangan No. 42/POJK.03/2015 tanggal 23 Desember 2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum Umum dan Peraturan Otoritas Jasa Keuangan No.19/POJK.03/2024 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No. 42/ POJK.03/2015 tanggal 23 Desember 2015 tentang Kewajiban Pemenuhan Rasio Kecukupan Likuiditas (*Liquidity Coverage Ratio*) Bagi Bank Umum serta Peraturan Otoritas Jasa Keuangan No.32/POJK.03/2016 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan No.6/POJK.03/2015 tentang Transparansi dan Publikasi Laporan Bank. Bank telah menyampaikan laporan LCR individual secara bulanan ke Otoritas Jasa Keuangan dan mempublikasikan laporan LCR triwulanan individual pada situs web Bank. LCR Bank (individual) selalu terjaga di atas batas minimum rasio LCR sebesar 100%. Berdasarkan perhitungan, LCR rata-rata harian pada posisi 31 Desember 2025 sebesar

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

2. Risk Management Quality

- a. Risk governance
- b. Risk management framework
- c. Risk management process, information systems and human resources
- d. Risk control system

e. Liquidity Risk

Liquidity risk is the risk caused by the Bank's inability to meet its obligation associated with financial liabilities at due date and cover position created from market. Liquidity risk is the most important risk for commercial bank and as such needs to be managed on an on-going basis.

Moreover, monitoring over the Bank's assets and liabilities is addressed through ALCO meeting held once in every month. The meeting focuses on aligning short-term and long-term strategy of the Bank with national economic conditions, especially the adjustments to the Bank's liquidity conditions.

The Bank's also developed liquidity management policy defines the responsibilities, management and strategic approach to be taken to ensure that sufficient liquidity is maintained to meet the Bank's contractual or regulatory obligations.

Regulation of the Financial Services Authority No.42/ POJK.03/2015 dated December 23, 2015 concerning the Obligation of Liquidity Coverage Ratio for Commercial Banks and the Regulation of the Financial Services Authority No.19/POJK.03/2024 concerning the Amendment to the Rules of the Financial Services Authority No.42/POJK.03/2015 on the Obligation of Liquidity Coverage Ratio for Commercial Banks along with the and the Regulation of the Financial Services Authority No.32/POJK.03/2016 concerning Amendment to the Rules of the Financial Services Authority No.6/POJK.03/ 2015 on Transparency and Publication of Bank Reports. The Bank has submitted LCR (individual) reports on a monthly basis to the Financial Services Authority and publishes quarterly LCR reports (individual) on the Bank's website. Based on the calculation, the Bank's LCR (individually) shall always be maintained above the minimum LCR ratio that is 100%. Based on the calculation, the average daily LCR at December 31, 2025 amounted to 172.01%,

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

172,01% dan LCR triwulanan posisi
31 Desember 2025 sebesar 179,10%.

Terkait dengan POJK Nomor 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil Bersih (*Net Stable Funding Ratio*) Bagi Bank Umum, Peraturan Otoritas Jasa Keuangan Nomor 20/POJK.03/2024 tentang Perubahan atas Peraturan Otoritas Jasa Keuangan Nomor 50/POJK.03/2017 tentang Kewajiban Pemenuhan Rasio Pendanaan Stabil (NSFR) Bagi Bank Umum, Bank menyampaikan laporan NSFR secara triwulanan (individual) ke Otoritas Jasa Keuangan dan mempublikasikan laporan NSFR triwulanan (individual) pada situs web Bank. Berdasarkan perhitungan, NSFR Bank pada tanggal 31 Desember 2025 sebesar 126,96%, berada diatas minimum NSFR yaitu 100%.

Eksposur terhadap risiko likuiditas

Bank bergantung pada simpanan dari nasabah dan simpanan dari bank lain sebagai sumber pendanaan utama yang memiliki masa jatuh tempo yang pendek dan sebagian besar dapat ditarik sewaktu-waktu. Pendanaan dengan jangka waktu yang pendek tersebut meningkatkan risiko likuiditas Bank, oleh karena itu, Bank secara aktif mengelola risiko tersebut dengan memberikan tingkat suku bunga yang bersaing dan secara terus-menerus memantau pergerakan pasar.

Adapun pemantauan risiko likuiditas tersebut antara lain: Pemantauan Giro Wajib Minimum (GWM), *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), Aset Likuid terhadap *Non Core Deposit* (AL/NCD), Aset Likuid terhadap Dana Pihak Ketiga (AL/DPK), Rasio Intermediasi Makroprudensial (RIM), Proyeksi Arus Kas (*cashflow*), dan *Contingency Funding Plan* (CFP). Pemantauan rasio tersebut dilaporkan secara rutin kepada pihak manajemen dan regulator.

Bank juga melakukan pengukuran dan pelaporan secara periodik ke Bank Indonesia mengenai pengelolaan risiko likuiditas mengacu kepada parameter risiko likuiditas dalam Penilaian Tingkat Kesehatan Bank (PTKB) dengan menggunakan pendekatan risiko (*Risk-based Bank Rating/RBBR*) yang terdiri dari 2 bagian, yaitu:

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

respectively and quarterly LCR at December
31, 2025 amounted to 179.10%.

Related with the regulation of the Financial Services Authority No.50/POJK.03/2017 concerning the Obligation of Net Stable Funding Ratio for Commercial Banks, and the Regulation of the Financial Services Authority No.20/POJK.03/2024 concerning the Amendment to the Rules of the Financial Services Authority No.5/POJK.03/2017 on the Obligation of Net Stable Funding Ratio for Commercial Banks, the Bank has submitted NSFR report on quarterly (individual) to Financial Services Authority and published NSFR report to Bank's website. Based on the calculation, the Bank's NSFR (individually) as of December 31, 2025 amounted to 126.96%, respectively which is above the minimum NSFR that is 100%.

Exposure to liquidity risk

The Bank relies on deposits from customers and deposits from other banks as its primary sources of funding which generally have shorter maturities and a large proportion of them are repayable on demand. The short-term nature of these deposits increases the Bank's liquidity risk, therefore, the Bank actively manages this risk through maintaining competitive pricing and constant monitoring of market trends.

The monitoring of liquidity risk includes: Monitoring of Statutory Reserves (GWM), *Liquidity Coverage Ratio* (LCR), *Net Stable Funding Ratio* (NSFR), *Liquid Assets to Non Core Deposits* (AL/NCD), *Liquid Assets to Third Party Funds* (AL/DPK), *Macroprudential Intermediation Ratio* (RIM), *Cash Flow Projection*, and *Contingency Funding Plan* (CFP). Monitoring of this ratio is reported regularly to management and regulators.

The Bank also conducts measurement and reporting to the Bank Indonesia periodically on liquidity risk management based on liquidity risk parameters Bank Soundness Assessment (BSA) using risk approach (*Risk-based Bank Ratings/RBBR*) which consists of 2 parts:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

1. Risiko Inheren
 - a. Komposisi dari aset, liabilitas, dan transaksi rekening administratif.
 - b. Konsentrasi dari aset dan liabilitas.
 - c. Kerentanan pada kebutuhan pendanaan.
 - d. Akses pada sumber-sumber pendanaan.
2. Kualitas Penerapan Manajemen Risiko
 - a. Tata kelola Risiko Likuiditas.
 - b. Kerangka manajemen Risiko Likuiditas.
 - c. Proses manajemen Risiko Likuiditas, sistem informasi dan sumber daya manusia.
 - d. Sistem pengendalian Risiko Likuiditas.

Selain itu, Bank juga melakukan pengukuran dan mengelola Risiko Likuiditas seperti rasio aset likuid terhadap total simpanan dari nasabah. Pada 31 Desember 2025 dan 2024, rasio dari aset likuid dibandingkan dengan total simpanan dari nasabah yang dilaporkan masing-masing adalah sebesar 47,90% dan 39,06%.

1. *Inherent Risk*
 - a. *Composition of assets, liabilities, and administrative account transactions.*
 - b. *Concentration of assets and liabilities.*
 - c. *Vulnerability of funding needs.*
 - d. *Access to funding resources.*
2. *Risk Management Quality*
 - a. *Liquidity Risk governance.*
 - b. *Liquidity Risk management framework.*
 - c. *Liquidity Risk management process, information systems and human resources.*
 - d. *Liquidity Risk control system.*

Furthermore, the Bank's also measure and managing liquidity risk such as the ratio of liquid assets to total funding from customers. As of December 31, 2025 and 2024 the reported ratio of liquid assets to total funding from customers were 47.90% and 39.06%.

	2025	2024	
Kas dan setara kas	1,089,983	900,240	Cash and cash equivalents
Efek-efek investasi selain yang diklasifikasikan sebagai kas dan setara kas	49,780,707	47,854,522	Securities, excluding items classified as cash and cash equivalents
Efek-efek yang dijual dengan janji dibeli kembali	(993,223)	(12,947,188)	Securities sold under repurchased agreements
	<u>49,877,467</u>	<u>35,807,574</u>	
Simpanan dari nasabah	<u>104,130,948</u>	<u>91,669,297</u>	Deposits from customers
Rasio aset likuid terhadap simpanan dari nasabah	<u>47.90%</u>	<u>39.06%</u>	Ratio of liquid assets to deposits from customers

Analisis perbedaan jatuh tempo aset dan liabilitas keuangan

Tabel di bawah ini menyajikan analisis jatuh tempo nilai tercatat dari aset keuangan (sebelum pendapatan bunga yang ditangguhkan dan cadangan kerugian penurunan nilai) dan liabilitas keuangan Bank pada tanggal 31 Desember 2025 dan 2024, berdasarkan jangka waktu yang tersisa sampai tanggal jatuh tempo kontraktual:

Maturity gap analysis of financial assets and liabilities

The table below shows an analysis of maturities of the carrying amount of financial assets (before unearned interest income and allowance for impairment losses) and financial liabilities of the Bank as of December 31, 2025 and 2024, based on remaining term to contractual maturity:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2025							
	Nilai tercatat/ Carrying Value	Tidak mempunyai tanggal jatuh tempo/No contractual maturity	Kurang dari 1 bulan/ Less than 1 month	1-3 bulan/ 1-3 months	<3-12 bulan/ <3-12 months	< 12-60 bulan/ < 12-60 months	Lebih dari 60 bulan/ More than 60 months
ASET							ASSETS
Kas	872,657	872,657	--	--	--	--	Cash
Giro pada Bank Indonesia	8,040,206	8,040,206	--	--	--	--	Current accounts with Bank Indonesia
Giro pada bank lain	630,611	630,611	--	--	--	--	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	8,043,656	--	8,043,656	--	--	--	Placements with Bank Indonesia and other banks
Efek-efek	40,335,916	--	--	965	6,057,206	2,890,811	Securities
Efek-efek yang dibeli dengan janji dijual kembali	6,717,210	--	6,717,210	--	--	--	Securities purchased under resell agreement
Tagihan derivatif	44,389	--	44,389	--	--	--	Derivative receivables
Kredit yang diberikan - bruto	67,239,391	--	10,346,036	1,160,117	7,714,660	27,516,364	Loans - gross
Tagihan Akseptasi	986	--	331	655	--	--	Acceptance receivables
Aset lain-lain *)	1,470,252	16,792	1,453,460	--	--	--	Other assets *)
Total	133,395,274	9,560,266	26,605,082	1,161,737	13,771,866	30,407,175	51,889,148
Liabilitas segera	(163,684)	--	(163,684)	--	--	--	Obligations due immediately
Simpanan dari nasabah	(104,130,948)	(27,617,598)	(60,496,914)	(14,348,385)	(1,478,072)	(181,400)	Deposits from customers
Simpanan dari bank lain	(5,766,545)	(166,170)	(5,577,875)	(22,500)	--	--	Deposits from other banks
Liabilitas derivatif	(113,086)	--	(113,086)	--	--	--	Derivative payables
Utang Akseptasi	(986)	--	(331)	(655)	--	--	Acceptance payables
Efek-efek yang dijual dengan janji dibeli kembali	(993,223)	--	(993,223)	--	--	--	Securities sold under repurchased agreements
Pinjaman yang diterima	(3,534,000)	--	(1,000,500)	(333,500)	(2,200,000)	--	Fund borrowings
Obligasi subordinasi	(50,000)	--	--	--	--	(50,000)	Subordinated bonds
Beban yang masih harus dibayar dan liabilitas lain-lain**)	(243,597)	--	(243,597)	--	--	--	Accrued expenses and other liabilities**)
Total	(114,996,069)	(27,783,768)	(68,589,210)	(14,705,040)	(3,678,072)	(231,400)	(8,579)
Neto	18,399,205	(18,223,502)	(41,984,128)	(13,543,303)	10,093,794	30,175,775	51,880,569
							Net

*) Termasuk di dalam aset lain-lain merupakan bunga yang masih akan diterima, setoran jaminan, piutang sewa, tagihan penjualan surat berharga, dan aset yang diblokir/
 Included in other assets are accrued interest receivables, guarantee deposits, lease receivables, receivables from sales of marketable securities, and restricted assets

**) Termasuk di dalam biaya yang masih harus dibayar dan liabilitas lain-lain merupakan bunga yang masih harus dibayar, setoran jaminan, liabilitas sewa, dan kewajiban pembelian surat berharga/
 Included in accrued expenses and other liabilities are accrued interest payables, guarantee deposits, lease liabilities, and liabilities to purchase of marketable securities

