



Optimistic Amidst Challenges to **Achieve Growth**

Optimis Menghadapi Tantangan, Menciptakan Pertumbuhan

Latar Belakang

Background



Optimis Menghadapi Tantangan, Menciptakan Pertumbuhan

Optimistic Amidst Challenges To Achieve Growth

Di tengah dinamika industri perbankan dan kondisi ekonomi yang terus berkembang, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk atau “Bank Banten” terus membuktikan komitmennya untuk terus melesat dan melangkah maju. Dengan semangat optimisme, Bank Banten mampu menjaga pertumbuhan yang berkelanjutan, memberikan nilai tambah bagi pemangku kepentingan, serta mendukung penguatan perekonomian daerah dan nasional.

Kinerja dan Tata Kelola PT Bank Pembangunan Daerah Banten (Perseroda) Tbk atau “Bank Banten” terus menunjukkan tren positif. Kinerja Keuangan dari sisi Total Aset, Kredit Yang Diberikan, Dana Pihak Ketiga, Rasio Kewajiban Penyediaan Modal Minimum (KPMM) serta Laba bersih terus dijaga pada angka dan tren yang positif. Selama periode tahun 2025, Bank Banten pun tidak pernah mengalami permasalahan likuiditas.

Amidst the evolving dynamics of the banking industry and economic landscape, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (“Bank Banten”) remains steadfast in its commitment to growing and moving forward. With the spirit of optimism, Bank Banten is able to maintain sustainable growth, deliver added value to stakeholders, and support the strengthening of both the regional and national economies.

Bank Banten’s performance and governance continued to demonstrate positive performance. Its financial performance, including Total Assets, Loans, Third Party Funds, Capital Adequacy Ratio (CAR), and Net Profit, has consistently maintained a positive trend. Throughout 2025, Bank Banten did not experience any liquidity issues.

Latar Belakang

Background

Selain kinerja positif dari sisi Bisnis, Bank Banten pun terus memperkuat aspek Tata Kelola. Setelah menyelesaikan dengan baik seluruh tahapan teknis di bulan November 2025, Otoritas Jasa Keuangan (OJK) sebagai regulator perbankan mendukung penuh seluruh proses Kelompok Usaha Bank (KUB) antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) dengan menerbitkan Surat Penegasan Persetujuan Efektif Struktur KUB pada tanggal 15 Desember 2025. Hal ini selaras dengan amanat Peraturan Otoritas Jasa Keuangan (POJK) No. 12/POJK.03/2020 Tentang Konsolidasi Bank Umum.

Sejalan dengan tantangan yang ada di sepanjang tahun 2025, Bank Banten senantiasa memperkuat kapabilitasnya melalui penguatan tata kelola, pengembangan sumber daya manusia, pengoptimalan teknologi informasi, serta mendorong transformasi digital untuk memperluas layanan. Inisiatif strategis seperti mobile banking dan optimalisasi jaringan 20 Kantor Cabang, 18 Kantor Cabang Pembantu, dan 122 ATM menjadi fokus utama Bank Banten. Bank Banten meyakini, strategi yang dijalankan dapat membawa Perusahaan memiliki daya saing, sehingga siap menghadapi tantangan dan menciptakan pertumbuhan gemilang.

Pencapaian yang telah diraih, merupakan tonggak penting dalam penguatan fundamental Bank Banten, sebagai Bank Pembangunan Daerah Provinsi Banten. Tingkat kepercayaan Stakeholder meningkat tajam, yang dipicu oleh semakin cemerlangnya Kinerja Keuangan Bank Banten. Bank Banten adalah ciri dan identitas yang terus melekat dan tidak dapat dipisahkan dari denyut nadi seluruh masyarakat Banten.

Partisipasi aktif dari seluruh komponen masyarakat dan Pemerintah Daerah se-Provinsi Banten untuk menggunakan seluruh produk dan jasa layanan Bank Banten akan memaksimalkan pendapatan daerah dan meningkatkan kesejahteraan masyarakat serta mendukung target Bank Banten menjadi 5 (lima) Besar Bank Pembangunan Daerah Terbaik di seluruh Indonesia dalam waktu dekat.

Kalau bukan kita, siapa lagi. Kalau bukan sekarang, kapan lagi. Bank Banten siap MELESAT untuk menjadi yang terbaik.

In addition to this positive financial performance, Bank Banten has further strengthened its good corporate governance. Following the successful completion of all technical requirements in November 2025, the Financial Services Authority (OJK), as the banking regulator, concluded the Bank Business Group (KUB) process between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by the issuance of a Letter of Confirmation of Effective Approval of the KUB Structure on December 15, 2025. This is in line with the mandate of the Financial Services Authority Regulation (POJK) No. 12/POJK.03/2020 concerning Commercial Bank Consolidation.

In line with the challenges of 2025, Bank Banten continues to strengthen its capabilities by strengthening governance, developing human resources, optimizing information technology, and accelerating digital transformation to broaden its service reach. Strategic initiatives, such as the development of mobile banking and the optimization of a network comprising 20 branch offices, 18 sub-branch offices, and 122 ATMs, remain to be Bank Banten's primary focus. Bank Banten believes that these strategies will encourage the Company's competitiveness, enabling it to navigate challenges and achieve remarkable growth.

These accomplishments mark a significant milestone in solidifying Bank Banten's position as the Regional Development Bank of Banten Province. Stakeholder confidence has increased substantially, fueled by the Bank's impressive financial performance. Bank Banten is a characteristic and identity that remains inextricably linked to the pulse of the entire Banten community.

The active participation of the entire Banten community and Regional Government in utilizing Bank Banten's products and services will help maximize regional revenue and improve community welfare, and support Bank Banten's target of being among the Top 5 (five) Regional Development Banks in Indonesia in the near future.

If not us, then who? If not now, then when? Bank Banten is ready to SOAR and become the very best.

Peresmian Kantor Pusat

"GRHA BANK BANTEN"

Inauguration of the "Grha Bank Banten" Head Office

Gedung Kantor Pusat "Grha Bank Banten" yang berlokasi di Jl. Veteran No. 04, Cipare Kota Serang, diresmikan oleh Bapak Gubernur Banten pada tanggal 29 Juli 2025 atau bertepatan dengan HUT ke-9 Bank Banten.

Selain sebagai simbol dukungan dan kemandirian, Kantor Pusat Bank Banten juga merupakan manifestasi dari Identitas, semangat peningkatan Produktivitas untuk menciptakan hasil karya dengan kinerja Berkualitas.

The Head Office Building "Grha Bank Banten," located at Jl. Veteran No. 04, Cipare, Serang City, was inaugurated by the Governor of Banten on July 29, 2025, coinciding with Bank Banten's 9th Anniversary.

In addition to serving as a symbol of support and independence, the Head Office of Bank Banten also represents a manifestation of identity and the spirit of enhanced productivity in delivering quality performance and achievements.





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LAPORAN KEUANGAN

Financial Report



01



Kilas Kinerja

Performance Flashback

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk



Ikhtisar Keuangan

Financial Highlights

dalam juta Rupiah / in million rupiah

Uraian / Description	2025	2024	2023	2022	2021	YoY (%) 2025
Data Keuangan / Financial Data						
Neraca / Balance Sheet						
Total Aset / Total Assets	10.001.448	7.551.114	6.800.821	7.223.058	8.849.611	32,49%
Kredit yang diberikan – Kotor / Total Loans-Gross	5.069.373	3.851.281	3.700.111	3.698.388	3.084.003	31,63%
Total Liabilitas / Total Liabilities	8.101.291	5.847.417	5.131.757	5.581.282	6.958.464	38,60%
Dana Pihak Ketiga / Third Party Funds	6.420.315	4.855.841	3.738.315	4.165.021	4.639.454	32,22%
Total Ekuitas / Total Equity	1.900.157	1.703.697	1.669.064	1.641.776	1.891.147	11,53%
Jumlah Investasi pada Entitas Lain / Total Investment in Other Entities	-	-	-	-	-	-
Labarugi / Profit or Loss						
Pendapatan Bunga / Interest Income	570.495	491.804	449.941	454.938	308.590	16,02%
Beban Bunga / Interest Expense	(371.804)	(302.443)	(246.946)	(288.940)	(241.571)	22,93%
Pendapatan Bunga Bersih / Net Interest Income	198.691	189.361	205.814	156.303	58.868	4,98%
Pendapatan Operasional Lainnya / Other Operating Income	314.878	515.953	78.743	91.278	41.846	(38,93%)
Beban Operasional Lainnya / Other Operating Expenses	454.043	609.161	252.639	562.844	313.276	(25,46%)
Labarugi Operasional / Operating Profit	59.526	96.153	29.099	(305.568)	(204.411)	(38,09%)
Labarugi (Rugi) Sebelum Pajak / Profit (Loss) Before Tax	56.473	74.998	50.535	(284.640)	(204.268)	(24,70%)
Labarugi Bersih / Net Profit	52.523	39.330	26.591	(239.287)	(265.176)	33,54%
Labarugi Komprehensif / Comprehensive Profit	51.646	32.850	27.290	(248.659)	(263.917)	57,21%
Labarugi (Rugi) per Saham / Profit per Share (Loss)	1.01	0,76	0,51	(4,61)	(5,11)	35,01%
Jumlah Saham yang Beredar / Total Outstanding Shares	51.870,43	51.870,43	51.870,43	51.870,43	51.870,43	0,00%

(%)

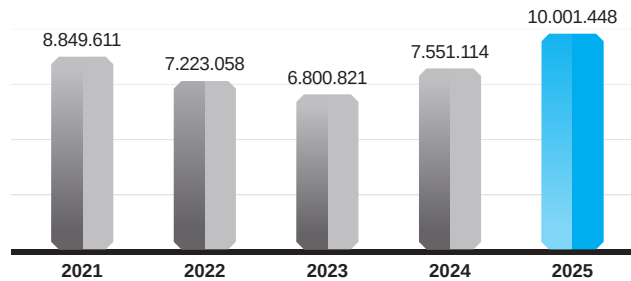
Uraian / Description	2025	2024	2023	2022	2021
Rasio Keuangan / Financial Ratios					
ROA	0,64	1,02	0,72	(3,46)	(2,94)
ROE	3,97	3,16	2,14	(17,22)	(21,56)
Kredit yang Diberikan terhadap Total Dana Pihak Ketiga / Total Loans to Third Party Funds	76,24	79,31	98,98	88,87	66,47
KPMM-Dengan Memperhitungkan Risiko Kredit, Risiko Operasional, dan Risiko Pasar / CAR-by Calculating Credit Risk, Operational Risk, and Market Risk	36,73	42,99	44,72	43,38	41,68
Rasio Kredit Bermasalah – Gross / Gross – Non-Performing Loans	4,67	7,53	9,36	9,45	14,09
Rasio Kredit Bermasalah – Nett / Net – Non-Performing Loans	1,89	1,98	1,09	1,39	4,27
Marjin Pendapatan Bunga Bersih / Net Interest Income Margin	2,99	3,51	4,05	2,68	1,28
Biaya Operasional terhadap Pendapatan Operasional / Operating Expense to Operating Income	93,28	90,46	95,15	155,94	158,33
Liabilitas terhadap Ekuitas / Liabilities to Equity	426,31	343,22	307,46	339,95	3.679,49
Liabilitas terhadap Jumlah Aset / Liabilities to Total Assets	81,00	77,44	75,46	77,27	78,63

Grafik Ikhtisar Keuangan

Chart of Financial Highlights

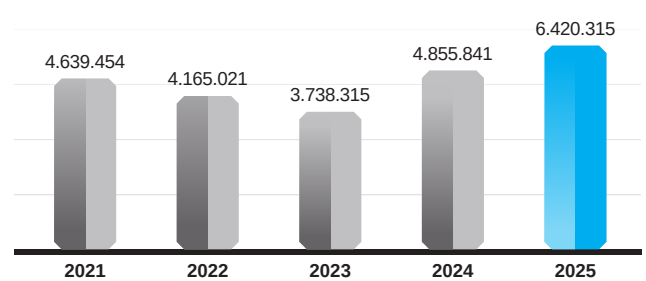
Total Aset
Total Assets

dalam juta Rupiah
in million rupiah



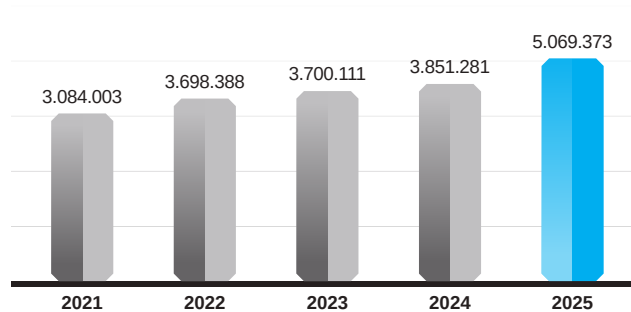
Dana Pihak Ketiga
Third Party Funds

dalam juta Rupiah
in million rupiah



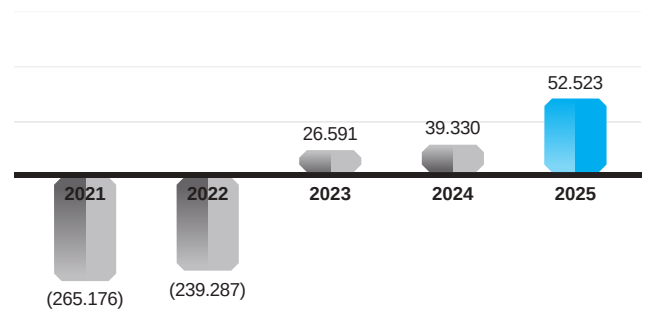
Kredit yang diberikan
Total Loans

dalam juta Rupiah
in million rupiah



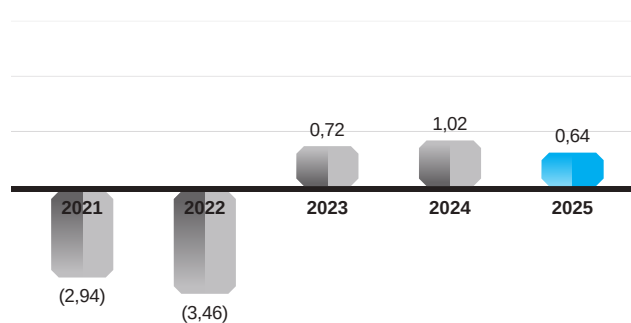
Laba Bersih
Net Profit

dalam juta Rupiah
in million rupiah



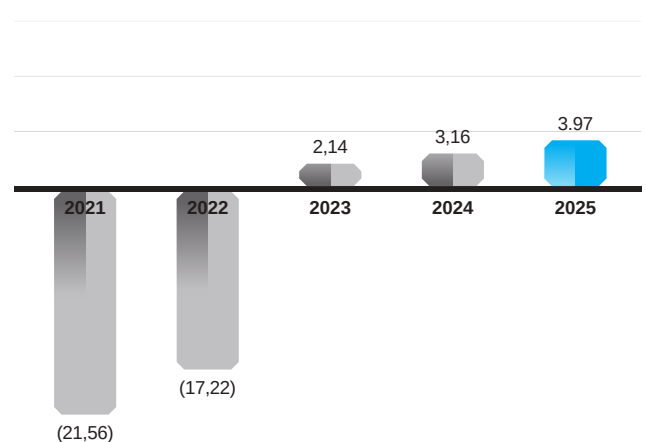
ROA (Return on Asset)
Return on Asset

(%)



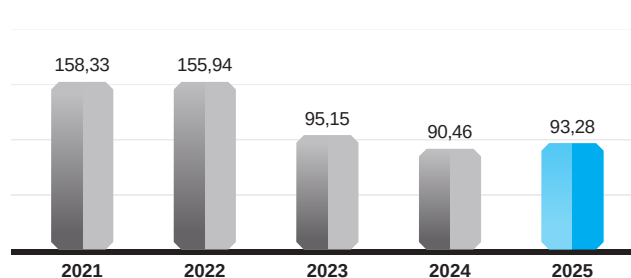
ROE (Return on Equity)
Return on Equity

(%)



Biaya Operasional terhadap Pendapatan Operasional
Operating Expense to Operating Income

(%)

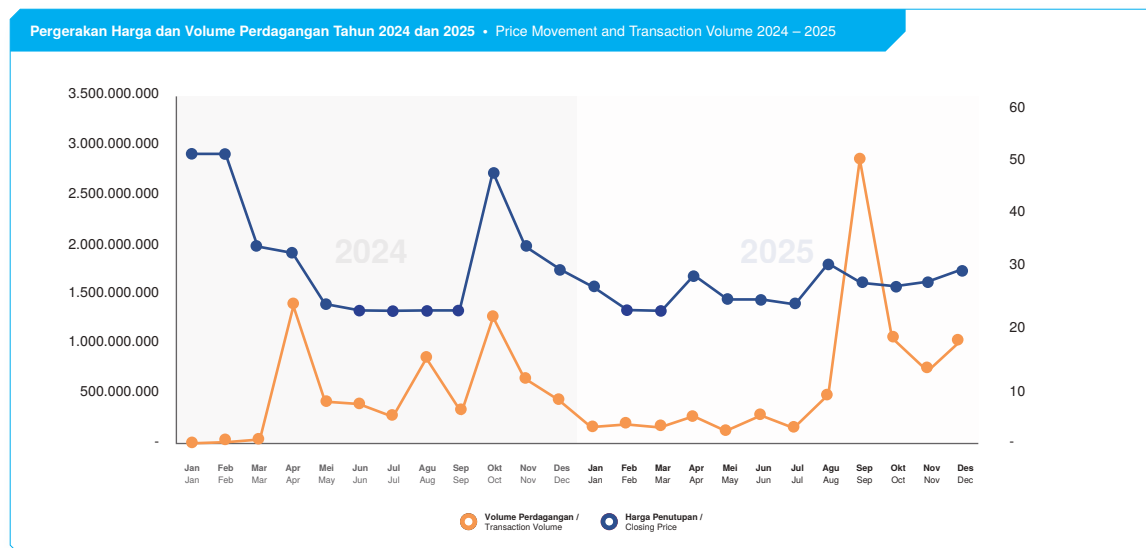


Ikhtisar Saham

Share Highlights

GRAFIK PERGERAKAN HARGA SAHAM DAN VOLUME PERDAGANGAN 2024 DAN 2025

CHART OF SHARE PRICE MOVEMENT AND TRANSACTION VOLUME 2024 AND 2025



Ikhtisar Saham

Share Highlights

PERGERAKAN HARGA SAHAM 2024 - 2025

SHARE PRICE MOVEMENT 2024 - 2025

2025					
Pasar Reguler / Regular Market					
Periode / Period	Tertinggi / Highest	Terendah / Lowest	Penutupan / Closing	Volume	Nilai (Rp) / Value (Rp)
Q1	33	22	23	537.007.100	14.878.028.700
Q2	32	21	25	688.004.100	18.346.336.500
Q3	35	23	28	3.582.858.800	100.852.879.800
Q4	35	25	30	2.849.433.100	82.994.723.500
TOTAL				7.657.303.100	217.071.968.500

2024					
Pasar Reguler / Regular Market					
Periode / Period	Tertinggi / Highest	Terendah / Lowest	Penutupan / Closing	Volume	Nilai (Rp) / Value (Rp)
Q1	50	34	34	72.185.800	3.326.878.100
Q2	38	19	23	2.234.609.500	57.599.794.500
Q3	27	20	23	1.487.623.400	33.985.895.500
Q4	47	22	30	2.365.854.300	80.671.954.600
TOTAL				6.160.273.000	175.584.522.700