31 Desember/December 31, 2024							
	Nilai tercatat/ Carrying Value	Tidak mempunyai tanggal jatuh tempo/No contractual maturity	Kurang dari 1 bulan/ Less than 1 month	1-3 bulan/ 1-3 months	<3-12 bulan/ <3-12 months	< 12-60 bulan/ < 12-60 months	Lebih dari 60 bulan/ More than 60 months
ASET							ASSETS
Kas	873,509	873,509	--	--	--	--	Cash
Giro pada Bank Indonesia	7,525,245	7,525,245	--	--	--	--	Current accounts with Bank Indonesia
Giro pada bank lain	955,392	955,392	--	--	--	--	Current accounts with other banks
Penempatan pada Bank Indonesia dan bank lain	831,826	--	831,826	--	--	--	Placements with Bank Indonesia and other banks
Efek-efek	49,503,610	--	--	683,459	11,069,647	1,533,356	Securities
Efek-efek yang dibeli dengan janji dijual kembali	1,389,981	--	1,389,981	--	--	--	Securities purchased under resell agreement
Tagihan derivatif	48,734	--	48,734	--	--	--	Derivative receivables
Kredit yang diberikan - bruto	64,654,652	--	7,521,908	796,153	5,318,513	31,791,906	Loans - gross
Tagihan Akseptasi	9,234	--	3,119	4,905	1,210	--	Acceptance receivables
Aset lain-lain *)	1,599,780	19,566	1,373,584	--	--	206,630	Other assets *)
Total	127,391,963	9,373,712	11,169,152	1,484,517	16,389,370	33,531,892	Total
Liabilitas segera	(179,318)	--	(179,318)	--	--	--	Obligations due immediately
Simpanan dari nasabah	(91,669,297)	(27,146,325)	(44,224,333)	(17,083,093)	(3,014,764)	(188,038)	Deposits from customers
Simpanan dari bank lain	(3,833,032)	(175,052)	(3,635,480)	(21,000)	(1,500)	--	Deposits from other banks
Liabilitas derivatif	(121,059)	--	(121,059)	--	--	--	Derivative payables
Utang Akseptasi	(9,234)	--	(3,119)	(4,905)	(1,210)	--	Acceptance payables
Efek-efek yang dijual dengan janji dibeli kembali	(12,947,188)	--	(12,947,188)	--	--	--	Securities sold under repurchased agreements
Pinjaman yang diterima	(3,987,600)	--	(482,850)	(804,750)	(500,000)	(2,200,000)	Fund borrowings
Obligasi subordinasi	(50,000)	--	--	--	(50,000)	--	Subordinated bonds
Beban yang masih harus dibayar dan liabilitas lain-lain**)	(303,608)	--	(303,608)	--	--	--	Accrued expenses and other liabilities**)
Total	(113,100,336)	(27,321,377)	(61,896,955)	(17,913,748)	(3,567,474)	(2,388,038)	Total
Neto	14,291,627	(17,947,665)	(50,727,803)	(16,429,231)	12,821,896	31,143,854	Net

*) Termasuk di dalam aset lain-lain merupakan bunga yang masih akan diterima, setoran jaminan, piutang sewa, tagihan penjualan surat berharga, dan aset yang diblokir/
 Included in other assets are accrued interest receivables, guarantee deposits, lease receivables, receivables from sales of marketable securities, and restricted assets

**) Termasuk di dalam biaya yang masih harus dibayar dan liabilitas lain-lain merupakan bunga yang masih harus dibayar, setoran jaminan, liabilitas sewa, dan kewajiban pembelian surat berharga/
 Included in accrued expenses and other liabilities are accrued interest payables, guarantee deposits, lease liabilities, and liabilities to purchase of marketable securities

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Tabel di bawah ini menunjukkan sisa jatuh tempo kontraktual dari liabilitas keuangan berdasarkan pada *undiscounted cash flows* (tidak diaudit).

The table below shows the remaining contractual maturities of financial liabilities based on *undiscounted cash flows* (unaudited).

31 Desember/December 31, 2025							
	Jumlah/ Total	Tidak mempunyai tanggal jatuh tempo/ No contractual maturity	Kurang dari 1 bulan/ less than 1 month	1-3 bulan/ 1-3 months	<3-12 bulan/ <3-12 months	< 12-60 bulan/ < 12-60 months	Lebih dari 60 bulan/ More than 60 months
LIABILITAS							LIABILITIES
Liabilitas segera	163,684	--	163,684	--	--	--	Obligations due immediately
Simpanan dari nasabah	104,563,244	27,617,598	60,792,044	14,459,236	1,504,387	181,400	Deposits from customers
Simpanan dari bank lain	5,767,856	166,170	5,579,067	22,619	--	--	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	993,223	--	993,223	--	--	--	Securities sold under repurchased agreements
Liabilitas derivatif	113,086	--	113,086	--	--	--	Derivatives payables
Utang akseptasi	986	--	331	655	--	--	Acceptance payables
Pinjaman yang diterima	3,544,481	--	1,010,981	333,500	2,200,000	--	Fund borrowings
Obligasi subordinasi	50,393	--	393	--	--	50,000	Subordinated bonds
Beban yang masih harus dibayar dan liabilitas lain-lain**)	57,263	--	57,263	--	--	--	Accrued expenses and other liabilities**)
Total	115,254,216	27,783,768	68,710,072	14,816,010	3,704,387	231,400	8,579

** Termasuk di dalam biaya yang masih harus dibayar dan liabilitas lain-lain merupakan setoran jaminan dan kewajiban pembelian surat berharga/
 Included in accrued expenses and other liabilities are guarantee deposits and liabilities to purchase of marketable securities

31 Desember/December 31, 2024							
	Jumlah/ Total	Tidak mempunyai tanggal jatuh tempo/ No contractual maturity	Kurang dari 1 bulan/ less than 1 month	1-3 bulan/ 1-3 months	<3-12 bulan/ <3-12 months	< 12-60 bulan/ < 12-60 months	Lebih dari 60 bulan/ More than 60 months
LIABILITAS							LIABILITIES
Liabilitas segera	179,318	--	179,318	--	--	--	Obligations due immediately
Simpanan dari nasabah	92,218,539	27,146,325	44,533,351	17,253,395	3,084,686	188,038	Deposits from customers
Simpanan dari bank lain	3,835,231	175,052	3,637,495	21,143	1,541	--	Deposits from other banks
Efek-efek yang dijual dengan janji dibeli kembali	12,947,188	--	12,947,188	--	--	--	Securities sold under repurchased agreements
Liabilitas derivatif	121,059	--	121,059	--	--	--	Derivatives payables
Utang akseptasi	9,234	--	3,119	4,905	1,210	--	Acceptance payables
Pinjaman yang diterima	3,997,719	--	492,969	804,750	500,000	2,200,000	Fund borrowings
Obligasi subordinasi	50,416	--	416	--	50,000	--	Subordinated bonds
Beban yang masih harus dibayar dan liabilitas lain-lain**)	100,096	--	100,096	--	--	--	Accrued expenses and other liabilities**)
Total	113,458,800	27,321,377	62,015,011	18,084,193	3,637,437	2,388,038	12,744

** Termasuk di dalam biaya yang masih harus dibayar dan liabilitas lain-lain merupakan setoran jaminan dan kewajiban pembelian surat berharga/
 Included in accrued expenses and other liabilities are guarantee deposits and liabilities to purchase of marketable securities

f. Risiko Operasional

Bank senantiasa menyempurnakan implementasi manajemen risiko operasional dengan meningkatkan kesadaran para pegawai terhadap risiko serta menyempurnakan kebijakan dan prosedur untuk operasional bank. Berbagai upaya ini ditujukan untuk memitigasi risiko inheren dan terus meningkatkan sistem pengendalian khususnya terhadap risiko operasional. Bank terus-menerus meningkatkan kesadaran risiko seluruh pegawainya melalui berbagai media termasuk *e-campaign*, buletin dan sosialisasi secara langsung.

f. Operational Risk

The Bank constantly improves its operational risk management implementation by increasing employee's risk awareness and improving the policies and procedures for banking operations. These efforts are aimed to mitigate inherent risk as well as to improve control system particularly for the Bank's operational risks. Bank continuously increases risk awareness of its employees through various media including *e-campaign*, bulletins, and direct socialization.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Bank telah memiliki aplikasi *Operational Risk Web Links* (OWL) dengan menu *Operational Risk Online Test* (OPRIST) untuk menyelenggarakan tes *online* kepada seluruh pegawai Kantor Cabang, Kantor Regional dan Kantor Pusat. Tujuannya adalah untuk mengukur penguasaan dan pemahaman terhadap Kebijakan dan Prosedur serta pengetahuan produk. Pelaksanaan OPRIST dilakukan secara rutin. Saat ini, pelaksanaan OPRIST juga dapat dilakukan melalui aplikasi MEMo (*Mega Employee Mobile*). Hal ini bertujuan untuk mempermudah pegawai mengerjakan OPRIST karena dapat diakses diluar lingkungan kantor dengan menggunakan jaringan internet (non-intranet).

OPRIST dapat dilakukan secara tematik, yakni materi tes difokuskan ke proses-proses operasional di Kantor Cabang, Kantor Regional dan Kantor Pusat yang dianggap berisiko tinggi. Selain itu, Bank juga telah menyelenggarakan *e-learning* dengan modul *Operational Risk Management* yang ditujukan kepada seluruh pegawai Bank.

Selain Menu OPRIST, pada aplikasi OWL juga terdapat menu *dashboard* untuk melakukan *monitoring* GL Kerugian Operasional Bank, dimana Bank Melakukan *Monitoring* dan analisis seluruh GL Kerugian Operasional setiap bulannya untuk memastikan pembukuan Kerugian Operasional yang dilakukan oleh Unit Kerja telah sesuai dengan peruntukannya, membangun data Kerugian Operasional sebagai pendukung perhitungan ATMR Risiko Operasional dengan metode Pendekatan Standar yang diterapkan berdasarkan Surat Edaran Otoritas Jasa Keuangan dan memberikan gambaran kepada Unit Kerja terhadap Kerugian Operasional yang terjadi, untuk menjadi *lesson learned*.

Bank telah memiliki Kebijakan *Business Continuity Management* (BCM) yang secara komprehensif bertujuan untuk menangani berbagai gangguan/bencana alam, non-alam, dan sosial seperti kebakaran, gempa bumi, banjir, demonstrasi, dan lain-lain. Kebijakan ini disusun untuk menjamin kegiatan operasional bisnis dan sumber daya kritikal Bank tetap dapat berfungsi walaupun terjadi gangguan/bencana atau membangun resiliensi (ketahanan) dan kemampuan untuk memberi respon secara efektif terhadap suatu kondisi bencana guna melindungi

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The Bank has implemented the *Operational Risk Web Links* (OWL) application with the *Operational Risk Online Test* (OPRIST) menu to conduct online tests for branch and regional office employees as well as head office employees. The purpose is to measure mastery and understanding of Policies and Procedures as well as Product Knowledge. The OPRIST is conducted regularly. Currently, the implementation of OPRIST can also be done through the MEMo (*Mega Employee Mobile*) application. This aims to make it easier for employees to carry out OPRIST which can be accessed outside the office environment using a non-intranet internet network.

OPRIST can be conducted thematically, focusing the test material on operational processes in branch offices, regional offices, and the head office that are considered high risk. Additionally, the Bank has organized e-learning with the *Operational Risk Management* module since 2018. This *Operational Risk Management e-learning* is intended for all Bank employees.

In addition to the OPRIST Menu, the OWL application has a *Dashboard* menu to monitor the Bank's *Operational Loss General Ledger*. The Bank Monitors and analysis all *Operational Losses General Ledger* every month to ensure that the bookkeeping of *Operational Losses* carried out by the Work Unit is in accordance, building Loss data Operations as an implementation of *Operational Risk RWA* calculations using the *Standardized Approach* method based on the *Financial Services Authority* and provides an overview to the Work Unit of the *Operational Losses* that occur, to become a lesson learned.

The Bank has a *Business Continuity Management* (BCM) Policy which that comprehensively aims to address various disruptions/natural, non-natural, and social disasters e.g. fires, earthquake, flood, demonstrations, and others. This policy was developed is designed to ensure that Bank's business operations and the Bank's critical resources can continue to still function despite the disruptions/disasters or to build resilience, and the ability to respond to effectively respond to a disaster conditions situation in order to protect the interests of the stakeholders, and

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

kepentingan para *stakeholders*, reputasi dan nama baik Bank.

Di dalam komponen BCM, Bank menyusun *Continuity Plan* guna memastikan kelangsungan operasional perusahaan dalam menghadapi krisis. Pada dasarnya, *Continuity Plan* ini dirancang sebagai posisi pencegahan (preventif), dimana bencana dapat timbul sewaktu-waktu sehingga proses bisnis terhambat. Strategi *Continuity Plan* telah diuji dan berjalan dengan baik ketika menghadapi pandemi Covid-19, bencana sosial, dan bencana alam.