KINERJA PERGERAKAN SAHAM BANK BANTEN TAHUN 2025 – 2024

BANK BANTEN SHARE PERFORMANCE IN 2025 – 2024

Periode / Period	Pasar Reguler / Regular Market						Jumlah Saham yang Tercatat / Total Outstanding Shares	Kapitalisasi Pasar / Market Capitalization
	Tertinggi / Highest	Terendah / Lowest	Penutupan / Closing	Volume	Nilai / Value	Frekuensi / Frequency		
2025								
Januari / January	33	27	27	162.197.300	5.550.030.700	4.194	51.351.733.883	1.386.496.814.841
Februari / February	30	23	23	201.029.800	5.296.577.700	3.921	51.351.733.883	1.181.089.879.309
Maret / March	25	22	23	173.780.000	4.031.420.300	3.004	51.351.733.883	1.181.089.879.309
April	30	21	29	269.072.400	6.825.239.300	4.214	51.351.733.883	1.489.200.282.607
Mei / May	29	25	25	134.923.900	3.512.599.800	3.258	51.351.733.883	1.283.793.347.075
Juni / June	32	25	25	284.007.800	8.008.497.400	4.933	51.351.733.883	1.283.793.347.075
Juli / July	26	23	24	158.797.200	3.883.277.500	3.959	51.351.733.883	1.232.441.613.192
Agustus / August	35	23	31	491.218.700	14.088.276.100	8.141	51.351.733.883	1.591.903.750.373
September	34	25	28	2.932.842.900	82.881.326.200	36.636	51.351.733.883	1.437.848.548.724
Oktober / October	30	25	27	1.056.804.300	29.400.429.800	22.045	51.351.733.883	1.386.496.814.841
November	31	26	28	747.935.900	21.502.622.500	11.153	51.351.733.883	1.437.848.548.724
Desember / December	35	27	30	1.044.693.900	32.091.671.200	13.366	51.351.733.883	1.540.552.016.490
2024								
Januari / January	50	50	50	3.724.300	186.215.000	975	51.351.733.883	2.567.586.694.150
Februari / February	50	50	50	23.270.000	1.163.500.000	1025	51.351.733.883	2.567.586.694.150
Maret / March	50	34	34	45.191.500	1.977.163.100	1510	51.351.733.883	2.567.586.694.150
April	38	20	33	1.426.015.600	37.628.769.700	10556	51.351.733.883	2.567.586.694.150
Mei / May	34	22	24	412.037.200	11.178.701.000	6099	51.351.733.883	2.567.586.694.150
Juni / June	25	19	23	396.556.700	8.792.323.800	4517	51.351.733.883	2.567.586.694.150
Juli / July	26	22	23	281.088.500	6.753.970.000	5431	51.351.733.883	2.567.586.694.150
Agustus / August	25	20	23	869.221.300	18.774.170.900	6545	51.351.733.883	2.567.586.694.150
September	27	22	23	337.313.600	8.457.754.600	5409	51.351.733.883	2.567.586.694.150
Oktober / October	47	22	47	1.286.856.500	43.109.201.100	18024	51.351.733.883	2.567.586.694.150
November	47	33	34	649.497.500	23.974.514.700	15.928	51.351.733.883	2.567.586.694.150
Desember / December	35	29	30	429.500.300	13.588.238.800	4744	51.351.733.883	2.567.586.694.150

Aksi Korporasi

Corporate Action

“

Di bulan Desember 2025, Bank Banten berhasil menyelesaikan proses Kelompok Usaha Bank (KUB) antara Bank Banten dan Bank Jatim.

In December 2025, Bank Banten successfully completed the Bank Business Group (KUB) process between Bank Banten and Bank Jatim.

”

Setelah menyelesaikan dengan baik seluruh tahapan teknis di bulan November 2025, Otoritas Jasa Keuangan (OJK) sebagai regulator perbankan menyampaikan selesainya proses Kelompok Usaha Bank (KUB) antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) dengan menerbitkan Surat Penegasan Persetujuan Efektif Struktur KUB pada tanggal 15 Desember 2025. Dengan demikian Bank Banten telah menuntaskan seluruh proses teknis dan administrasi serta secara resmi masuk dalam Struktur KUB dengan Bank Jatim dalam rangka memenuhi ketentuan Modal Inti Minimum Rp3 triliun, sebagaimana diatur dalam Peraturan OJK No.12/POJK.03/2020 tentang Konsolidasi Bank Umum.

Sinergi dalam KUB akan memberikan dampak positif yang langsung terasa pada ketahanan permodalan dan likuiditas, sekaligus meningkatkan kepercayaan pasar dan pemangku kepentingan. Melalui dukungan keberagaman produk dan layanan serta ekosistem bisnis Bank Jatim serta BPD-BPD lainnya dalam kelompok KUB akan membuka integrasi dan kerjasama antar bank BPD untuk saling mendukung, memperkuat dan membantu menghadirkan peluang pengembangan produk dan aktivitas baru, termasuk optimalisasi layanan transaksi, pengembangan pembiayaan kepada sektor unggulan Pemerintah Daerah, pengembangan infrastruktur produk digital yang dapat dimanfaatkan untuk kepentingan Pemerintah Daerah dan instansi terkait, yang secara keseluruhan mendorong penambahan keberagaman produk yang akan ditawarkan, pengembangan produk dan layanan yang lebih baik, peningkatan kinerja Bank di masa mendatang, penawaran kualitas layanan dan standarisasi proses dengan lebih baik.

Having successfully completed all technical stages in November 2025, the Financial Services Authority (OJK), as the banking regulator, announced the completion of the Bank Business Group (Kelompok Usaha Bank/KUB) process between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by issuing the Letter of Confirmation of Effective Approval of the KUB Structure on December 15, 2025. Accordingly, Bank Banten has completed all technical and administrative processes and has officially been incorporated into the KUB Structure with Bank Jatim, in fulfillment of the Minimum Core Capital requirement of Rp3 trillion, as stipulated under OJK Regulation No. 12/POJK.03/2020 on Commercial Bank Consolidation.

The synergy within the KUB will deliver immediate and tangible positive impacts on capital and liquidity resilience, while simultaneously enhancing market confidence and stakeholder trust. Through the support of the diverse range of products and services and the business ecosystem of Bank Jatim and other Regional Development Banks (BPDs) within the KUB group, integration and inter-bank cooperation among BPDs will be established to mutually support, strengthen, and assist in presenting opportunities for the development of new products and activities. These include the optimization of transaction services, the development of financing for priority sectors of Regional Governments, the development of digital product infrastructure that can be utilized for the benefit of Regional Governments and related agencies, all of which collectively drive the expansion of product diversity to be offered, the development of improved products and services, enhanced Bank performance in the years ahead, and the delivery of higher quality services and better process standardization.

Tidak Ada Penghentian Sementara Perdagangan Saham dan/atau Penghapusan Pencatatan Saham

There were no suspension and/or delisting of shares

Hingga 31 Desember 2025, Perseroan tidak menghadapi atau tidak dikenakan sanksi berupa penghentian sementara (suspension) dalam perdagangan saham maupun penghapusan pencatatan saham (delisting).

As of December 31, 2025, the Company did not face or be subject to sanctions in the form of a temporary suspension of stock trading or delisting of shares.



Peristiwa Penting

Significant Events


18
Maret • March

Penandatanganan Perjanjian Kerja Sama (PKS) terkait pemanfaatan produk, jasa, dan layanan perbankan dengan RSUD Balaraja, Kabupaten Tangerang.

Signing of a Cooperation Agreement (PKS) regarding the use of banking products and services with Balaraja Regional Hospital, Tangerang Regency.

Kab. Tangerang / Tangerang Regency


20
Mei • May

Penandatanganan Perjanjian Kerjasama (PKS) terkait Surat Perintah Pencairan Dana (SP2D) dalam bentuk Online melalui Sistem Informasi Pemerintahan Daerah Republik Indonesia (SIPD RI).

Signing of the Cooperation Agreement (PKS) regarding the Online Fund Disbursement Order (SP2D) through the Regional Government Information System of the Republic of Indonesia (SIPD RI)



Jakarta / Jakarta


29
Juli • July

Perayaan HUT ke-9 sekaligus Peresmian Gedung Kantor Pusat "Grha Bank Banten".

Celebration of the 9th Anniversary and Inauguration of the "Grha Bank Banten" Head Office Building.

Serang / Serang



Peristiwa Penting

Significant Events

11
Agustus • August

Penandatanganan Perjanjian Kerjasama (PKS) dengan Pemerintah Kabupaten Pandeglang terkait penyaluran gaji bagi Pegawai Pemerintah PPPK .

Signing of a Cooperation Agreement (PKS) with the Pandeglang Regency Government regarding salary distribution for PPPK Government Employees.



Pandeglang / Pandeglang


15
September • September

Penandatanganan Perjanjian Kerjasama (PKS) dengan Pemerintah Kabupaten Serang terkait layanan pembayaran gaji dan tunjangan Pegawai Pemerintah dengan Perjanjian Kerja (PPPK).

Signing of a Cooperation Agreement (PKS) with the Serang Regency Government regarding salary and allowance payments for Government Employees with Employment Contracts (PPPK).

Serang / Serang


13
Oktober • October

Penandatanganan Nota Kesepahaman (PKS/MoU) dengan Universitas Sultan Ageng Tirtayasa (UNTIRTA).

Signing of a Memorandum of Understanding (MoU) with Sultan Ageng Tirtayasa University (UNTIRTA).



Serang / Serang

Peristiwa Penting

Significant Events


16
Oktober • October

Penandatanganan Perjanjian Kerjasama PKS dengan PT Agrobisnis Banten Mandiri (Perseroda).

Signing of the Cooperation Agreement between PKS and PT Agrobisnis Banten Mandiri (Perseroda).

Serang / Serang


31 Oktober - 01 November

October, 31- November, 01

Kolaborasi Edukasi-Literasi Keuangan dengan OJK "FinExpo".

Financial Education and Literacy Collaboration with the Financial Services Authority (OJK) "FinExpo".