Untuk melengkapi hal di atas, Bank juga telah memiliki prosedur tanggap darurat terkait keselamatan jiwa pada kondisi krisis serta *Disaster Recovery Center* (DRC) sebagai Pusat *Recovery* Teknologi Informasi Bank apabila terjadi gangguan infrastruktur pada *data center* di Kantor Pusat. Guna memastikan kesiapan DRC, Bank menyelenggarakan uji coba secara periodik.

Bank mengembangkan *Operational Risk Management System* (ORMS) dalam rangka penyempurnaan *tools* yang telah ada. ORMS memiliki tiga modul yakni *Risk Control Self Assessment* (RCSA), *Risk Event Database* (RED) dan *Key Risk Indicator* (KRI). Selanjutnya, akan dilakukan pengembangan ini akan dilakukan pada ketiga *tools* tersebut pada aplikasi *Operational Risk Web Links* (OWL).

RCSA digunakan untuk membantu *risk owner* dalam melakukan proses manajemen risiko operasional yang mencakup identifikasi dan pengukuran efektivitas *control* terhadap risiko operasional secara mandiri yang bersifat prediktif dan preventif. Sedangkan RED merupakan *tool* yang berfungsi sebagai *database* peristiwa risiko, yang digunakan untuk data pembelajaran Bank. Selanjutnya, KRI adalah alat bantu yang memberikan informasi secara dini mengenai gejala maupun risiko yang trennya menunjukkan peningkatan.

Saat ini, bentuk implementasi *Key Risk Indicator* (KRI) terdapat pada penyusunan laporan profil risiko Kantor Cabang dan Kantor Regional secara triwulan dan infografis secara bulanan.

Komite Produk yang dibentuk telah dioptimalkan fungsinya, yakni selain mengidentifikasi dan memitigasi risiko yang

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

the reputation and the good name of the Bank's name.

In Business Continuity Management (BCM) component, the Bank arrange Continuity Plan to ensure the continuity of the company operational amidst crisis. Basically continuity plan designed as a preventive position, where disaster may arise any time that makes business process stranded. Continuity Plan strategy have been tested and works well in this Covid-19 pandemic situation, on both social and natural disasters.

On the other hand, Bank also has emergency procedure related to life safety in the condition of crisis and Disaster Recovery Center (DRC) as the Bank IT Recovery Center to assure the continuity of the Bank's operations if the infrastructure of the data center at Head Office is disrupted. To ensure DRC readiness, the Bank has been doing the periodically test.

The Bank developed an Operational Risk Management System (ORMS) as an improvement of the existing tools. ORMS comprises three modules: Risk Control Self Assessment (RCSA), Risk Event Database (RED), and Key Risk Indicator (KRI). Further enhancements of these three tools will be integrated into the Operational Risk Web Links (OWL) application.

RCSA is utilized to assist risk owners to manage the operational risk management process, which involves the identification and effective control measurement of operational risk independently, in a predictive and preventive manner. Meanwhile RED is a tool that functions as a risk events database, which is used for Bank's learning data. Furthermore KRI, a helping tool which gives earlier information regarding symptoms and risks which have inclining trend.

The current implementation of Key Risk Indicators (KRI) includes quarterly risk profile reporting for Branch Offices and Regional Offices, supplemented by monthly infographics.

The Product Committee that has been established has optimized its functions, namely in addition to identifying and mitigating the

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

melekat pada produk dan aktivitas baru, juga melakukan evaluasi terhadap kinerja produk-produk yang telah diluncurkan.

Guna memudahkan langkah-langkah mitigasi risiko produk oleh Unit Kerja terkait, Bank telah menyusun pedoman pengelolaan risiko untuk produk bank tertentu, antara lain *bancassurance* dan reksa dana.

Bank juga melakukan pengukuran dan pelaporan secara periodik ke Otoritas Jasa Keuangan mengenai pengelolaan risiko operasional yang mengacu kepada parameter risiko operasional dalam Penilaian Tingkat Kesehatan Bank (PTKB) dengan menggunakan pendekatan risiko (*Risk-based Bank Rating/RBBR*) yang terdiri dari 2 bagian, yaitu:

1. Risiko Inheren
 - Karakteristik dan Kompleksitas Bisnis
 - Sumber Daya Manusia
 - Teknologi dan Infrastruktur Pendukung
 - *Fraud*
 - Kejadian Eksternal
2. Kualitas Penerapan Manajemen Risiko
 - Tata Kelola Risiko
 - Kerangka Manajemen Risiko
 - Proses Manajemen Risiko, Sistem Informasi, dan SDM
 - Sistem Pengendalian Risiko

Disisi lain, untuk pengukuran risiko yang terkait dengan perhitungan Aset Tertimbang Menurut Risiko (ATMR) atas Risiko Operasional, mulai triwulan pertama tahun 2023, Bank sudah mengimplementasikan metode Pendekatan Standar sesuai SEOJK No. 6/SEOJK.03/2020 yang dilaporkan setiap awal tahun.

Sementara itu, Bank juga memperkuat pengendalian internal melalui forum pengendalian internal dengan melakukan rapat untuk membahas isu-isu Risiko Operasional yang material agar risiko-risiko tersebut dapat dikendalikan secara dini.

Sebagai bentuk pengawasan aktif Direksi atas implementasi Kualitas Penerapan Manajemen Risiko Operasional, Bank telah menyelenggarakan *Operational Risk Governance Meeting* di tingkat Bank yang tujuan utamanya adalah untuk mengidentifikasi dan mengelola risiko utama Bank. Hasil *Governance Meeting* ini di-monitor secara berkala.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

risks inherent in new products and activities, it also evaluates the performance of products that have already been launched.

In order to ease steps to mitigate product risks by related units, the Bank has developed risk management guidance for bank products. certain products, among others, bancassurance and mutual funds.

The Bank also conducts measurement and reporting to the Financial Services Authority periodically on operational risk management based on operational risk parameters Bank Soundness Assessment (BSA) using risk approach (Risk-based Bank Ratings/RBBR) which consists of 2 parts:

1. *Inherent Risk*
 - *Characteristic and Complexity of Business*
 - *Human Resources*
 - *Technology and Supporting Infrastructure*
 - *Fraud*
 - *External Event*
2. *Risk Management Quality*
 - *Risk Governance*
 - *Risk Management Framework*
 - *Risk Management Process, Information System, and Human Resources*
 - *Risk Control System*

On the other hand, for the measurement of risk related to the calculation of Risk-Weighted Assets (RWA) for Operational Risk, Starting in the first quarter of 2023, the Bank has implemented the Standardized Approach in accordance with SEOJK Regulation No. 6/SEOJK.03/2020.

Meanwhile, the Bank also strengthens its internal controls through the Internal Control Forum by conducting meetings to discuss material Operational Risk issues so that these risks can be identified and mitigated early.

As a form of active supervision by the Board of Directors on the implementation Quality of Operational Risk Management, the Bank has held Operational Risk Governance Meetings at the Bank level with the main objective of identifying and managing the Bank's key risks. The results of the Governance Meeting are monitored regularly.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

g. Risiko TI dan Siber

Bank telah memiliki Kebijakan Manajemen Risiko Teknologi Informasi dan Siber dan juga Kebijakan Ketahanan dan Keamanan Siber sesuai dengan regulasi terbaru yang dapat digunakan sebagai acuan dalam melakukan penerapan manajemen risiko terhadap penggunaan Layanan Teknologi Informasi di dalam lingkungan Bank.

Selain itu, Bank telah melakukan pengkajian risiko dan memastikan kontrol yang efektif dalam sistem pengendalian internal yang memadai untuk meminimalisir risiko inheren dan residual serta dampaknya dalam pengelolaan dan penggunaan Layanan Teknologi Informasi.

Bank, melalui divisi *IT and Cyber Risk Management*, sebagai fungsi pertahanan lini kedua, menjalankan fungsi konsultasi dan komunikasi dengan unit bisnis dan atau *unit support* yang ada di dalam *first line of defense* terkait dengan pengelolaan risiko penggunaan Layanan Teknologi Informasi.

Sebagai upaya Bank di dalam mengelola risiko keamanan dan informasi serta privasi data secara tepat dan efektif, Bank telah menerapkan dan mendapatkan dua sertifikasi standar internasional ISO 27001:2013 tentang Sistem Manajemen Keamanan Informasi (SMKI) dan ISO 27701:2019 tentang Sistem Manajemen Privasi Informasi. Dalam ISO 27001, Bank dipersyaratkan untuk selalu membangun, menerapkan, memelihara serta terus meningkatkan sistem manajemen keamanan informasi sesuai cakupannya. Sedangkan ISO 27701 merupakan ekstensi dari ISO 27001 yang bertujuan untuk membantu Bank dalam mengelola data pribadi dan juga memastikan bahwa Bank patuh terhadap regulasi perlindungan data.

Bank juga membangun kesadaran sehubungan Manajemen Risiko Teknologi Informasi dan Siber bagi seluruh karyawan yang mencakup, Risiko Teknologi dan Keamanan Informasi termasuk Risiko Siber melalui berbagai media komunikasi, antara lain: *e-learning*, *mail blast*, *Mega Employee Mobile (MEMo)*, *Mega Web*, *wallpaper PC/laptop*, buletin Informasi Teknologi Risk dan Ketahanan Siber (INTERAKSI), dan pelatihan *online* terkait ISO 27001.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

g. IT and Cyber Risk

Bank has an Information Technology Risk Management Policy and also in Cyber Security and Resilience Policy in accordance with the latest regulations which can be used as a reference in implementing risk management for the use of Information Technology Services within the Bank.

In addition, the Bank has conducted a risk assessment and ensured effective controls in an adequate internal control system to minimize inherent and residual risks and their impact in the management and use of Information Technology Services.

Bank through the IT and Cyber Risk Management division, as a second line of defence, conduct advisory and communication functions with business units and or support units in first line of defense related to risk management in the use of Information Technology Services.

As part of the Bank's efforts to manage data privacy, security and information risks appropriately and effectively, the Bank has adopted and acquired ISO 27001:2013 international standard certification for Information Security Management Systems (ISMS) and also ISO 27701:2019 Privacy Information and Management System (PIMS). According to ISO 27001, Banks are required to develop, implement, maintain and continuously improve information security management systems within its scope. In addition, ISO/IEC 27701 serves as an extension of ISO/IEC 27001 and is intended to support the Bank in managing personal data as well as ensuring the Bank's compliance with data protection regulations.

Bank also raise Information Technology and Cyber Risk Management awareness for all employees which includes Information Technology and Security Risk including Cyber Risk via various communication media, such as e-learning, e-mail blast, desktop wallpaper for PCs/laptops, Informasi Teknologi Risk dan Ketahanan Siber (INTERAKSI) bulletin, and online training for ISO 27001.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Bank juga telah melakukan pengujian keamanan siber berdasarkan analisis kerentanan untuk melihat titik lemah dari sistem Bank, yaitu dengan pelaksanaan *vulnerability assesment* yang dilanjutkan dengan *penetration testing*.

Bank juga melakukan pengujian keamanan siber berdasarkan skenario untuk memvalidasi proses penanggulangan dari potensi ancaman siber dan pemulihan terhadap adanya potensi insiden siber, yaitu dengan melakukan *Table-Top Exercise* untuk menilai kesiapan Bank dalam merespons insiden siber dan *Social Engineering Exercise* yang berupa simulasi *email phishing* kepada seluruh karyawan Bank. Simulasi *spear-phishing email* telah dilakukan secara berkala sejak November 2024 hingga Juni 2025. Berdasarkan hasil simulasi tersebut, dilakukan *learning awareness* secara *targeted* dalam bentuk kuis gamifikasi yang disampaikan melalui aplikasi web, khususnya bagi karyawan yang teridentifikasi memiliki risiko paparan *Moderate* hingga *High*. Tujuan utama dari inisiatif ini adalah untuk meningkatkan kemampuan karyawan dalam mengenali dan membedakan karakteristik umum pada email phishing, sehingga dapat mengurangi potensi risiko siber berdasarkan sudut pandang faktor kesalahan manusia. Selain itu, Bank juga telah melakukan *thematic review* terhadap parameter keamanan pada platform analitik ancaman siber secara aktif dan *real-time* yang terintegrasi dengan *file APK Mobile Banking* terus dimonitor dan dievaluasi untuk memastikan kesesuaian serta efektivitasnya dalam mencegah potensi serangan dan ancaman siber pada aplikasi *Mobile Banking* yang terpasang pada perangkat nasabah.

Untuk meningkatkan keamanan dan kerahasiaan data Nasabah, Bank saat ini telah melakukan implementasi dan webinar sosialisasi terhadap Kebijakan *Clear Desk* dan *Clear Screen* (CDCS). Setiap karyawan diwajibkan untuk bertanggung jawab dalam menjaga kebersihan area kerja, dalam menyimpan dokumen rahasia di tempat yang aman, dan mematikan layar komputer ketika tidak digunakan. Tujuan dari kebijakan ini adalah untuk melindungi informasi sensitif, meningkatkan kesadaran keamanan informasi, dan mengurangi potensi risiko seperti kehilangan dokumen rahasia dan akses yang tidak sah.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Bank also conducted cybersecurity testing based on vulnerability analysis to identify the the Bank's system's weaknesses, namely by conduct a vulnerability assessment followed by penetration testing.

Bank also carried out cyber security testing based on scenarios to validate the countermeasures process for potential cyber threats and recovery against potential cyber incidents, specifically by performing conducting a Table-Top Exercise to assess the Bank's preparedness in responding to cyber incidents and a Social Engineering Exercise in the form of a phishing email simulation to all Bank employees. Spear-phishing email simulations have been conducted on a regular basis since November 2024 until June 2025. Based on the outcomes of these simulations, targeted awareness learning has been implemented in the form of a gamified quiz, delivered via a web application, specifically for employees identified as having Moderate to High-risk exposure. The primary objective of this initiative is to enhance their ability to recognize and distinguish common phishing email characteristics, thereby mitigating potential cyber risks from the human factor perspective. Additionally, the Bank has carried out a comprehensive thematic review of the security parameters within the cyber threat analytics platform, which operates actively and in real time and is integrated with the Mobile Banking APK file, are continuously monitored and evaluated to ensure their adequacy and effectiveness in preventing potential cyber-attacks and threats on the Mobile Banking application installed on customers' devices.

To enhance the security and confidentiality of customer data, Bank has conducted an implementation of the Clear Desk and Clear Screen Policy, requiring all employees to be responsible for maintaining a clean work area, securely storing confidential documents, and turning off computer screens when not in use. This policy aims to protect sensitive information, increasing information security awareness and to reduce potential risks such as the loss of confidential documents and unauthorized access.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Bank memiliki Kebijakan IT *Risk Tools* yang merupakan panduan bagi unit kerja IT *Risk* sebagai fungsi *second line of defense* Bank dalam melakukan proses identifikasi, pengukuran, pemantauan, dan pengendalian risiko penggunaan TI serta dalam rangka mencapai tujuan pengelolaan risiko TI yang efektif. Bank juga telah mengkinikan ketentuan internal terkait risiko TI dan Siber.

Bank juga telah melakukan penilaian secara mandiri terhadap tingkat maturitas keamanan siber dan tingkat maturitas digital sesuai dengan ketentuan regulator yang berlaku dan disampaikan kepada Regulator sebagai bagian dari laporan kondisi terkini penyelenggaraan TI Bank.

Dalam Penilaian Tingkat Kesehatan Bank (PTKB), Bank telah menambahkan aspek risiko siber sebagai bagian dari profil risiko operasional terkait penggunaan Teknologi Informasi (TI). Aspek tersebut mencakup penggunaan *antivirus Endpoint Detection and Response (EDR)* Bank berdasarkan jumlah versi yang *ter-update*, frekuensi serangan siber, dan dampak insiden siber. Selain itu, Bank melakukan pemantauan berkelanjutan terhadap temuan *vulnerability assessment* pada aplikasi *Mobile Banking* yang belum ditindaklanjuti, sebagai bagian dari penguatan tata kelola keamanan informasi. Langkah ini akan membantu Bank dalam melakukan pemantauan terhadap kerentanan sistem TI terhadap ancaman dan serangan siber.

Sebagai bagian dari komitmen Bank dalam memperkuat ketahanan siber, Bank secara aktif melakukan kegiatan *cyber patrol* untuk mendeteksi secara dini dan memantau potensi penyalahgunaan aset digital milik Bank, termasuk nomor akun, nomer rekening, situs web, media sosial, dan logo resmi Bank. Inisiatif ini sekaligus merupakan bentuk pemenuhan terhadap ketentuan pelaporan yang ditetapkan oleh regulator, dalam hal ini Bank Indonesia, terkait indikasi penyalahgunaan aset-aset tersebut. Selain itu, Bank juga telah membentuk Forum Ketahanan dan Keamanan Siber yang melibatkan lini pertama, lini kedua, dan lini ketiga. Forum ini merupakan bagian dari kerangka kerja tata kelola, manajemen risiko, dan pengendalian internal Bank dalam mendukung proses perencanaan, implementasi, pemantauan, dan peningkatan berkelanjutan terkait keamanan informasi dan siber di dalam Bank.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The Bank possesses an IT *Risk Tools* Policy, which serves as a guideline for the IT *Risk* unit, acting as the Bank's *second line of defense* in the processes of identifying, measuring, monitoring, and controlling IT usage risks. This policy aims to achieve effective IT risk management objective. The Bank has also revised its internal policy on IT and Cyber risk management.

The Bank has performed a self-assessment of its cybersecurity and digital maturity level, adhering to regulatory guidelines. This assessment has been incorporated into the Bank's most recent IT condition report provided to the Regulator.

In Risk-Based Bank Rating, the Bank has included cybersecurity risks as part of the operational risk profile associated with the use of Information Technology (IT). These aspects encompass the utilization of up-to-date antivirus *Endpoint Detection and Response (EDR)* software, the frequency of cyber-attacks, and the impact of cyber incidents. Furthermore, the Bank conducts continuous monitoring of outstanding vulnerability assessment findings within the *Mobile Banking* application as part of strengthening its information security governance. This measurement will assist the Bank in monitoring the vulnerability of the IT systems to threats and cyber-attacks.

As part of the Bank's commitment to enhance cyber resilience, the Bank proactively conducts cyber patrols to enable early detection and continuous monitoring of potential misuse of its Bank's digital assets, including account numbers, bank accounts, websites, social media platforms, and official logos. This initiative also serves to fulfill regulatory reporting requirements set by Bank Indonesia concerning the misuse of such assets. In addition, the Bank has established a *Cyber Resilience and Security Forum* involving the first line, second line, and third line. The forum forms part of the Bank's governance, risk management, and internal control framework in supporting the planning, implementation, monitoring, and continuous improvement of information and cyber security within the Bank.

46. Manajemen Modal dan Rasio Kewajiban Penyediaan Modal Minimum

Dalam pengelolaan modal, Bank diwajibkan untuk menjaga dan menguatkan posisi modal yang mendukung pertumbuhan bisnis serta menjaga kepercayaan investor, deposan, pelanggan, dan pasar sebagaimana tercermin dari implementasi POJK No.11/POJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022 diungkapkan pada Catatan 49f.

46. Capital Management And Minimum Required Capital Adequacy Ratio (CAR)

In capital management, the Bank is required to maintain and strengthen the capital position that supports business growth and maintains the confidence of investors, depositors, customers and the market as reflected in the implementation of POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Requirement for Commercial Banks as latest amended with POJK No. 27 year 2022 is disclosed in Note 49f.

47. Analisis Kualitas Kredit

Pengukuran Kerugian Kredit Ekspektasian

Peningkatan Risiko Kredit secara Signifikan

Ketika menentukan apakah risiko gagal bayar pada instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal, Bank mempertimbangkan informasi yang wajar dan terdukung, serta relevan yang tersedia tanpa biaya atau upaya yang berlebihan. Hal tersebut mencakup informasi dan analisis kuantitatif dan kualitatif, berdasarkan pengalaman historis dan penilaian pakar kredit dan termasuk perkiraan masa depan (*forward-looking*).

Tujuan dari penilaian ini adalah untuk mengidentifikasi apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi dengan membandingkan:

- *Probability of default* (PD) atas umur tersisa pada tanggal pelaporan; dengan
- *Probability of default* (PD) atas umur tersisa yang di estimasi pada saat pengakuan awal eksposur (jika relevan, disesuaikan dengan perubahan ekspektasi pembayaran dimuka).

Bank menggunakan kriteria berikut dalam menentukan apakah peningkatan risiko kredit secara signifikan atas eksposur telah terjadi:

- Pengujian kuantitatif berdasarkan perubahan *probability of default* (PD)
- Indikator kualitatif
- Tertunggak lebih dari 30 hari

Credit Risk Grades

Bank mengalokasikan setiap eksposur ke *credit risk grades* berdasarkan variasi data yang ditentukan untuk memprediksi risiko gagal bayar dan menerapkan pengalaman atas kredit. *Credit risk grades* ditetapkan menggunakan faktor kualitatif dan kuantitatif

47. Credit Quality Analysis

Measurement of Expected Credit Losses

Significant Increase in Credit Risk

When determining whether the risk of default on financial instruments has increased significantly since initial recognition, the Bank considers reasonable and supported relevant information that is available without excessive costs or efforts. This includes quantitative and qualitative information and analysis, based on historical experience and credit expert assessments and including forward-looking estimates.

The purpose of this assessment is to identify whether a significant increase in credit risk of exposure has occurred by comparing:

- *Probability of default* (PD) for the remaining age at the reporting date; with
- *Probability of default* (PD) for the estimated remaining age at initial recognition of the exposure (if relevant, adjusted for change in expectations of prepayment).

Bank use these criteria for determining whether there has been a significant increase in credit:

- *Quantitative test based on movement in probability of default* (PD)
- *Qualitative indicators*
- *A backstop of 30 days past due*

Credit Risk Grades

The Bank allocated each exposure to credit risk grades based on a variety of data that is determined to predict the risk of default and apply credit experience judgement. Credit risk grades are determined using qualitative and quantitative factors that can indicate the risk of

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

yang dapat mengindikasikan risiko gagal bayar. Faktor-faktor ini bervariasi tergantung pada sifat eksposur dan jenis peminjam.

Credit risk grades ditetapkan dan dikalibrasi sedemikian rupa sehingga risiko terjadinya gagal bayar meningkat secara eksponensial seiring dengan penurunan *rating* risiko kredit, sebagai contoh, selisih antara *credit risk rating grades* 1 dan 2 lebih kecil dari pada selisih antara *credit risk rating grades* 2 dan 3.

Setiap eksposur dialokasikan ke *credit risk grades* pada pengakuan awal berdasarkan informasi yang tersedia tentang peminjam. Eksposur ini dipantau secara berkelanjutan, dan dapat mengakibatkan eksposur dipindahkan ke *credit risk grades* yang berbeda. Pemantauan menggunakan informasi tentang ketepatan pembayaran yang biasanya didukung data-data seperti laporan keuangan, penggunaan fasilitas kredit dan estimasi kondisi ekonomi.

Penentuan Struktur *Probability of Default*

Credit risk grades adalah *input* utama dalam penentuan struktur *PD term structure* atas eksposur. Bank mengumpulkan informasi kinerja dan gagal bayar tentang eksposur risiko kredit yang dianalisis berdasarkan jenis produk dan peminjam serta penilaian risiko kredit. Untuk beberapa portofolio terutama produk *treasury*, informasi yang dibeli dari penilai kredit eksternal juga digunakan.

Bank menggunakan model statistik untuk menganalisis data yang dikumpulkan dan menghasilkan perkiraan *probability of default* (PD) atas umur tersisa dan bagaimana hal ini diperkirakan akan berubah sebagai akibat dari berlalunya waktu.

Analisis ini mencakup identifikasi dan kalibrasi hubungan antara perubahan tingkat gagal bayar dan perubahan dalam faktor-faktor makroekonomi utama pada risiko gagal bayar. Untuk sebagian besar eksposur, indikator makroekonomi utama meliputi: pertumbuhan PDB, suku bunga acuan dan tingkat pengangguran.

Penentuan Terjadinya Peningkatan Risiko Kredit secara Signifikan

Bank menggunakan sejumlah kriteria untuk menentukan telah terjadi peningkatan risiko kredit secara signifikan.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

default. These factors vary depending on the nature of the exposure and the type of borrower.

Credit risk grades are determined and calibrated in such a way that the risk of default is increasing exponentially as credit risk rating decreases, for example, the difference between credit risk rating grades 1 and 2 is smaller than the difference between credit risk rating grades 2 and 3.

Each exposure is allocated to credit risk grades at initial recognition based on available information about the borrower. This exposure is monitored on an ongoing basis, and may result in the exposure being moved to a different credit risk grade. Monitoring uses information about debtor payments which is usually supported by data such as financial reports, use of credit facilities and estimates of economic conditions.

Determination of the *Probability of Default Structure*

Credit risk grades are the main input in determining the PD term structure of the exposure. The Bank collects performance and default information about credit risk exposures, which are analyzed by product and borrower type as well as credit risk assessment. For some portfolios especially treasury products, information purchased from external credit assessors is also used.

The Bank uses a statistical model to analyze the collected data and produce an estimate of the probability of default (PD) for the remaining life and how this is expected to change as a result of the passage of time.

This analysis includes the identification and calibration of the relationship between changes in default rates and changes in key macroeconomic factors on the risk of default. For most exposures, the main macroeconomic indicators include: GDP growth, benchmark interest rates and the unemployment rate.

Determination of Significant Increase in Credit Risk

The Bank uses several criteria for determining that credit risk has increased significantly.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Kriteria tersebut ditetapkan menggunakan faktor kuantitatif dan kualitatif termasuk penentuan berdasarkan status hari tunggakan yang dapat mengindikasikan telah terjadi peningkatan risiko kredit yang signifikan terhadap saat awal diberikan.

Bank dimungkinkan menggunakan penilaian dari analisis kredit dan pengalaman historis yang relevan, dalam menentukan bahwa eksposur mungkin saja telah mengalami peningkatan risiko kredit yang signifikan berdasarkan indikator kualitatif tertentu yang dianggap dapat mengindikasikan hal tersebut dimana pengaruhnya mungkin belum sepenuhnya tercermin pada saat dilakukan analisis kuantitatif.

Bank menentukan bahwa peningkatan risiko kredit secara signifikan belum terjadi apabila masih kurang dari 30 hari tunggakan. Hari tunggakan ditentukan dengan menghitung jumlah hari sejak tanggal jatuh tempo awal dimana pembayaran penuh belum diterima.