Cilegon / Cilegon

30
November • November

MoU dengan PWI Provinsi Banten.

MoU with the Banten Province PWI.

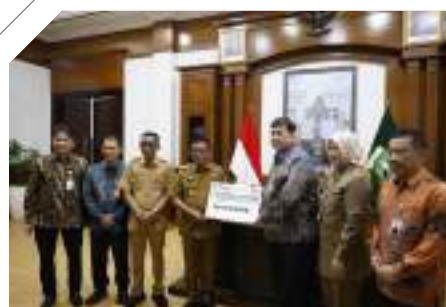


Serang / Serang


8
Desember • December

Penyerahan Bantuan kepada Korban Bencana Sumatera.

Distribution of Aid to Sumatera Disaster Victims.



Serang / Serang

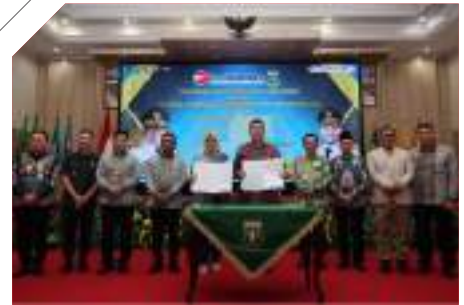
Peristiwa Penting

Significant Events

18
Desember • December

PKS dengan Pemprov Banten, Kabupaten Lebak, dan Kota Serang terkait Pengelolaan RKUD.

PKS with the Banten Provincial Government, Lebak Regency, and Serang City regarding the Management of the RKUD.


Serang / Serang
24
Desember • December

Penandatanganan Perjanjian Kerjasama (PKS) dengan Pemerintah Kabupaten Pandeglang tentang Pengelolaan RKUD di Bank Banten.

Signing of a Cooperation Agreement (PKS) with the Pandeglang Regency regarding the Management of RKUD at Bank Banten.


Pandeglang / Pandeglang

31
Desember • December

PKS dengan RSUD Pakuhaji Kabupaten Tangerang tentang pemanfaatan produk, jasa, dan layanan perbankan.

PKS and Pakuhaji Regional Hospital, Tangerang Regency, regarding the utilization of banking products, services, and services.


Serang / Serang

Sambutan Gubernur

Governor's Remarks



Sambutan Gubernur Governor's Remarks

“

Bank Banten harus menjadi *Regional Champion* yang ada di hati seluruh masyarakat. Sebuah Bank yang tidak hanya melayani, tapi juga membangun. Kalau Bank Banten kuat, maka pertumbuhan ekonomi Banten akan semakin besar. Bank Banten tidak hanya sebagai simbol daerah, tetapi juga instrumen strategis dalam membangun pertumbuhan ekonomi yang berkesinambungan, adil, dan berkualitas.

Bank Banten must become a regional champion that holds a place in the hearts of all members of society. A Bank that does not merely serve, but also builds. If Bank Banten is strong, the economic growth of Banten will be all the greater. Bank Banten is not only a symbol of the region, but also a strategic instrument in building economic growth that is sustainable, equitable, and of high quality.

”

Andra Soni, S.M., M.AP

Gubernur Banten
Governor of Banten

Sertifikasi dan Penghargaan

Awards and Certifications



Ekbispar Award 2025 Kategori Inovasi Layanan Digital.
2025 Ekbispar Award for the Digital Service Innovation Category.



Best Business Transformation Achievement 2025 dari Tangerang Pos.

Best Business Transformation Achievement 2025 from Tangerang Pos.



Infobank kategori: / Infobank, for the category:

1. The Best Mobile Banking Bank Umum Konvensional 2025 – KBMI 1. / The Best Mobile Banking for Conventional Commercial Banks 2025 – KBMI 1.
2. 3rd Best Bank Umum Konvensional 2025 – KBMI 1. / 3rd Best Conventional Commercial Bank 2025 – KBMI 1.

Penghargaan dari Radar Banten dalam Kegiatan Radar Banten Awards “Anugerah Corporate Social Responsibility Tahun 2025”.

Award from Radar Banten in the Radar Banten Awards Event: "2025 Corporate Social Responsibility Award"

Sertifikasi dan Penghargaan

Awards and Certifications



BPD Paling Inovatif Tahun 2025 dari Media Kabar Banten.
Most Innovative Regional Development Bank (BPD) in 2025 from Banten News Media.



Penghargaan Pendorong Keterbukaan Informasi Publik dari Komisi Informasi Provinsi Banten.
Award for Driving Public Information Disclosure from the Banten Provincial Information Commission.



Jasa Keuangan Perbankan - Bank Daerah terpopuler 2025 dari Disway Award 2025.
Banking Financial Services - Most Popular Regional Bank 2025 from Disway Award 2025.



Perusahaan BUMD Terbaik dalam Bidang Pemberdayaan Masyarakat dan Pembangunan Ekonomi Daerah dari Forum Pimpinan Redaksi Multimedia Indonesia.
Best BUMD Company in the Field of Community Empowerment and Regional Economic Development from the Multimedia Indonesia Editor-in-Chief Forum.



02



Laporan Manajemen

Management Report

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk





Dr. RINA DEWIYANTI SE, M.SI

Komisaris
Commissioner

**Brigjen. Pol. (Purn.)
Prof. Dr. HOIRUDDIN HASIBUAN, S.H., M.Hum.**

Komisaris Utama Independen
Independent President Commissioner

DEDEN RIKI HAYATUL FIRMAN

Komisaris Independen
Independent Commissioner


EKO VIRGIANTO

Direktur Kepatuhan
Compliance Director

BAMBANG WIDYATMOKO

Direktur Bisnis
Director of Business

MUHAMMAD BUSTHAMI

Direktur Utama
President Director

RODI JUDO DAHONO

Direktur Operasional
Director of Operations

LAPORAN DEWAN KOMISARIS

Board of Commissioners Report



**Brigjen. Pol.
(Purn.)
Prof. Dr. Hoiruddin
Hasibuan, S.H.,
M.Hum.**

Komisaris Utama Independen
Independent President
Commissioner

“

Di Tahun 2025 yang luar biasa ini, kami menyampaikan terima kasih kepada Bapak Gubernur Banten selaku Pemegang Saham Pengendali, atas dukungan kepada Bank Banten dalam pengelolaan RKUD Provinsi dan Kota/Kabupaten se-Banten, terbentuknya Kelompok Usaha Bank (KUB) dengan Bank Jatim, tersedianya Fasilitas Gedung Kantor Pusat Baru “Grha Bank Banten” serta dukungan lainnya.

In this extraordinary year of 2025, we would like to express our gratitude to the Governor of Banten as the Controlling Shareholder, for his support to Bank Banten in managing Regional General Cash Accounts (RKUD) of the Province and Cities/Regencies throughout Banten, the formation of the Bank Business Group (KUB) with Bank Jatim, the availability of the New Head Office Building Facilities “Grha Bank Banten,” and other support.

”

Laporan Dewan Komisaris

Board of Commissioners Report

Assalamualaikum Warahmatullahi Wabarakatuh,

Assalamualaikum Warahmatullahi Wabarakatuh,

PARA PEMEGANG SAHAM DAN PEMANGKU KEPENTINGAN YANG TERHORMAT,

Puji dan syukur kami panjatkan ke hadirat Allah SWT, Tuhan Yang Maha Esa, di tahun 2025 Bank Banten mampu menghadirkan kinerja bisnis dan operasional yang sangat baik. Bank Banten senantiasa meningkatkan perbaikan signifikan pada seluruh aspek bisnis, operasional, dan tata kelola termasuk indikator *self-assessment* Tingkat Kesehatan Bank (TKB). Langkah tersebut dilakukan untuk mewujudkan kinerja keberlanjutan di masa mendatang.

Di sepanjang tahun 2025, Dewan Komisaris telah melaksanakan fungsinya untuk menjalankan pengawasan terhadap kinerja yang dilakukan Direksi. Dewan Komisaris secara berkala memberikan saran dan nasihat kepada Direksi untuk terus memberikan kontribusi positif bagi pertumbuhan Bank Banten. Dewan Komisaris juga memastikan bahwa, operasional yang dijalankan Bank Banten telah sesuai dan patuh terhadap regulasi yang berlaku. Dewan Komisaris juga terus mendorong penguatan implementasi tata kelola perusahaan yang baik sebagai fondasi utama dalam mendukung pertumbuhan usaha yang berkelanjutan.

Melalui laporan ini, izinkan Dewan Komisaris untuk melaporkan aktivitas yang dilakukan serta menginformasikan atas kinerja Bank Banten di sepanjang tahun 2025 kepada para pemegang saham dan pemangku kepentingan. Sehingga diharapkan pemegang saham dan pemangku kepentingan dapat mengetahui perkembangan Bank Banten pada periode 1 Januari hingga 31 Desember 2025.

TO OUR ESTEEMED SHAREHOLDERS AND STAKEHOLDERS,

All praise to God Almighty, for enabling Bank Banten to close the year 2025 with a positive operational performance. Bank Banten consistently achieved significant improvements across all indicators of the Bank Soundness Level (TKB) self-assessment. These measures were undertaken to realize sustainable performance for Bank Banten in the years ahead.

Throughout the year 2025, the Board of Commissioners has carried out its function of overseeing the performance of the Board of Directors. The Board of Commissioners has periodically provided advice and counsel to the Board of Directors to continue making positive contributions to the growth of Bank Banten. The Board of Commissioners has also ensured that the operations of Bank Banten are in compliance with and adherence to applicable regulations. The Board of Commissioners has further continued to encourage the improvement of good corporate governance implementation as the primary foundation in supporting sustainable business growth.

Through this report, the Board of Commissioners would like to present its activities and to inform shareholders and stakeholders of Bank Banten's performance throughout 2025, allowing shareholders and stakeholders to apprise of the developments at Bank Banten for the period of January 1 through December 31, 2025.

TINJAUAN PEREKONOMIAN GLOBAL DAN NASIONAL

Dewan Komisaris melihat bahwa kondisi perekonomian global masih dalam keadaan yang penuh dengan ketidakpastian. Berdasarkan data dari International Monetary Fund (IMF), kondisi ekonomi global 2025 diproyeksikan melambat, dengan pertumbuhan diperkirakan sekitar 3,1%-3,3%. Kondisi ini disebabkan oleh adanya peningkatan proteksionisme, fragmentasi perdagangan, dan ketidakpastian kebijakan, terutama dari Amerika Serikat.

Namun, terjadi pertumbuhan perekonomian yang solid di kawasan Asia Tenggara. Dari data IMF, ekonomi di Malaysia tumbuh sebesar 5,1%, Filipina tumbuh sebesar 5,7% dan Singapura di angka 4,8-5,0%. Sedangkan, menurut data Badan Pusat Statistik (BPS), Ekonomi Indonesia pada triwulan IV-2025 terhadap triwulan IV-2024 tumbuh sebesar 5,39% (YoY). Pertumbuhan terjadi pada hampir seluruh sektor lapangan usaha dengan pertumbuhan tertinggi di sektor Transportasi dan Pergudangan sebesar 8,98%, dan Jasa Lainnya sebesar 8,71%.

Secara spasial, pertumbuhan perekonomian Indonesia dominan berasal dari wilayah Pulau Jawa dengan kontribusi sebesar 56,93%. Namun, pertumbuhan ekonomi secara merata juga terjadi di Pulau lainnya yaitu Pulau Sumatera sebesar 22,22%, Kalimantan sebesar 8,12%, Sulawesi sebesar 7,22%, Bali dan Nusa Tenggara sebesar 2,82%, serta Maluku dan Papua sebesar 2,69%.

Sedangkan, menurut Bank Indonesia, pertumbuhan ekonomi nasional diperkirakan tumbuh dalam kisaran 4,7-5,5%, dan akan meningkat menjadi 4,9-5,7% pada 2026 dan terus naik menjadi 5,1-5,9% pada 2027. Stabilitas harga tetap terjaga dengan inflasi terkendali pada kisaran $2,5 \pm 1\%$ pada 2026 dan 2027. BI juga telah menetapkan memutuskan untuk mempertahankan BI-Rate sebesar 4,75%, suku bunga *Deposit Facility* sebesar 3,75%, dan suku bunga *Lending Facility* sebesar 5,50%.

PENILAIAN ATAS KINERJA DIREKSI

Dewan Komisaris menilai bahwa kontribusi Direksi di tahun 2025 mampu hadirkan pertumbuhan dan keberlanjutan bagi Bank Banten. Dewan Komisaris melakukan penilaian terhadap kinerja Direksi dengan menggunakan *Key Performance Indicator* (KPI) yang terukur, meliputi

GLOBAL AND NATIONAL ECONOMIC OVERVIEW

The Board of Commissioners observes that global economic conditions remain fraught with uncertainty. Based on data from the International Monetary Fund (IMF), the global economy in 2025 was projected to slow, with growth estimated at approximately 3.1%–3.3%. This condition is attributed to rising protectionism, trade fragmentation, and policy uncertainty, particularly emanating from the United States.

Nevertheless, solid economic growth has been recorded in the Southeast Asian region. According to IMF data, the economy of Malaysia grew by 5.1%, the Philippines by 5.7%, and Singapore by 4.8%–5.0%. Meanwhile, according to data from the Statistics Indonesia (Badan Pusat Statistik/BPS), Indonesia's economy in the fourth quarter of 2025 compared to the fourth quarter of 2024 grew by 5.39% (YoY). Growth was recorded across nearly all business sectors, with the highest growth observed in the Transportation and Warehousing sector at 8.98%, and Other Services at 8.71%.

Regionally, Indonesia's economic growth was predominantly driven by the island of Java, with 56.93% contribution. However, economic growth was also broadly distributed across other islands, with Sumatra contributing 22.22%, Kalimantan 8.12%, Sulawesi 7.22%, Bali and Nusa Tenggara 2.82%, and Maluku and Papua 2.69%.

Furthermore, according to Bank Indonesia, national economic growth is projected to fall within the range of 4.7%–5.5%, rising to 4.9%–5.7% in 2026 and further to 5.1%–5.9% in 2027. Price stability remains well-maintained, with inflation projected to remain controlled within the range of $2.5 \pm 1\%$ in 2026 and 2027. Bank Indonesia has also decided to maintain the BI-Rate at 4.75%, the Deposit Facility rate at 3.75%, and the Lending Facility rate at 5.50%.

BOARD OF DIRECTORS PERFORMANCE ASSESSMENT

The Board of Commissioners is of the view that the contribution of the Board of Directors in 2025 has been instrumental in delivering growth and sustainability for Bank Banten. The Board of Commissioners conducted its assessment of the Board of Directors' performance

pelaksanaan RBB, pencapaian target keuangan, pelaksanaan keputusan RUPS, penyelesaian komitmen dalam *action plan* penyehatan Bank, pelaksanaan prinsip-prinsip Tata Kelola dan Kepatuhan pada rekomendasi yang diberikan oleh Dewan Komisaris. Direksi mampu memperbaiki penilaian seluruh indikator *self-assessment* dan menghasilkan hasil yang baik yaitu Tingkat Kesehatan Bank (TKB) menjadi Bank yang Sehat.

Di Tahun 2025, Bank Banten berhasil melanjutkan tren kinerja positif dengan mencatatkan laba bersih Rp52,52 miliar. Selain itu, aset meningkat menjadi Rp10,00 triliun, dengan kenaikan sebesar 32,4% dari nilai dari 2024 yang sejumlah Rp7,55 triliun. Peningkatan nilai aset disebabkan oleh meningkatnya giro pada Bank Indonesia (BI), kredit pihak ke tiga, dan aset lainnya.

Bank Banten mencatatkan perolehan Dana Pihak Ketiga (DPK) di tahun 2025 sejumlah Rp6,42 triliun, meningkat sebesar 32,22% atau sebesar Rp1,56 triliun. Perolehan DPK berasal dari Giro sejumlah Rp723,64 miliar, tabungan sejumlah Rp780,75 miliar dan deposito sejumlah Rp4,92 triliun. Terjadi peningkatan pada giro sebesar 8,48%, tabungan sebesar 9,71% dan deposito sebesar 41,38%. Kemudian Bank Banten juga perolehan simpanan bank lainnya yang meningkat sebesar 83,51% dari Rp694,03 miliar di tahun 2024 menjadi Rp1,27 triliun di tahun 2025.

Dewan Komisaris menilai bahwa, Direksi berhasil mencatatkan kinerja baik dengan memperoleh pertumbuhan bisnis Bank Banten di sepanjang tahun 2025. Berbagai strategi yang telah disusun dan dijalankan Direksi telah menghasilkan kontribusi positif bagi pertumbuhan Bank Banten. Dewan Komisaris berharap, kinerja baik ini senantiasa dijaga dan ditingkatkan untuk hadirkan keberlanjutan bisnis Bank Banten di masa mendatang.

PENGAWASAN DALAM PERUMUSAN DAN IMPLEMENTASI STRATEGI

Di sepanjang tahun 2025, Dewan Komisaris telah menjalankan fungsi pengawasan terhadap kinerja Direksi. Dalam perumusan dan implementasi yang dilakukan Direksi, Dewan Komisaris memastikan agar Direksi senantiasa

using measurable Key Performance Indicators (KPIs), encompassing the implementation of the Business Plan (RBB), achievement of financial targets, execution of General Meeting of Shareholders (GMS) resolutions, fulfillment of commitments under the Bank's recovery action plan, implementation of governance principles, and adherence to recommendations issued by the Board of Commissioners. The Board of Directors has successfully improved the assessment across all self-assessment indicators, yielding a favorable outcome whereby the Bank Soundness Level (TKB) has been classified as a Healthy Bank.

In 2025, Bank Banten successfully continued its positive performance trend by recording a net profit of Rp52.52 billion. Furthermore, assets increased to Rp10.00 trillion, a 32.4% increase from Rp7.55 trillion in 2024. The increase in asset value was driven by an increase in current accounts with Bank Indonesia (BI), third-party loans, and other assets..

Bank Banten recorded Third-Party Funds (Dana Pihak Ketiga/DPK) of Rp6.42 trillion in 2025, an increase of 32.22% or Rp1.56 trillion. Third-Party Funds were comprised of current accounts amounting to Rp723.64 billion, savings deposits of Rp780.75 billion, and time deposits of Rp4.92 trillion. Current accounts grew by 8.48%, savings deposits by 9.71%, and time deposits by 41.38%. Bank Banten also recorded interbank deposits, which increased by 83.51% from Rp694.03 billion in 2024 to Rp1.27 trillion in 2025.

The Board of Commissioners believes that the Board of Directors has successfully delivered strong performance by achieving business growth for Bank Banten throughout the year 2025. The various strategies formulated and implemented by the Board of Directors have yielded positive contributions to the growth of Bank Banten. The Board of Commissioners trusts that this strong performance will be sustained and further improved to ensure the continued business sustainability of Bank Banten in the years ahead.

OVERSIGHT IN THE FORMULATION AND IMPLEMENTATION OF STRATEGY

Throughout the year 2025, the Board of Commissioners has carried out its oversight function with respect to the performance of the Board of Directors. In relation to the formulation and implementation of strategies by the Board

memberikan kontribusi yang positif bagi pertumbuhan Bank Banten. Dewan Komisaris memastikan agar Direksi melakukan pemenuhan terhadap target dan pencapaian yang telah ditentukan.

Lebih lanjut, Dewan Komisaris telah menjalankan fungsi pengawasan terhadap Direksi dengan memberikan persetujuan terhadap RBB yang diajukan oleh Direksi kepada Dewan Komisaris. Dewan Komisaris berharap, pengawasan yang dilakukan dalam proses perumusan strategi pertumbuhan usaha yang disusun oleh Direksi dapat berjalan dengan baik.