Bank memantau efektivitas kriteria yang digunakan dalam mengidentifikasi peningkatan risiko kredit yang signifikan dengan cara review berkala.

Modifikasi Aset Keuangan

Ketentuan kontraktual pinjaman dapat dimodifikasi untuk beberapa alasan, termasuk perubahan kondisi pasar, retensi pelanggan dan faktor-faktor lain yang tidak terkait dengan penurunan kredit saat ini. Pinjaman yang ketentuan kontraktualnya dimodifikasi dapat menyebabkan pinjaman awal dihentikan pengakuannya dan pinjaman hasil modifikasi diakui sebagai pinjaman baru pada nilai wajar.

Ketika ketentuan kontraktual pinjaman dimodifikasi dan tidak mengakibatkan penghentian pengakuan, penentuan terjadinya peningkatan risiko kredit secara signifikan dilakukan dengan cara membandingkan:

- Sisa PD sepanjang umur pada tanggal pelaporan berdasarkan ketentuan yang dimodifikasi; dengan
- Sisa PD sepanjang umur yang diestimasi berdasarkan data pada saat pengakuan awal dan ketentuan kontraktual awal.

Definisi Gagal Bayar (Default)

Bank menganggap aset keuangan dalam keadaan *default*/gagal bayar ketika:

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

The criteria are determined using qualitative and quantitative factors including determination based on arrear day status that can indicate significant increase in credit risk since initial recognition.

The Bank can also use the judgment of credit analysts and, if possible, relevant historical experience, in determining that the exposure may have experienced a significant increase in credit risk based on certain qualitative indicators that are considered to indicate the effects may not be fully reflected in quantitative analysis.

The Bank determines that a significant increase in credit risk has not occurred if it is still less than 30 days in arrears. Arrear days are determined by counting the number of days from the initial due date where full payment has not been received.

The Bank monitors the effectiveness of the criteria used in identifying significant increases in credit risk by periodic review.

Modification of Financial Assets

Loan contractual terms can be modified for a number of reasons, including changes in market conditions, customer retention and other factors not related to the current credit decline. Loans with modified contractual terms can cause the initial loan to be derecognized and recognized the modified loan as a new loan at fair value.

When the contractual terms of the loan are modified and do not result in termination of recognition, determining the occurrence of a significant increase in credit risk is done by comparing:

- *PD remainder life at reporting date based on modified provision; with*
- *Residual PD throughout the estimated age based on data at initial recognition and initial contractual provisions.*

Definition of Failed Payment (Default)

The Bank considers financial assets as default when:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- Debitur telah melewati jatuh tempo lebih dari 90 hari atas kewajiban kredit material apapun kepada Bank.

Dalam menilai apakah debitur dalam keadaan *default*/gagal bayar, Bank mempertimbangkan indikator berikut:

- Kualitatif seperti pelanggaran persyaratan perjanjian (*covenants*);
- Kuantitatif seperti status tunggakan; dan
- Berdasarkan data yang dikembangkan secara internal dan diperoleh dari sumber eksternal.

Input, Asumsi, dan Teknik yang digunakan dalam mengestimasi penurunan nilai.

Penggunaan informasi perkiraan masa depan (*forward-looking*)

Bank menggunakan informasi *forward-looking* dalam menilai apakah telah terjadinya peningkatan risiko kredit secara signifikan dan pengukuran kerugian kredit ekspektasian. Berdasarkan saran dari Komite Manajemen Risiko dan pertimbangan berbagai informasi aktual dan perkiraan eksternal, Bank merumuskan pandangan dasar (*base case*) tentang pergerakan variabel ekonomi yang relevan dimasa depan serta perkiraan skenario lain yang mungkin terjadi. Proses ini meliputi pengembangan dua atau lebih skenario ekonomi tambahan dan mempertimbangkan probabilitas relatif dari keluaran (*output*) yang mungkin. Informasi eksternal mencakup data ekonomi dan perkiraan yang diterbitkan oleh, seperti badan pemerintah dan analisis sektor swasta.

Pandangan dasar (*base case*) mencerminkan keluaran dengan probabilitas yang paling tinggi. Skenario yang lain, mencerminkan keluaran yang lebih optimis dan keluaran yang lebih pesimis.

Skenario ekonomi yang dirumuskan menggunakan kisaran indikator utama berikut:

- The debtors have past due more than 90 days for any material credit obligations to the Bank.

In assessing whether a debtor is in default, the Bank considers the following indicators:

- Qualitative such as violations of the terms of the agreement (*covenants*);
- Quantitative such as arrears status; and
- Based on data developed internally and obtained from external sources.

Inputs, Assumptions, and Techniques used in estimating impairment.

Use of forward-looking information

The Bank uses forward-looking information in assessing whether there has been a significant increase in credit risk and measurement of expected credit losses. Based on advice from the Risk Management Committee and consideration of various actual information and external forecast, the Bank formulated a base case for the movement of relevant economic variables in future as well as forecasts of other possible scenarios. This process involves developing two or more additional economic scenarios and considering the relative probabilities of the possible outputs. External information includes economic data and estimateds published by, such as government agencies and selected private sector analysts.

The base case reflects the output with the highest probability. Another scenario, reflects more optimistic outputs and more pessimistic outputs.

The economic scenario is formulated using the following range of key indicators:

	2025	2026
Tingkat pengangguran/ <i>Unemployment</i>	Kisaran antara 4.50% hingga 5.50%/ <i>Range between 4.50% to 5.50%</i>	Kisaran antara 4.50% hingga 5.50%/ <i>Range between 4.50% to 5.50%</i>
Suku bunga/ <i>Interest rates</i>	Kisaran antara 5.00% hingga 6.00%/ <i>Range between 5.00% to 6.00%</i>	Kisaran antara 4.75% hingga 5.75%/ <i>Range between 4.75% to 5.75%</i>
Inflasi/ <i>Inflation rate</i>	Kisaran antara 1.50% hingga 3.50%/ <i>Range between 1.50% to 3.50%</i>	Kisaran antara 1.50% hingga 3.50%/ <i>Range between 1.50% to 3.50%</i>
Brent Oil Price	Kisaran antara USD 70 hingga USD 95/ <i>Range between USD 70 to USD 95</i>	Kisaran antara USD 70 hingga USD 95/ <i>Range between USD 70 to USD 95</i>

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

Pengukuran Kerugian Kredit Ekspektasian

Input utama dalam pengukuran kerugian kredit ekspektasian adalah variabel berikut:

- *Probability of default (PD)*
- *Loss of given default (LGD)*
- *Exposure at default (EAD)*

Parameter ini umumnya berasal dari model statistik yang dikembangkan secara internal dan data historis lainnya. Parameter ini disesuaikan untuk mencerminkan informasi *forward-looking*.

Estimasi PD adalah estimasi pada tanggal tertentu, yang dihitung berdasarkan model peringkat statistik, dan dinilai menggunakan rating yang disesuaikan dengan berbagai kategori dari debitur dan eksposur. Model statistik ini didasarkan pada data yang disusun secara internal yang terdiri dari faktor kuantitatif dan kualitatif.

LGD adalah besarnya kerugian jika terjadi gagal bayar. Parameter LGD diestimasi secara historis berdasarkan tingkat pemulihan atas klaim terhadap debitur yang gagal bayar. Model LGD mempertimbangkan jaminan dan biaya pemulihan setiap jaminan yang merupakan bagian integral dari aset keuangan.

EAD merepresentasikan estimasi eksposur jika terjadi gagal bayar. EAD suatu aset keuangan adalah jumlah tercatat bruto. Untuk komitmen pinjaman dan jaminan keuangan, EAD mencakup jumlah yang telah ditarik, serta jumlah potensial di masa depan yang akan ditarik, yang diestimasi berdasarkan pengamatan historis dan perkiraan berwawasan ke depan (*forward-looking*).

Ketika pemodelan parameter dilakukan secara kolektif, instrumen keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko yang meliputi:

- Jenis instrumen;
- Peringkat risiko kredit;
- Jenis agunan;
- Tanggal pengakuan awal;
- Sisa waktu jatuh tempo.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Measurement of Expected Credit Loss

The main inputs in measuring expected credit loss are the following variables:

- *Probability of default (PD)*
- *Loss of given default (LGD)*
- *Exposure at default (EAD)*

These parameters generally come from statistical models that are developed internally and other historical data. This parameter is adjusted to reflect forward-looking information.

PD estimation is an estimate on a certain date, which is calculated based on a statistical ranking model, and is assessed using a rating that is adjusted to various categories of debtors and exposures. This statistical model is based on data compiled internally consisting of quantitative and qualitative factors.

LGD is the amount of loss if there is a default. LGD parameters are historically estimated based on the level of recovery of claims against debtors who default. The LGD model considers collateral and the cost of recovering any collateral that is an integral part of a financial asset.

EAD represents the estimated exposure in case of default. EAD of a financial asset is the gross carrying amount. For loan commitments and financial guarantees, EAD includes the amount that has been withdrawn, as well as potential future amounts to be withdrawn, which are estimated based on historical observations and forward-looking estimates.

When parameter modeling is done collectively, financial instruments are Banked according to the similarity of risk characteristics which include:

- *Type of instrument;*
- *Credit risk rating;*
- *Type of collateral;*
- *Date of initial recognition;*
- *Remaining due date.*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

- a. Analisis risiko kredit berdasarkan *internal rating grades* diungkapkan pada Catatan 49g.

Cadangan kerugian kredit untuk aset keuangan yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain tidak diakui pada laporan posisi keuangan karena nilai tercatat aset keuangan tersebut adalah nilai wajar.

- b. Analisis risiko kredit berdasarkan *probability of default*:

- a. *Credit risk analysis based on internal rating grades is disclosed in Note 49g.*

Allowance for credit losses for financial assets classified as fair value through other comprehensive income is not recognized in the statement of financial position because the carrying value of the financial assets is fair value.

- b. *Credit risk analysis based on probability of default:*

31 Desember/December 31, 2025				
	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ Lifetime ECL not 12-Month ECL	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ Lifetime ECL-Credit Impaired	Jumlah/ Total	
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/ <i>Loans at measured amortized cost</i>				
Kredit Non Bank/ <i>Loan from Non-Bank</i>				
0.66% - 4.10%	61,996,317	1,071,132	31,044	63,098,493
4.32% - 29.81%	540,357	2,506	905,679	1,448,542
6.32% - 66.14%	--	426,448	2,744	429,192
13.29% - 86.00%	--	1,093,188	20,847	1,114,035
100.00%	--	--	1,065,730	1,065,730
Kredit Bank/ <i>Loan from Bank</i>				
0.00%	83,399	--	--	83,399
	62,620,073	2,593,274	2,026,044	67,239,391
Dikurangi/Less: Pendapatan bunga yang ditangguhkan/ <i>Unearned interest income</i>				(8,857)
Cadangan kerugian kredit/ <i>Loss allowance</i>	(192,734)	(102,556)	(509,510)	(804,800)
Nilai tercatat/<i>Carrying amount</i>				66,425,734

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

31 Desember/December 31, 2024				
	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ Lifetime ECL not 12 Bulan/ 12-Month ECL	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ Lifetime ECL-Credit Impaired	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ Lifetime ECL-Credit Impaired	Jumlah/ Total
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/ <i>Loans at measured amortized cost</i>				
Kredit Non Bank/ <i>Loan from Non-Bank</i>				
0,66% - 3,58%	59,629,085	1,146,033	57,069	60,832,187
4,29% - 28,60%	437,953	20,309	858,126	1,316,388
5,89% - 64,24%	--	336,846	1,908	338,754
11,98% - 84,29%	--	937,879	5,467	943,346
100,00%	--	6,512	1,056,384	1,062,896
Kredit Bank/ <i>Loan from Bank</i>				
0,00%	161,081	--	--	161,081
	60,228,119	2,447,579	1,978,954	64,654,652
Dikurangi/Less: Pendapatan bunga yang ditangguhkan/ <i>Unearned interest income</i>				(9,371)
Cadangan kerugian kredit/ <i>Loss allowance</i>	(187,886)	(95,291)	(381,700)	(664,877)
Nilai tercatat/<i>Carrying amount</i>				63,980,404

c. Analisis risiko kredit berdasarkan *external rating grades* diungkapkan pada Catatan 49g.

c. *Credit risk analysis based on external rating grades is disclosed in Note 49g.*

**Analisis Sensitivitas Kerugian Kredit
Ekspektasian Terhadap Kondisi Ekonomi
Masa Depan**

Asumsi ekonomi yang disajikan berikut ini disusun secara internal untuk keperluan perhitungan kerugian kredit ekspektasian.

**Sensitivity Analysis of Expected Credit
Loss for Future Economic Conditions**

The economic assumptions presented below are prepared internally for the purpose of calculating expected credit losses.

Skenario Moderat/ <i>Moderate Scenario</i>	2025	2026	2027	2028	2029
Skenario Moderat/<i>Moderate Scenario</i>					
<i>Interbank</i>	6.00%	5.75%	5.25%	4.75%	4.25%
<i>Brent</i>	80	80	80	80	80
<i>Inflasi/Inflation</i>	2.50%	2.50%	2.50%	2.50%	2.50%
<i>Tingkat pengangguran/Unemployment</i>	5.00%	5.00%	5.00%	5.00%	5.00%
Skenario Optimis/<i>Upside Scenario</i>					
<i>Interbank</i>	5.75%	5.50%	5.00%	4.50%	4.00%
<i>Brent</i>	75	75	75	75	75
<i>Inflasi/Inflation</i>	1.50%	1.50%	1.50%	1.50%	1.50%
<i>Tingkat pengangguran/Unemployment</i>	4.50%	4.50%	4.50%	4.50%	4.50%
Skenario Pesimis/<i>Downside Scenario</i>					
<i>Interbank</i>	6.25%	6.00%	5.50%	5.00%	4.50%
<i>Brent</i>	85	85	85	85	85
<i>Inflasi/Inflation</i>	3.50%	3.50%	3.50%	3.50%	3.50%
<i>Tingkat pengangguran/Unemployment</i>	5.50%	5.50%	5.50%	5.50%	5.50%

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Rasio Kerugian Kredit Ekspektasian Terhadap Aset Keuangan/ ECL Ratio to Financial Assets	Aset Keuangan yang Diukur pada Biaya Perolehan di Amortisasi / Financial Assets Measured at Amortized Cost Rupiah	Aset Keuangan yang Diukur pada Nilai Wajar Melalui Penghasilan Komprehensif Lain/Financial Assets Measured at Fair Value through Other Comprehensive Income Rupiah	Total/Total Rupiah
31 Desember/December 31, 2025			
Kerugian kredit ekspektasian yang dilaporkan/ Reported expected credit losses	808,924	--	808,924
Nilai tercatat bruto/Gross carrying amount	75,905,787	38,913,960	114,819,747
Rasio kerugian kredit ekspektasian yang dilaporkan terhadap nilai tercatat bruto/expected credit loss ratio to gross carrying amount	1.07%	0.000%	0.70%
31 Desember/December 31, 2024			
Kerugian kredit ekspektasian yang dilaporkan/ Reported expected credit losses	659,179	749	659,928
Nilai tercatat bruto/Gross carrying amount	66,441,733	45,748,127	112,189,860
Rasio kerugian kredit ekspektasian yang dilaporkan terhadap nilai tercatat bruto/expected credit loss ratio to gross carrying amount	0.99%	0.002%	0.59%

**48. Rekonsiliasi Liabilitas yang Timbul dari
Aktivitas Pendanaan**

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

**48. Reconciliation of Liabilities Arising from
Financing Activities**

Changes in liabilities arising from financing activities in the cash flow statement is as follows:

	1 Januari/ January 2025	Arus Kas/ Cashflow	Lain-lain/ Others	31 Desember/ December 2025	
Pinjaman yang diterima	3,987,600	(453,600)	-	3,534,000	Borrowings
Obligasi subordinasi	50,000	-	-	50,000	Subordinated Bonds
Total	4,037,600	-	-	3,584,000	Total
	1 Januari/ January 2024	Arus Kas/ Cashflow	Lain-lain/ Others	31 Desember/ December 2024	
Pinjaman yang diterima	2,909,228	1,078,372	-	3,987,600	Borrowings
Obligasi subordinasi	50,000	-	-	50,000	Subordinated Bonds
Total	2,959,228	1,078,372	-	4,037,600	Total

**49. Informasi Tambahan yang Tidak
Dipersyaratkan Oleh Standar Akuntansi
Indonesia**

Informasi tambahan berikut yang disajikan dibawah ini merupakan informasi yang disyaratkan oleh regulasi yang berlaku dan bukan/tidak merupakan informasi yang dipersyaratkan oleh Standar Akuntansi Indonesia:

**49. Additional Information that is Not Required
by Indonesian Accounting Standards**

The following additional information presented below is information required by applicable regulations and is not information required by Indonesian Accounting Standards:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

a. Giro pada Bank Indonesia

Bank dipersyaratkan untuk memiliki Giro Wajib Minimum (GWM) dalam mata uang Rupiah dalam kegiatannya sebagai bank umum dan GWM dalam mata uang asing dalam kegiatannya melakukan transaksi mata uang asing.

GWM primer adalah simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia. Penyangga Likuiditas Makroprudensial (dahulu GWM sekunder) adalah cadangan minimum yang wajib dipelihara oleh Bank berupa Sertifikat Bank Indonesia (SBI), Surat Utang Negara (SUN), Surat Berharga Syariah Negara (SBSN), dan Sertifikat Rupiah Bank Indonesia (SRBI). GWM Rasio Intermediasi Makroprudensial (RIM) (dahulu GWM LFR) adalah tambahan simpanan minimum yang wajib dipenuhi oleh Bank dalam bentuk saldo rekening giro pada Bank Indonesia, jika RIM Bank di bawah minimum RIM target Bank Indonesia (84%) atau jika di atas maksimum RIM target Bank Indonesia (94%) dan Kewajiban Penyediaan Modal Minimum (KPMM) Bank lebih kecil dari KPMM Insentif Bank Indonesia sebesar 14%.

Pada tanggal 31 Desember 2025 dan 2024, Giro Wajib Minimum Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2022 tanggal 1 Maret 2022 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 8 tahun 2025 tanggal 27 Maret 2025, yang masing-masing sebesar:

	2025	2024
Rupiah		
- GWM Primer	9.00%	9.00%
Harian	0.00%	0.00%
Rata-rata	9.00%	9.00%
- PLM (d/h GWM Sekunder)	4.00%	5.00%
Mata uang asing		
- GWM Primer	4.00%	4.00%
Harian	2.00%	2.00%
Rata-rata	2.00%	2.00%

Pada tanggal 31 Desember 2025 dan 2024, Giro Wajib Minimum Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

a. Current Accounts with Bank Indonesia

The Bank is required to maintain minimum statutory reserves (GWM) in Rupiah for conventional banking activities and statutory reserves in foreign currencies for foreign exchange transactions.

Primary minimum statutory reserve is a minimum reserve that should be maintained by the Bank in current accounts with Bank Indonesia. Macroprudential Liquidity Buffer (formerly secondary minimum statutory reserve) which is the minimum reserves that should be maintained by the Bank, comprised of Certificates of Bank Indonesia (SBI), Government Debenture Debt (SUN), Sharia Government Securities (SBSN), and Bank Indonesia Rupiah Securities (SRBI). The minimum statutory reserve on Macroprudential Intermediation Ratio (RIM) (formerly minimum statutory reserve on LFR) is the additional reserve that should be maintained by the Bank in the form of current accounts with Bank Indonesia, if the Bank's RIM is below the minimum of RIM targeted by Bank Indonesia (84%) or if the Bank's RIM is above the maximum of RIM targeted by Bank Indonesia (94%) and the Capital Adequacy Ratio (CAR) is below Bank Indonesia requirement of 14%.

As of 31 December 2025 and 2024, the Bank's Minimum Statutory Reserve has complied with Bank Indonesia Regulation (PBI) No. 24/4/PBI/2022 dated 1 March 2022 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and Foreign Currency and Members of the Board of Governors (PADG) Regulation No. 8/2025 dated March 27, 2025, which are as follows:

Rupiah
Primary Reserves -
Daily
Average
PLM (Formerly Statutory Reserve) -
Foreign currencies
Primary Reserves -
Daily
Average

As of 31 December 2025 and 2024, the Bank's Minimum Statutory Reserve has complied with Bank Indonesia Regulation

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

24/4/PBI/2022 tanggal 1 Maret 2022 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 8 tahun 2025 tanggal 27 Maret 2025.

(PBI) No. 24/4/PBI/2022 dated 1 March 2022 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and Foreign Currency and Members of the Board of Governors (PADG) Regulation No. 8/2025 dated March 27, 2025.

Bank juga mendapatkan insentif likuiditas makroprudensial berdasarkan PADG No.24/12/PADG/2022 tertanggal 20 Juli 2022; PADG No.11 tahun 2023 tanggal 27 September 2023; PADG No. 4 tahun 2024 tanggal 22 Mei 2024; dan terakhir kali diubah dengan PADG No.7 tahun 2025 tanggal 26 Maret 2025 tentang perubahan atas PADG No 11 tahun 2023 tentang Peraturan Pelaksanaan Kebijakan Insentif Likuiditas Makroprudensial.

Banks also receive macroprudential liquidity incentives based on PADG No.24/12/PADG/2022 dated July 20, 2022; PADG No.11 of 2023 dated September 27, 2023; PADG No.4 of 2024 dated May 22, 2024; and latest amendment through PADG No.7 year 2025 dated March 26, 2025 concerning amendments to PADG No 11 of 2023 concerning Implementation Regulations for Macroprudential Liquidity Incentive Policies.

Rasio GWM Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut (tidak diaudit):

As of December 31, 2025 and 2024, the GWM ratios of the Bank are as follows (unaudited):

	2025	2024	
Rupiah			Rupiah
- GWM Primer	7.94%	9.55%	Primary Reserves -
Harian	0.00%	0.00%	Daily
Rata-rata *)	4.72%	7.95%	Average
- RIM (d/h GWM LFR)	3.22%	1.60%	RIM (Formerly LFR Reserve) -
- PLM (d/h GWM Sekunder)	49.89%	51.11%	PLM (Formerly Secondary Reserves) -
Mata uang asing			Foreign currencies
- GWM Primer	4.01%	4.12%	Primary Reserves -
Harian	2.00%	2.12%	Daily
Rata-rata	2.01%	2.00%	Average

*) Perhitungan GWM rata-rata 31 Desember 2025 dan 2024 telah memperhitungkan insentif KLM yang diterima oleh Bank dengan total masing-masing sebesar 4,40% dan 1,10%. Dengan demikian, Bank telah memenuhi ketentuan Bank Indonesia.

*) The calculation of the average of the Minimum Statutory Reserve requirement for December 31, 2025 and 2024 has taken into account KLM incentives received by the Bank by total amounted to 4.40% and 1.10%, respectively. Thus, the Bank has complied with Bank Indonesia regulations.

Pengungkapan lebih lanjut giro pada Bank Indonesia diungkapkan pada Catatan 5

The further disclosures on current accounts with Bank Indonesia are presented in Note 5.

b. Kredit yang Diberikan

b. Loans

Berdasarkan kolektibilitas sesuai By Financial Service Authority
 Peraturan OJK Regulation collectibility

31 Desember/December 31,					
2025			2024		
	Pokok/ Principal	Cadangan Kerugian Penurunan Nilai/ Allowance for Impairment Losses		Pokok/ Principal	Cadangan Kerugian Penurunan Nilai/ Allowance for Impairment Losses
Lancar	58,335,006	182,867		54,836,923	176,696
Dalam perhatian khusus	7,795,657	234,338		8,728,172	186,261
Kurang lancar	86,800	27,571		69,158	24,448
Diragukan	134,293	46,734		118,971	43,852
Macet	887,635	313,290		901,428	233,620
Total	67,239,391	804,800		64,654,652	664,877

Current
 Special mention
 Substandard
 Doubtful
 Loss
 Total

Pada tanggal 31 Desember 2025 dan 2024, jumlah kredit yang telah dihentikan pengakuan pendapatan bunganya (kredit bermasalah) masing-masing sebesar Rp1.108.728 dan Rp1.089.557 atau sebesar 1,65% dan 1,69% dari jumlah kredit yang diberikan.

As of December 31, 2025 and 2024, total loans which interest income therein have ceased to accrue (non-performing loans) amounted to Rp1,108,728 and Rp1,089,557 or representing 1.65% and 1.69% of total loans, respectively.

Rasio kredit usaha kecil terhadap jumlah kredit

Rasio kredit UMKM terhadap kredit yang diberikan pada tanggal 31 Desember 2025 dan 2024 adalah masing-masing sebesar 16,23% dan 14,61%.

Ratio of small business loans to total loans

Ratio of SME credits to loans as of December 31, 2025 and 2024 are 16.23% and 14.61%, respectively.

Kredit yang direstrukturisasi

Berikut ini adalah jenis dan jumlah kredit yang telah direstrukturisasi per 31 Desember 2025 dan 2024:

Restructured loans

Below are the types and amounts of restructured loans as of 31 December 2025 and 2024:

	2025	2024	
Kredit yang direstrukturisasi	2,674,447	2,927,917	Restructuring loan
Cadangan kerugian penurunan nilai	(348,493)	(241,854)	Allowance for impairment losses
Total	2,325,954	2,686,063	Total

Termasuk dalam saldo 31 Desember 2025 dan 2024, kredit yang direstrukturisasi masing-masing sebesar Rp340.893 dan Rp511.867 merupakan kredit yang direstruktur terkait dampak dari pandemi Covid-19.