Fungsi pengawasan dilengkapi dengan pemberian saran dan nasihat kepada Direksi sebagai bagian dari upaya mendorong pencapaian target yang telah ditetapkan. Melalui nasihat yang diberikan, Dewan Komisaris berharap Direksi mampu mencatatkan kinerja dan kontribusi yang positif bagi pertumbuhan Bank Banten di tahun 2025.

FREKUENSI PEMBERIAN NASIHAT KEPADA DIREKSI

Dewan Komisaris secara berkala juga melakukan pertemuan internal bersama Direksi dalam bentuk rapat. Di tahun 2025, Dewan Komisaris telah melaksanakan rapat gabungan bersama Direksi dengan berbagai pembahasan penting terkait pelaksanaan strategi bisnis, pencapaian kinerja, pengembangan SDM, dan aspek operasional lainnya yang berkaitan dengan pengelolaan Bank Banten. Semua keputusan yang dihasilkan dalam rapat internal maupun rapat gabungan dengan Direksi telah dicatat dan didokumentasikan secara tertib sesuai ketentuan yang berlaku.

PANDANGAN ATAS PROSPEK USAHA YANG DISUSUN OLEH DIREKSI

Dewan Komisaris senantiasa memberikan arahan dan masukan kepada Direksi terkait penyusunan prospek usaha Bank Banten untuk tahun mendatang. Dengan memperhatikan dan mempertimbangkan perkembangan makroekonomi dan dinamika industri perbankan, Direksi diharapkan mampu menghadirkan prospek bisnis yang tumbuh dan berkelanjutan untuk tahun mendatang. Dewan

of Directors, the Board of Commissioners has ensured that the Board of Directors consistently makes positive contributions to the growth of Bank Banten. The Board of Commissioners has ensured that the Board of Directors fulfills the established targets and objectives.

Furthermore, the Board of Commissioners has exercised its oversight function over the Board of Directors by granting approval of the Business Plan (RBB) submitted by the Board of Directors to the Board of Commissioners. The Board of Commissioners trusts that the oversight exercised throughout the process of formulating the business growth strategy developed by the Board of Directors will continue to proceed effectively.

The oversight function is complemented by the provision of advice and counsel to the Board of Directors as part of the effort to drive the achievement of established targets. Through the advice rendered, the Board of Commissioners trusts that the Board of Directors will be able to record strong performance and make positive contributions to the growth of Bank Banten in the year 2025.

FREQUENCY OF ADVICE PROVISION TO THE BOARD OF DIRECTORS

The Board of Commissioners also holds periodic internal meetings with the Board of Directors in the form of joint meetings. In the year 2025, the Board of Commissioners convened joint meetings with the Board of Directors covering various important discussions pertaining to the implementation of business strategies, performance achievements, human resources development, and other operational aspects related to the management of Bank Banten. All resolutions reached in both internal meetings and joint meetings with the Board of Directors have been duly recorded and documented in an orderly manner in accordance with applicable regulations.

OPINION ON BUSINESS OUTLOOK, AS PREPARED BY THE BOARD OF DIRECTORS

The Board of Commissioners consistently provides direction and input to the Board of Directors regarding the preparation of Bank Banten's business prospects for the year ahead. Taking into account macroeconomic developments and the dynamics of the banking industry, the Board of Directors is expected to present a business outlook that reflects growth and sustainability for the coming

Komisaris juga menekankan agar Direksi senantiasa memperhatikan mengenai keunggulan kompetitif Bank Banten, peluang pertumbuhan, dan berbagai faktor risiko yang berpotensi memengaruhi prospek usaha Bank Banten.

Meskipun perekonomian global masih dalam keadaan yang penuh ketidakpastian, Dewan Komisaris melihat peluang baik dengan keadaan kondisi perekonomian yang menunjukkan pertumbuhan positif dan solid. Kondisi tersebut dipengaruhi oleh konsumsi rumah tangga dan investasi masih menjadi penopang pertumbuhan ekonomi nasional. Pertumbuhan terjadi hampir di seluruh lapangan usaha, kecuali Pertambangan dan Penggalan yang berkontraksi sebesar 0,66%.

Bank Indonesia (BI) memproyeksikan pertumbuhan ekonomi nasional di tahun 2026 sebesar 4,9%-5,7%, kondisi ini akan mengalami peningkatan jika dibandingkan dengan pertumbuhan perekonomian nasional tahun 2025 sebesar 5,39% (YoY). Proyeksi pertumbuhan tersebut ditopang oleh permintaan domestik yang kuat, perbaikan prospek dunia usaha, meningkatnya arus masuk investasi asing, serta kelanjutan penyelesaian Proyek Strategis Nasional.

Seiring dengan optimisme pertumbuhan ekonomi, industri perbankan diprediksi akan mampu bertahan dan melanjutkan pertumbuhan di tahun 2026. BI memperkirakan melalui penyaluran kredit perbankan di tahun 2026, akan tumbuh *double digit* sekitar 8% sampai dengan 12%. BI juga telah memutuskan untuk mempertahankan BI-Rate sebesar 4,75%, suku bunga *Deposit Facility* sebesar 3,75%, dan suku bunga *Lending Facility* sebesar 5,50%. Keputusan ini konsisten dengan fokus kebijakan saat ini pada upaya penguatan stabilisasi nilai tukar Rupiah di tengah tetap tingginya ketidakpastian pasar keuangan global guna mendukung pencapaian sasaran inflasi 2026-2027 dan mendorong pertumbuhan ekonomi.

Bank Indonesia akan terus memperkuat efektivitas transmisi pelonggaran kebijakan moneter dan kebijakan makroprudensial yang telah ditempuh selama ini dengan tetap mencermati ruang penurunan suku bunga BI-Rate lebih lanjut sejalan dengan prakiraan inflasi 2026-2027 yang terkendali dalam sasaran $2,5 \pm 1\%$ dan upaya untuk turut mendorong pertumbuhan ekonomi yang lebih tinggi.

year. The Board of Commissioners also emphasizes that the Board of Directors must consistently attend to Bank Banten's competitive advantages, growth opportunities, and the various risk factors that may potentially influence Bank Banten's business prospects.

Notwithstanding the continued uncertainty in the global economy, the Board of Commissioners identifies favorable opportunities given the positive and solid economic growth conditions. These conditions are supported by household consumption and investment, which continue to serve as the primary drivers of national economic growth. Growth has been recorded across nearly all business sectors, with the exception of the Mining and Quarrying sector, which contracted by 0.66%.

According to Bank Indonesia (BI), national economic growth in 2026 is projected at 4.9%–5.7%, representing an improvement compared to the national economic growth rate of 5.39% (YoY) in 2025. This growth projection is underpinned by robust domestic demand, an improving business outlook, increased inflows of foreign investment, and the continued completion of National Strategic Projects.

In line with the optimism surrounding economic growth, the banking industry is expected to sustain and continue its growth trajectory in 2026. Bank Indonesia projects that banking credit disbursement in 2026 will achieve double-digit growth of approximately 8% to 12%. Bank Indonesia has also 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 is consistent with the current policy focus on strengthening the stabilization of the Rupiah exchange rate amid persistently high uncertainty in global financial markets, in order to support the achievement of the 2026–2027 inflation targets and to promote economic growth.

Bank Indonesia will continue to strengthen the effectiveness of the transmission of monetary policy easing and macroprudential policies that have been implemented, while remaining attentive to further room for reduction in the BI-Rate in line with projected 2026–2027 inflation remaining controlled within the target of $2.5 \pm 1\%$, and efforts to further promote higher economic growth.

Melihat kondisi tersebut dan prospek usaha yang telah disusun oleh Direksi, Dewan Komisaris melihat bahwa telah memiliki kesiapan untuk mengoptimalkan segala peluang untuk hadirkan pertumbuhan usaha. Penguatan peran Bank sebagai BPD dilakukan dengan menjadikan kredit konsumen sebagai mesin utama penggerak bisnis.

Di Tahun mendatang, Bank Banten akan memprioritaskan 4 (empat) fokus strategi bisnis pada Penguatan dan Pertumbuhan Bisnis Berkualitas dan Berkelanjutan; Penguatan *Service Excellence & Operational Excellence*; Penguatan Sinergi, Kolaborasi & Kemitraan Strategis; dan Penguatan Human Capital yang Berintegritas, Profesional dan Produktif.

Bank Banten juga terus mengembangkan layanan berbasis digitalisasi khususnya melalui Sinergi dengan Bank Induk KUB yaitu Bank Jatim. Dengan digitalisasi, transaksi keuangan bukan hanya mudah dan nyaman, namun juga semakin efisien. Karna dapat dilakukan kapan saja, dimana saja dengan cepat dan praktis.

Efektifnya KUB, membuat Bank Banten semakin siap untuk mengelola Rekening Kas Umum Daerah (RKUD) dan akan lebih optimal melayani transaksi perbankan bagi Masyarakat, Pemerintah Provinsi Banten, Pemerintah Kabupaten dan Pemerintah Kota se-Wilayah Banten. Salah satunya, Bank Banten dapat memanfaatkan Infrastruktur dan teknologi yang dimiliki Bank Jatim. Sehingga pelayanan kepada Pemerintah Daerah dan Masyarakat dapat semakin disempurnakan.

PANDANGAN ATAS PENERAPAN TATA KELOLA

Dewan Komisaris memastikan agar operasional Bank Banten dijalankan dengan sistem tata kelola perbankan yang baik dan pelaksanaannya sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Langkah ini dilakukan untuk menciptakan nilai tambah bagi Bank Banten dan memastikan keberlanjutan pertumbuhan di tahun mendatang

Melalui tata kelola yang baik, Bank Banten telah mengimplementasikan prinsip-prinsip *Good Corporate Governance/GCG* yang mencakup Keterbukaan, Akuntabilitas, Pertanggungjawaban, Independensi, dan Kewajaran dengan mengacu kepada regulasi yang berlaku untuk perbankan.