Included in the balance of December 31, 2025 and 2024, restructured loans amounting to Rp340,893 and Rp511,867, respectively, which are restructured loans related to the impact of the Covid-19 pandemic.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

**Kredit bermasalah dan cadangan
kerugian penurunan nilai berdasarkan
sektor ekonomi**

**Non-performing loans and allowance for
impairment losses by economic sector**

	31 Desember/December 31,				
	2025		2024		
		Cadangan Kerugian Penurunan Nilai/ Allowance for Impairment Losses		Cadangan Kerugian Penurunan Nilai/ Allowance for Impairment Losses	
	Pokok/ Principal		Pokok/ Principal		
Pengangkutan, pergudangan dan komunikasi					Transportation, warehouse and communication
Jasa usaha	274,206	88,157	226,141	77,450	Business services
Konstruksi	203,110	123,410	213,730	63,744	Construction
Perdagangan, restoran dan perhotelan	194,322	18,572	198,200	13,817	Trading, restaurant and hotel
Pertambangan	146,162	44,881	148,702	32,937	Mining
Perindustrian	65,345	24,905	62,243	23,615	Social services
Jasa sosial	21,789	15,710	21,234	15,574	Industrial
Pertanian, perburuan dan sarana pertanian	8,881	2,586	11,722	3,536	Agriculture, hunting and agriculture improvement
Lain-lain	116	37	276	90	Others
Total	194,797	69,337	207,309	71,157	Total
	1,108,728	387,595	1,089,557	301,920	

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat pelanggaran maupun pelampauan Batas Maksimum Pemberian Kredit (BMPK) kepada pihak berelasi dan pihak ketiga sesuai dengan peraturan yang ditetapkan Otoritas Jasa Keuangan.

As of December 31, 2025 and 2024, there were no any breach nor violation of Legal Lending Limit (LLL) to related parties and third parties as required by The Financial Services Authority regulations.

Pengungkapan lebih lanjut pada kredit yang diberikan diungkapkan pada Catatan 11.

The further disclosures on loans are presented in Note 11.

c. Aset Lain-lain

c. Other Assets

Pada tanggal 31 Desember 2025 dan 2024, agunan yang diambil alih berdasarkan kolektibilitas adalah sebagai berikut:

As of December 31, 2025 and 2024, foreclosed assets based on collectibility are as follows:

	2025	2024	
Lancar	19,449	32,890	Current
Kurang lancar	71,333	761,816	Sub standard
Diragukan	110,489	528,790	Doubtful
Macet	536,010	10,937	Loss
Saldo akhir tahun	737,281	1,334,433	Ending balance
Cadangan kerugian penurunan nilai	(14,163)	(10,185)	Allowance for impairment losses
Neto	723,118	1,324,248	Net

Pengungkapan lebih lanjut pada aset lain-lain diungkapkan pada Catatan 14.

The further disclosures on other assets are presented in Note 14.

d. Obligasi Subordinasi

d. Subordinated Bonds

Penerbitan obligasi subordinasi tersebut untuk memenuhi ketentuan POJK No.5/2024 tanggal 27 Maret 2024 tentang Penetapan Status Pengawasan dan Penanganan Permasalahan Bank Umum.

The issuance of the subordinated bonds was intended to comply with the provisions of POJK No. 5/2024 dated March 27, 2024 concerning the Determination of Supervisory Status and the Handling of Problems of Commercial Banks.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Pengungkapan lebih lanjut obligasi subordinasi diungkapkan pada Catatan 23.

The further disclosures on subordinated bonds are presented in Note 23.

e. Aset dan Liabilitas Moneter dalam Mata Uang Asing

e. Assets and Liabilities Denominated in Foreign Currency

Posisi Devisa Neto ("PDN") Bank adalah sebagai berikut:

The Bank's Net Open Position ("NOP") was as follows:

31 Desember/December 31, 2025						
Mata uang asing (dalam nilai penuh)/ Foreign currencies (in full amount)			Ekuivalen Rupiah/Equivalent in Rupiah			
Aset/ Assets	Liabilitas/ Liabilities		Aset/ Assets	Liabilitas/ Liabilities	Posisi Devisa Neto/ Net Open Position	
Dolar Amerika Serikat	1,678,393,575	1,680,335,830	27,987,213	28,019,600	32,387	United States Dollar
Yen Jepang	14,835,017,488	14,883,446,621	1,579,929	1,585,087	5,158	Japanese Yen
Dolar Singapura	29,307,237	29,938,895	379,970	388,159	8,189	Singapore Dollar
Euro Eropa	5,340,128	5,149,796	104,514	100,789	3,725	European Euro
Dolar Hong Kong	1,966,250	1,944,344	4,212	4,165	47	Hong Kong Dollar
Dolar Selandia Baru	735,405	718,938	7,079	6,920	159	New Zealand Dollar
Poundsterling Inggris	1,749,636	1,671,071	39,261	37,498	1,763	Great Britain Poundsterling
Yuan China	13,017,678	11,183,063	31,043	26,668	4,375	Chinese Yuan
Franc Swiss	50,696	50,013	1,066	1,052	14	Swiss Franc
Dolar Australia	18,089,777	18,374,019	201,742	204,912	3,170	Australian Dollar
			30,336,029	30,374,850	58,987	
Total Modal Tier I dan Tier II bulan Desember 2025, setelah dikurangi dengan modal pengurang						24,592,761
Rasio PDN						0.24%
31 Desember/December 31, 2024						NOP Ratio
Mata uang asing (dalam nilai penuh)/ Foreign currencies (in full amount)			Ekuivalen Rupiah/Equivalent in Rupiah			
Aset/ Assets	Liabilitas/ Liabilities		Aset/ Assets	Liabilitas/ Liabilities	Posisi Devisa Neto/ Net Open Position	
Dolar Amerika Serikat	1,131,307,018	1,135,007,915	18,208,386	18,267,952	59,566	United States Dollar
Yen Jepang	14,802,502,018	14,823,019,568	1,525,102	1,527,216	2,114	Japanese Yen
Dolar Singapura	26,693,030	26,813,596	316,168	317,596	1,428	Singapore Dollar
Euro Eropa	5,472,709	5,365,412	91,712	89,914	1,798	European Euro
Dolar Hong Kong	1,090,373	1,553,727	2,260	3,221	961	Hong Kong Dollar
Dolar Selandia Baru	418,086	413,777	3,791	3,752	39	New Zealand Dollar
Poundsterling Inggris	1,983,722	1,959,163	40,108	39,611	497	Great Britain Poundsterling
Yuan China	44,811,996	44,545,660	98,810	98,223	587	Chinese Yuan
Franc Swiss	68,102	50,822	1,213	905	308	Swiss Franc
Dolar Australia	33,012,381	33,322,555	330,570	333,676	3,106	Australian Dollar
			20,618,120	20,682,066	70,404	
Total Modal Tier I dan Tier II bulan Desember 2024, setelah dikurangi dengan modal pengurang						20,668,092
Rasio PDN						0.34%

Berdasarkan peraturan BI mengenai PDN sebagaimana telah direvisi melalui Peraturan BI No. 6/20/PBI/2004 pada tanggal 15 Juli 2004, yang terakhir diperbarui dengan Peraturan BI No. 17/5/PBI/2015 tanggal 29 Mei 2015, PDN bank setinggi-tingginya adalah 20% dari modal. PDN merupakan jumlah absolut dari selisih antara aset dan liabilitas dalam mata uang asing, baik yang terdapat di laporan posisi keuangan maupun rekening administratif. PDN Bank pada tanggal 31 Desember 2025 dan 2024 telah memenuhi ketentuan BI.

In accordance with BI regulation concerning NOP as amended by BI Regulation No. 6/20/PBI/2004 on July 15, 2004 and as further amended by BI Regulation No. 17/5/PBI/2015 dated May 29, 2015, the maximum NOP of banks should be at the most 20% of capital. NOP represents an absolute amount arising from the differences between the assets and liabilities in foreign currencies in the statements of financial position and administrative accounts. The NOP of the Bank as of December 31, 2025 and 2024 is in compliance with BI regulations.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

**f. Manajemen Modal dan Rasio Kewajiban
Penyediaan Modal Minimum**

Dalam pengelolaan modal, Bank diwajibkan untuk menjaga dan menguatkan posisi modal yang mendukung pertumbuhan bisnis serta menjaga kepercayaan investor, deposan, pelanggan, dan pasar sebagaimana tercermin dari implementasi POJK No.11/POJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022. Bank telah memperhitungkan peraturan ini dalam mengevaluasi dan mengelola kecukupan modalnya. Implementasi Bank terhadap peraturan ini menjadi bukti komitmen Bank untuk menjaga struktur modal yang kuat dan tangguh, sesuai dengan persyaratan regulasi dan praktik terbaik industri.

Berdasarkan POJK No.11/POJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022, Bank membagi modal menjadi 2 (dua) bagian yang terdiri atas:

- Modal *Tier 1* yang meliputi modal inti utama (*Common Equity Tier 1*) dan modal inti tambahan (*Additional Tier 1*).
- Modal *Tier 2* yang meliputi instrumen Subdebt yang diterbitkan tahun 2025 yang akan jatuh tempo bulan Agustus 2030.

Dalam konteks perhitungan kecukupan modal, Bank diwajibkan untuk menghitung Aset Tertimbang Menurut Risiko (ATMR) untuk risiko Operasional, Pasar, dan Kredit sebagai komponen dalam perhitungan Kewajiban Penyediaan Modal Minimum (KPM). Dalam rangka menghitung beban modal dan ATMR risiko operasional, Bank saat ini telah menerapkan metode *Standardized Approach* (SA) sesuai SEOJK No. 6/SEOJK.03/2020.

Selain itu, Bank juga telah melakukan Uji Coba sebanyak 2 kali untuk melakukan perhitungan beban modal risiko operasional dengan menggunakan Pendekatan Standar sesuai dengan ketentuan SEOJK Nomor 06/SEOJK/03/ 2020 tentang Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Operasional dengan

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

**f. Capital Management And Minimum
Required Capital Adequacy Ratio (CAR)**

In capital management, the Bank is required to maintain and strengthen the capital position that supports business growth and maintains the confidence of investors, depositors, customers and the market as reflected in the implementation of POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Ratio for Commercial Banks as latest amended with POJK No. 27 year 2022. The Bank has taken into account on this regulation in evaluating and managing its capital adequacy. The Bank's implementation of this regulation is proof of the Bank's commitment to maintain a strong and resilient capital structure, in accordance with regulatory requirements and industry best practices.

Based on POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Ratio for Commercial Banks as latest amended with POJK No. 27 year 2022, the Bank divides its capital into two parts:

- *Tier 1 capital which includes primary core capital (Common Equity Tier 1) and additional core capital (Additional Tier 1).*
- *Tier 2 capital which includes Subdebt instruments issued in 2025 and due in August 2030.*

In the context of calculating capital adequacy, Bank is required to calculate Risk-Weighted Assets (RWA) for Operational, Market, and Credit risks as a component in the calculation of Capital Adequacy Ratio (CAR). In order to calculate the capital charge and RWA for operational risk, Bank currently applies the Standardized Approach (SA) in accordance with SEOJK No. 6/SEOJK.03/2020.

Furthermore, Bank has also conducted 2 trial runs for the calculation of operational risk capital charge using the Standardized Approach (SA) in accordance with the provisions of SEOJK No. 06/SEOJK/03/2020 on the Calculation of Risk- Weighted Assets (RWA) for Operational Risk using the Standardized

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

menggunakan Pendekatan Standar yang telah efektif diterapkan pada bulan Januari 2023.

Untuk perhitungan ATMR Risiko Pasar, Bank menggunakan Pendekatan Standar (*Standardized Approach*) yang mengacu pada SEOJK No.23/SEOJK.03/2022 tentang Perhitungan Aset Tertimbang Menurut Risiko Untuk Risiko Pasar Bagi Bank Umum.

Dalam perhitungan ATMR Risiko Kredit, penyusunan dan perhitungan ATMR mengacu pada SEOJK No. 24/SEOJK.03/2021 tentang Perhitungan Aset Tertimbang Menurut Risiko untuk Risiko Kredit dengan Menggunakan Pendekatan Standar bagi Bank Umum yang telah mengadopsi Basel III *Reform*.

Kewajiban Bank dalam penyediaan modal minimum sesuai profil risiko sebagaimana diatur dalam POJK No.11/POJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022 adalah sebagai berikut:

- a. 8% dari ATMR untuk Bank dengan profil risiko peringkat 1;
- b. 9% s.d kurang dari 10% dari ATMR untuk Bank dengan profil risiko peringkat 2;
- c. 10% s.d kurang dari 11% dari ATMR untuk Bank dengan profil risiko peringkat 3;
- d. 11% s.d 14% dari ATMR untuk Bank dengan profil risiko peringkat 4 atau peringkat 5.

Pada tanggal 31 Desember 2025 dan 2024 rasio Kewajiban Penyediaan Modal Minimum (KPMM) Bank dihitung berdasarkan POJK No.11/POJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022 dengan perhitungan sebagai berikut:

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)

Approach, which has been effective in January 2023.

For the calculation of RWA for market risk, Bank uses the standardized approach, which refers to SEOJK No.23/SEOJK.03/2022 on the Calculation of Risk-Weighted Assets for Market Risk for Commercial Banks.

In the calculation of RWA for credit risk, the preparation and calculation of RWA refers to SEOJK No.24/SEOJK.03/2021 on the Calculation of Risk-Weighted Assets for Credit Risk using the Standardized Approach for Commercial Banks which has adopted Basel III reforms.