In view of these conditions and the business prospects prepared by the Board of Directors, the Board of Commissioners is of the view that Bank Banten is well-positioned to optimize all available opportunities to deliver business growth. The strengthening of the Bank's role as a Regional Development Bank (BPD) is being pursued by positioning consumer credit as the primary engine of business.

In the coming year, Bank Banten will prioritize 4 (four) business strategy focus areas: Strengthening and Quality Sustainable Business Growth; Strengthening Service Excellence & Operational Excellence; Strengthening Synergy, Collaboration & Strategic Partnerships; and Strengthening Human Capital that is Integrity-Driven, Professional, and Productive.

Bank Banten also continues to develop digital-based services, particularly through synergy with its parent bank, Bank Jatim, which is part of the KUB. Digitalization makes financial transactions not only easier and more convenient but also more efficient, allowing them to be conducted quickly and conveniently anytime, anywhere.

The KUB effectiveness makes Bank Banten even more prepared to manage the Regional General Cash Account (RKUD) and will optimize banking transactions for the public, the Banten Provincial Government, Regency Governments, and City Governments throughout the Banten region. One way to achieve this is by leveraging Bank Jatim's infrastructure and technology, further enhancing services to the Regional Government and the Community.

OPINION ON GOOD CORPORATE GOVERNANCE IMPLEMENTATION

The Board of Commissioners ensures that the operations of Bank Banten are conducted in accordance with a sound banking governance system and that their implementation is in compliance with applicable laws and regulations. This measure is undertaken to create added value for Bank Banten and to ensure sustainable growth in the years ahead.

Through good corporate governance, Bank Banten has implemented the principles of Good Corporate Governance (GCG), encompassing Transparency, Accountability, Responsibility, Independency, and Fairness, with reference to applicable banking regulations.

Dalam implementasinya, Bank Banten telah dilengkapi dengan struktur organ tata kelola meliputi Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Bank juga memiliki Organ Pendukung GCG di antaranya Sekretaris Perusahaan, Satuan Kerja Audit Internal, Satuan Kerja Manajemen Risiko, dan Komite-komite di bawah Dewan Komisaris dan Direksi. Koordinasi baik tiap-tiap organ mampu memberikan dampak positif bagi pertumbuhan dan perkembangan usaha Bank Banten.

Dewan Komisaris memastikan agar tidak terdapat benturan kepentingan terhadap organ tata kelola. Seluruh anggota Dewan Komisaris dan Direksi Perseroan tidak saling memiliki hubungan keuangan, kepengurusan, kepemilikan dan hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan Direksi dan/atau Pemegang Saham Pengendali.

Bank Banten telah memiliki sistem manajemen risiko dan pengendalian internal yang baik. Sistem tersebut telah dilengkapi dengan kebijakan yang sejalan sesuai ketentuan peraturan perundang-undangan yang berlaku. Dewan Komisaris memastikan bahwa tidak terdapat kejadian yang signifikan dapat merugikan Bank Banten di tahun 2025 dan masa mendatang.

Dalam menjalankan fungsi pengawasan, Dewan Komisaris dibantu oleh tiga komite yaitu Komite Audit, Komite Pemantau Risiko serta Komite Nominasi dan Remunerasi. Komite pendukung telah menjalankan tugas dan tanggung jawabnya dengan baik berdasarkan pedoman yang telah ditetapkan.

Dari aspek kepatuhan, Bank Banten telah memiliki Fungsi Kepatuhan. Bank Banten berkomitmen untuk terus membangun serta memperkuat budaya kepatuhan secara efektif dan menyeluruh, mulai dari manajemen hingga karyawan. Di tahun 2025, Fungsi Kepatuhan telah menjalankan tugas dan tanggung jawabnya dengan optimal berdasarkan Piagam Kepatuhan (*Compliance Charter*), Kode Etik Kepatuhan (*Compliance Code of Conduct*), dan Pedoman Kepatuhan (*Compliance Policies*) yang menjadi pedoman pelaksanaan Fungsi Kepatuhan.

In its implementation, Bank Banten is equipped with a governance organ structure comprising the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The Bank also has GCG Supporting Organs, including the Corporate Secretary, the Internal Audit Work Unit, the Risk Management Work Unit, and the Committees under the Board of Commissioners and the Board of Directors. Effective coordination among each of these organs has contributed positively to the growth and development of Bank Banten's business.

The Board of Commissioners ensures that no conflicts of interest exist within the governance organs. All members of the Board of Commissioners and the Board of Directors of the Company do not have financial, managerial, ownership, or family relationships up to the second degree with fellow members of the Board of Commissioners, the Board of Directors, and/or the Controlling Shareholders.

Bank Banten has in place a sound risk management system and internal controls. This system is supported by policies that are aligned with applicable laws and regulations. The Board of Commissioners ensures that no significant events have occurred that could be detrimental to Bank Banten in the year 2025 or in the years ahead.

In carrying out its oversight function, the Board of Commissioners is supported by three committees, namely the Audit Committee, the Risk Monitoring Committee, and the Nomination and Remuneration Committee. These supporting committees have carried out their duties and responsibilities effectively in accordance with the established guidelines.

From a compliance perspective, Bank Banten has an established Compliance Function. Bank Banten is committed to continuously building and strengthening a culture of compliance effectively and comprehensively, from management to employees. In the year 2025, the Compliance Function has performed its duties and responsibilities optimally in accordance with the Compliance Charter, the Compliance Code of Conduct, and the Compliance Policies that serve as the guiding framework for the implementation of the Compliance Function.

Bank Banten konsisten dan berkomitmen untuk senantiasa menerapkan tata kelola secara optimal. Komitmen tersebut diwujudkan melalui penilaian yang dilakukan terhadap pelaksanaan tata kelola di lingkungan Bank Banten. Di tahun 2025, Bank Banten melaksanakan penilaian sendiri (*self assessment*) secara berkala dan menghasilkan penilaian bahwa Bank Banten berada di Peringkat Komposit 2 (PK2) dengan kondisi yang "SEHAT". Pencapaian ini merupakan pencapaian yang baik dan mencerminkan kinerja optimal yang dilakukan oleh manajemen Bank Banten dalam mengimplementasikan tata kelola dengan optimal.

Melalui pencapaian tersebut, Dewan Komisaris berharap Bank Banten dapat terus melanjutkan kinerja positif dengan tata kelola perbankan yang optimal. Hal ini akan berkontribusi positif bagi pertumbuhan dan keberlanjutan bisnis Bank Banten di masa mendatang.

PERUBAHAN KOMPOSISI DEWAN KOMISARIS

Di sepanjang tahun 2025, terdapat perubahan komposisi Dewan Komisaris Bank Banten dari tahun 2024. Komposisi Dewan Komisaris Bank Banten adalah sebagai berikut:

Tabel Komposisi Dewan Komisaris Bank Banten

No	Nama / Name	Jabatan / Position
2025		
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner
3	Rina Dewiyantri	Komisaris / Commissioner
2024		
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner
3	Usman Asshiddiqi Qohara	Komisaris / Commissioner

APRESIASI

Di Tahun 2025 yang luar biasa ini, kami menyampaikan terima kasih kepada Bapak Gubernur Banten selaku Pemegang Saham Pengendali, atas dukungan kepada Bank Banten dalam pengelolaan RKUD Provinsi dan Kota/Kabupaten se-Banten, terbentuknya Kelompok Usaha Bank (KUB) dengan Bank Jatim, tersedianya Fasilitas Gedung Kantor Pusat Baru "Grha Bank Banten" serta dukungan lainnya. Sehingga Dewan Komisaris dan Direksi dapat melanjutkan tren kinerja positif di Tahun ini dengan capaian *bottomline* yang cukup signifikan".

Bank Banten is consistent and committed to implementing governance optimally at all times. This commitment is manifested through assessments conducted on the implementation of governance within Bank Banten. In the year 2025, Bank Banten conducted periodic self-assessments, resulting in a determination that Bank Banten is rated at Composite Rating 2 (PK2), with a condition classified as "HEALTHY." This achievement represents a commendable outcome and reflects the optimal performance delivered by Bank Banten's management in implementing governance to the highest standard.

Through this achievement, the Board of Commissioners trusts that Bank Banten will continue to sustain its positive performance with optimal banking governance. This will contribute positively to the growth and business sustainability of Bank Banten in the years ahead.

CHANGES IN THE COMPOSITION OF THE BOARD OF COMMISSIONERS

Throughout 2025, there were changes in the composition of the Board of Commissioners of Bank Banten. The composition of the Board of Commissioners of Bank Banten is as follows:

Table of the Composition of the Board of Commissioners of Bank Banten

APPRECIATION

In this extraordinary year of 2025, we would like to express our gratitude to the Governor of Banten as the Controlling Shareholder, for his support to Bank Banten in managing Regional General Cash Accounts (RKUD) of the Province and Cities/Regencies throughout Banten, the formation of the Bank Business Group (KUB) with Bank Jatim, the availability of the New Head Office Building Facilities "Grha Bank Banten," and other support. So that the Board of Commissioners and Directors can continue the positive performance trend this year with quite significant bottom line achievements."

Melalui laporan ini, Dewan Komisaris menyampaikan terima kasih dan apresiasi kepada seluruh insan Bank Banten (Banteners) yang telah mampu membawa laju pertumbuhan bagi operasional Bank Banten di tahun 2025. Kinerja baik yang diberikan mampu hadirkan kontribusi positif bagi pertumbuhan Bank Banten. Melalui pencapaian baik yang terjadi di tahun 2025, Dewan Komisaris berharap kinerja yang lebih baik akan terus tercipta dan ditingkatkan, sehingga mampu membawa keberlanjutan bisnis Bank Banten di masa mendatang.

Through this report, the Board of Commissioners extends its gratitude and appreciation to all members of the Bank Banten family who have contributed to driving the growth of Bank Banten's operations throughout the year 2025. The strong performance delivered has made a positive contribution to the growth of Bank Banten. Through the commendable achievements recorded in the year 2025, the Board of Commissioners trusts that even stronger performance will continue to be created and enhanced, thereby ensuring the business sustainability of Bank Banten in the years ahead.