The Bank's obligation in providing minimum capital according to risk profile as regulated in POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Ratio for Commercial Banks as latest amended with POJK No. 27 year 2022 is as follows:

- a. 8% of the RWA for Bank with a risk profile rating of 1;*
- b. 9% until less than 10% of the RWA for bank with a risk profile rating of 2;*
- c. 10% until less than 11% of the RWA for bank with a risk profile rating of 3;*
- d. 11% until 14% of RWA for bank with risk profile ratings of 4 or 5.*

As of December 31, 2025 and 2024, the ratio of Capital Adequacy Ratio (CAR) for the bank is calculated based on POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Ratio for Commercial Banks as latest amended with POJK No. 27 year 2022 with the following calculation:

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	2025	2024	
Bank			Bank
Dengan memperhitungkan risiko kredit, resiko pasar dan risiko operasional			With credit risk, market risk and operational risk
- Aset Tertimbang Menurut Risiko	80,654,761	80,189,443	Risk Weighted Average -
- Jumlah modal	24,592,761	20,668,092	Total capital -
- Rasio Kewajiban Penyediaan Modal Minimum	30.49%	25.77%	Capital Adequacy Ratio -

Berdasarkan POJK No.11/POJK/03/2016 tentang Kewajiban Penyediaan Modal Minimum untuk Bank Umum sebagaimana diubah terakhir kali melalui POJK No. 27 tahun 2022, Bank wajib membentuk tambahan modal sebagai penyangga (*buffer*), sebagai berikut:

- Capital Conservation Buffer* adalah tambahan modal yang berfungsi sebagai penyangga (*buffer*) apabila terjadi kerugian pada periode krisis;
- Countercyclical Buffer* adalah tambahan modal yang berfungsi untuk mengantisipasi kerugian apabila terjadi pertumbuhan kredit perbankan yang berlebihan sehingga berpotensi mengganggu stabilitas sistem keuangan;
- Capital Surcharge* untuk *Domestic Systemically Important Bank (D-SIB)* adalah tambahan modal yang berfungsi untuk mengurangi dampak negatif terhadap stabilitas sistem keuangan dan perekonomian apabila terjadi kegagalan bank yang berdampak sistemik melalui peningkatan kemampuan bank dalam menyerap kerugian.

Tambahan modal sebagai penyangga (*buffer*) yang wajib dibentuk oleh Bank adalah:

- Capital Conservation Buffer* sebesar 2,5% dari ATMR.
- Countercyclical Buffer* sebesar 0% (nol persen) sampai dengan 2,5% (dua koma lima persen) dari ATMR.
- Capital Surcharge* untuk D-SIB sebesar 1% (satu persen) sampai dengan 2,5% (dua koma lima persen) dari ATMR Bank yang berdampak sistemik.

Pemenuhan modal sebagai penyangga (*buffer*) harus dipenuhi dengan menggunakan komponen modal inti utama (*Common Equity Tier 1*).

Based on POJK No.11/POJK/03/2016 regarding Minimum Capital Adequacy Ratio for Commercial Banks as latest amended with POJK No. 27 year 2022, the Bank is required to establish additional capital as a buffer, as follows:

- Capital Conservation Buffer* is an additional capital which serves as a buffer in the event of a loss in the period of crisis;
- Countercyclical Buffer* is an additional capital which serves to anticipated losses in the event of excessive credit growth and thus potentially disrupt the stability of the financial system;
- Capital Surcharge* for *Domestic Systemically Important Banks (D-SIB)* is an additional capital which serves to reduce the negative impact on the stability of the financial system and economy in the event of bank failure which has systemic effect through an increase in the bank's ability to absorb losses.

Additional capital as a buffer which shall be established by the Bank are:

- Capital Conservation Buffer* amounting to 2.5% of RWA.
- Countercyclical Buffer* in the amount of 0% (zero percent) up to 2.5% (two point five percent) from RWA.
- Capital Surcharge* for D-SIB in the amount of 1% (one percent) to 2.5% (two point five percent) from RWA of Banks with systemic impact.

Fulfillment of capital as a buffer should be met by using components of common equity Tier 1.

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

Bank telah memenuhi ketentuan Bank Indonesia yang berlaku tentang Kewajiban Penyediaan Modal Minimum dan Perhitungan Aset Tertimbang Menurut Risiko.

The Bank has fulfilled Bank Indonesia's regulation regarding Capital Adequacy Ratio and Calculation of Risk-Weighted Assets.

g. Analisis Kualitas Kredit

Analisis risiko kredit berdasarkan internal rating grades:

g. Credit Quality Analysis

Credit risk analysis based on internal rating grades:

31 Desember/December 31, 2025				
	Kerugian Kredit Ekspektasian 12 Bulan/ 12 - Month ECL	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ Lifetime ECL not Credit-Impaired	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ Lifetime ECL-Credit Impaired	Jumlah/ Total
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/Loans measured at amortized cost				
Bucket 1	62,079,716	1,071,132	31,044	63,181,892
Bucket 2	540,357	2,506	905,679	1,448,542
Bucket 3	--	426,448	2,744	429,192
Bucket 4	--	1,093,188	20,847	1,114,035
Bucket 5	--	--	1,065,730	1,065,730
	62,620,073	2,593,274	2,026,044	67,239,391
Dikurangi/Less:				
Pendapatan bunga yang ditangguhkan/ Unearned interest income				(8,857)
Cadangan kerugian kredit/ Loss allowance	(192,734)	(102,556)	(509,510)	(804,800)
Nilai tercatat/Carrying amount				66,425,734

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)
 Untuk Tahun-tahun yang Berakhir
 Pada Tanggal 31 Desember 2025 dan 2024
 (Disajikan dalam Jutaan Rupiah,
 Kecuali Dinyatakan Lain)

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)
 For the Years Ended
 December 31, 2025 and 2024
 (Expressed in Million Rupiah,
 Unless Otherwise Stated)

	31 Desember/December 31, 2024			
	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan Nilai/ Lifetime ECL not Credit-Impaired	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai/ Lifetime ECL-Credit Impaired		Jumlah/ Total
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/ <i>Loans measured at amortized cost</i>				
<i>Bucket 1</i>	59,790,166	1,146,033	57,069	60,993,268
<i>Bucket 2</i>	437,953	20,309	858,126	1,316,388
<i>Bucket 3</i>	--	336,846	1,908	338,754
<i>Bucket 4</i>	--	937,879	5,467	943,346
<i>Bucket 5</i>	--	6,512	1,056,384	1,062,896
	60,228,119	2,447,579	1,978,954	64,654,652
Dikurangi/Less:				
Pendapatan bunga yang ditangguhkan/ <i>Unearned interest income</i>				(9,371)
Cadangan kerugian kredit/ <i>Loss allowance</i>	(187,886)	(95,291)	(381,700)	(664,877)
Nilai tercatat/<i>Carrying amount</i>				63,980,404

**Analisis risiko kredit berdasarkan
external rating grades:**

**Credit risk analysis based on external
rating grades:**

	31 Desember/December 31, 2025			
	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan nilai / Lifetime ECL not Credit-Impaired	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai / Lifetime ECL-Credit Impaired		Jumlah/ Total
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/ <i>Loans at measured amortized cost</i>				
Kolektibilitas/ <i>Collectibility 1</i>	57,732,115	601,233	1,658	58,335,006
Kolektibilitas/ <i>Collectibility 2</i>	4,887,958	1,992,041	915,658	7,795,657
Kolektibilitas/ <i>Collectibility 3</i>	--	--	86,800	86,800
Kolektibilitas/ <i>Collectibility 4</i>	--	--	134,293	134,293
Kolektibilitas/ <i>Collectibility 5</i>	--	--	887,635	887,635
	62,620,073	2,593,274	2,026,044	67,239,391
Dikurangi/Less :				
Pendapatan bunga yang ditangguhkan/ <i>Unearned interest income</i>				(8,857)
Cadangan kerugian kredit/ <i>Loss allowance</i>	(192,734)	(102,556)	(509,510)	(804,800)
Nilai tercatat/<i>Carrying amount</i>				66,425,734

	31 Desember/December 31, 2024			
	Kerugian Kredit Sepanjang Umurnya Tidak Mengalami Penurunan nilai / Lifetime ECL not Credit-Impaired	Kerugian Kredit Sepanjang Umurnya Mengalami Penurunan Nilai / Lifetime ECL-Credit Impaired		Jumlah/ Total
Kredit yang diberikan yang diukur pada biaya perolehan yang diamortisasi/ <i>Loans at measured amortized cost</i>				
Kolektibilitas/ <i>Collectibility</i> 1	54,182,692	621,955	32,276	54,836,923
Kolektibilitas/ <i>Collectibility</i> 2	6,045,427	1,812,543	870,202	8,728,172
Kolektibilitas/ <i>Collectibility</i> 3	--	6,569	62,589	69,158
Kolektibilitas/ <i>Collectibility</i> 4	--	6,512	112,459	118,971
Kolektibilitas/ <i>Collectibility</i> 5	--	--	901,428	901,428
	60,228,119	2,447,579	1,978,954	64,654,652
Dikurangi/ <i>Less</i> : Pendapatan bunga yang ditangguhkan/ <i>Unearned interest income</i>				(9,371)
Cadangan kerugian kredit/ <i>Loss allowance</i>	(187,886)	(95,291)	(381,700)	(664,877)
Nilai tercatat/ <i>Carrying amount</i>				63,980,404

50. Standar Akuntansi dan Interpretasi Standar Akuntansi yang Telah Disahkan, tetapi Belum Berlaku Efektif

Amendemen, revisi dan penyesuaian tahunan atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2026, dengan penerapan dini diperkenankan yaitu:

- Amendemen PSAK 109: Instrumen Keuangan dan PSAK 107: Instrumen Keuangan: Pengungkapan tentang Klasifikasi dan Pengukuran Instrumen Keuangan;
- Penyesuaian Tahunan PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; dan
- Revisi PSAK 338: Kombinasi Bisnis Entitas Sepengendali terkait ruang lingkup dan penerapan metode penyatuan kepemilikan.

Standar baru, revisi dan amandemen serta interpretasi atas standar yang berlaku efektif untuk periode yang dimulai pada atau setelah 1 Januari 2027, dengan penerapan dini diperkenankan yaitu:

- PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan;

50. Accounting Standard and Interpretation of Accounting Standard which Has Issued but Not Effective Yet

Amendments, revised and annual improvements to standards which are effective for periods beginning on or after January 1, 2026, with early adoption are as follows:

- *Amendments PSAK 109 and PSAK 107 regarding Classification and Measurement of Financial Instruments;*
- *Annual Improvements on PSAK 107, PSAK 109, PSAK 110, dan PSAK 207; and*
- *Revised PSAK 338: Business Combination of Entity Under Common Control regarding the scope and application of the method of pooling of interest.*

New and amendment of standards which are effective for periods beginning on or after January 1, 2027, with early adoption permitted, are as follows:

- *PSAK 118: Presentation and Disclosure in Financial Statements;*

PT BANK MEGA TBK
CATATAN ATAS LAPORAN KEUANGAN
(Lanjutan)

Untuk Tahun-tahun yang Berakhir
Pada Tanggal 31 Desember 2025 dan 2024
(Disajikan dalam Jutaan Rupiah,
Kecuali Dinyatakan Lain)

- PSAK 119 : Entitas Anak tanpa Akuntabilitas Publik: Pengungkapan;
- PSAK 401: Penyajian dan Pengungkapan dalam Laporan Keuangan Syariah;
- PSAK 403: Komponen Laporan Keuangan Entitas Syariah Yang Menerapkan SAK Indonesia Untuk Entitas Privat dan SAK Indonesia Untuk Entitas Mikro, Kecil, dan Menengah;
- PSAK 413: Penurunan Nilai; dan
- PSAK 414: Penurunan Nilai Aset Keuangan Syariah bagi Entitas yang Menerapkan SAK Indonesia untuk Entitas Privat (SAK EP).

Hingga tanggal laporan keuangan ini diotorisasi, Perusahaan masih melakukan evaluasi atas dampak potensial dari penerapan standar baru, amandemen standar dan interpretasi standar tersebut.

51. Penyelesaian Laporan Keuangan

Manajemen Bank bertanggung jawab atas penyusunan laporan keuangan ini, yang diselesaikan dan disetujui untuk diterbitkan oleh Direksi pada tanggal 6 Februari 2026.

PT BANK MEGA TBK
NOTES TO THE FINANCIAL STATEMENTS
(Continued)

*For the Years Ended
December 31, 2025 and 2024
(Expressed in Million Rupiah,
Unless Otherwise Stated)*

- *PSAK 119: Subsidiaries without Public Accountability: Disclosures;*
- *PSAK 401: Presentation and Disclosure in Sharia Financial Statements;*
- *PSAK 403: Components of Financial Reports of Sharia Entities That Apply Indonesian SAK for Private Entities and Indonesian SAK for Micro, Small, and Medium Entities*
- *PSAK 413: Impairment; and*
- *PSAK 414: Impairment of Sharia Financial Assets for Entities Implementing Indonesian SAK for Private Entities (SAK EP).*

Until the date of the financial statements is authorized, the Group is still evaluating the potential impact of the adoption of new standards, amendments to standards and interpretations of these standards.

51. Completion of Financial Statements

The management of the Bank is responsible for the preparation of these financial statements, which were completed and authorized by the Board of Directors for issue on February 6, 2026.

2025

Annual Report

Strengthening Capabilities,
Accelerating Growth



BANKMEGA

PT BANK MEGA Tbk
Menara Bank Mega
Jl. Kapten P. Tendean No. 12 - 14A
Jakarta 12790