Dewan Komisaris juga menyampaikan terima kasih kepada para pemegang saham, Bank Jatim, Tokoh Masyarakat, dan pemangku kepentingan, karena atas kontribusi dan kepercayaannya kepada manajemen, kami mampu memberikan kontribusi positif bagi pertumbuhan Bank Banten. Kami berharap, kepercayaan yang diberikan para pemegang saham dan pemangku kepentingan dapat terus ditingkatkan.

The Board of Commissioners also extends its gratitude to the shareholders and stakeholders, as it is through their contributions and trust in the management that we have been able to make positive contributions to the growth of Bank Banten. We trust that the confidence placed by shareholders and stakeholders will continue to grow.

Dewan Komisaris juga menyampaikan apresiasi kepada Direksi dan jajarannya, telah memberikan performa dan dedikasi terbaik pada Bank Banten. Kinerja baik ini diharapkan dapat terus di tingkatkan, kami berharap Bank Banten dapat tumbuh "**Melesat, Kuat, Hebat**" secara berkelanjutan dimasa yang akan datang

The Board of Commissioners also extends its appreciation to the Board of Directors and its entire management team for their outstanding performance and dedication to Bank Banten. This strong performance is expected to be continually improved, and we trust that Bank Banten will grow in a healthy and sustainable manner in the years ahead.

Serang, Maret / March
2026

Atas nama Dewan Komisaris
On behalf of the Commissioners



Brigjen. Pol. (Purn.) Prof. Dr. Hoiruddin Hasibuan, S.H., M.Hum.
Komisaris Utama Independen
Independent President Commissioner

LAPORAN DIREKSI

Board of Directors Report



**Muhammad
Busthami**

Direktur Utama
President Director

“

Berkat arahan dari Bapak Gubernur Banten dan dukungan dari segenap Jajaran Pemerintah Provinsi Banten selaku Pemegang Saham Pengendali, di tahun 2025 Bank Banten berhasil membukukan Laba bersih Rp52,52 miliar, atau melonjak 33,55 persen year on year (yoy). Capaian ini melanjutkan tren Laba yang berhasil ditorehkan pada periode sebelumnya. Yaitu Rp26,59 miliar pada akhir 2023, dan meningkat menjadi Rp39,33 miliar pada akhir 2024.

Owing to the direction of the Governor of Banten and the support of all levels of the Banten Provincial Government, as the Controlling Shareholder, Bank Banten successfully posted a net profit of Rp52.52 billion in 2025, a 33.55 percent year-on-year (yoy) increase. This achievement continues the profit trend achieved in the previous period, which was Rp26.59 billion at the end of 2023, increasing to Rp39.33 billion at the end of 2024.

”

Assalamualaikum Warahmatullahi Wabarakatuh,

Assalamualaikum Warahmatullahi Wabarakatuh,

PARA PEMEGANG SAHAM DAN PEMANGKU KEPENTINGAN YANG TERHORMAT,

Puji syukur kami panjatkan ke hadirat Allah SWT, Tuhan Yang Maha Esa, dengan ini Direksi akan menyampaikan mengenai kinerja Bank Banten di sepanjang tahun 2025.

Secara keseluruhan, Direksi beserta manajemen telah menjalankan tugas dan tanggung jawab secara optimal. Kontribusi tersebut menghadirkan pertumbuhan positif bagi pertumbuhan bagi bisnis Bank Banten. Secara berkala, Bank Banten menegaskan komitmennya untuk terus bertumbuh dan terus meningkatkan kinerja Perusahaan secara berkelanjutan.

Bank Banten berhasil menutup tahun 2025 dengan capaian kinerja yang positif dan gemilang dibanding tahun sebelumnya. Sebagian besar indikator kinerja keuangan dan operasional menunjukkan tren peningkatan. Hal tersebut tercermin dari pertumbuhan penyaluran kredit, meningkatnya kepercayaan nasabah yang ditunjukkan dari kenaikan dana simpanan, permodalan yang semakin kuat, dan kerugian yang semakin berkurang. Pertumbuhan kinerja tersebut merupakan dampak dari strategi bisnis yang dijalankan secara terarah dan terukur oleh Direksi di bawah pengawasan Dewan Komisaris.

Melalui laporan ini, para pemegang saham dan pemangku kepentingan dapat mengetahui kinerja Bank Banten selama periode 1 Januari hingga 31 Desember 2025. Selain itu, dalam laporan ini juga disajikan informasi mengenai target dan prospek yang juga diselaraskan dengan visi misi

TO OUR ESTEEMED SHAREHOLDERS AND STAKEHOLDERS,

All praise to the Almighty God, for allowing the Board of Directors to present Bank Banten's performance throughout 2025.

Overall, the Board of Directors and management have carried out their duties and responsibilities optimally. These contributions have delivered positive growth for Bank Banten's business. Bank Banten consistently reaffirms its commitment to continuous growth and to the sustained improvement of the Company's performance.

Bank Banten successfully closed the year 2025 with positive and commendable performance achievements compared to the preceding year. The majority of financial and operational performance indicators demonstrated an upward trend. This is reflected in the growth of credit disbursement, increased customer confidence as evidenced by the growth in deposits, a strengthening capital base, and a reduction in losses. This performance growth is the result of business strategies that have been implemented in a focused and measured manner by the Board of Directors under the supervision of the Board of Commissioners.

Through this report, shareholders and stakeholders may be apprised of Bank Banten's performance for the period of January 1 through December 31, 2025. In addition, this report also presents information on targets and prospects that are aligned with Bank Banten's vision and mission.

Bank Banten. Dengan demikian, Direksi berharap para pemegang saham dan pemangku kepentingan dapat terus memberikan kepercayaan dan dukungan kepada Bank Banten di tahun mendatang.

KONDISI PEREKONOMIAN DAN INDUSTRI

Tahun 2025 merupakan periode yang sarat tantangan, baik pada tataran global maupun domestik. Pertumbuhan ekonomi global masih dibayangi dinamika pasar yang meskipun mulai mereda, tetapi menyisakan ketidakpastian. International Monetary Fund (IMF) memproyeksikan pertumbuhan ekonomi global berkisar di angka 3% pada tahun 2025.

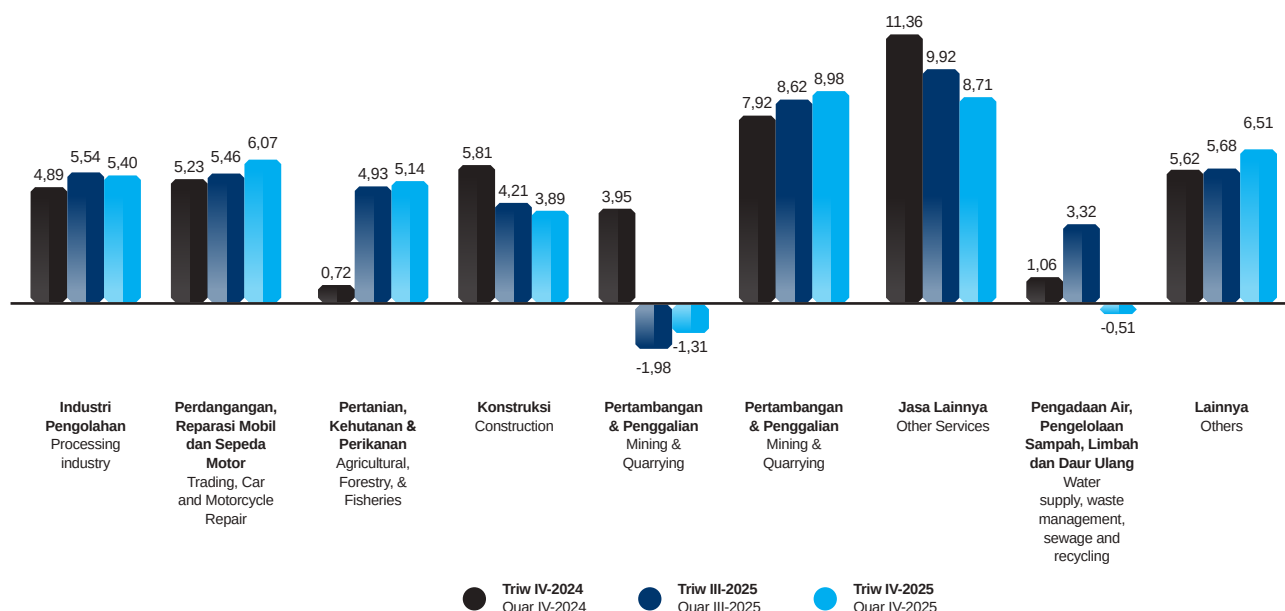
Di Tengah kondisi tersebut, perekonomian Indonesia justru mampu tumbuh solid. Berdasarkan data dari Badan Pusat Statistik (BPS), perekonomian nasional tumbuh sebesar 5,39% (YoY). Pertumbuhan terjadi pada hampir seluruh lapangan usaha, kecuali Pertambangan dan Penggalian; serta Pengadaan Air, Pengelolaan Sampah, Limbah dan Daur Ulang yang masing-masing berkontraksi sebesar 1,31% dan 0,51%. Lapangan usaha yang tumbuh signifikan adalah Transportasi dan Pergudangan sebesar 8,98%; diikuti oleh Jasa Lainnya sebesar 8,71%. Sementara itu, Industri Pengolahan yang memiliki peran dominan terhadap perekonomian Indonesia tumbuh sebesar 5,40%.

Accordingly, the Board of Directors trusts that shareholders and stakeholders will continue to extend their confidence and support to Bank Banten in the years ahead.

ECONOMIC AND INDUSTRY CONDITIONS

The year 2025 was a period fraught with challenges, both at the global and domestic levels. Global economic growth continued to be overshadowed by market dynamics that, while beginning to subside, have left behind lingering uncertainty. The International Monetary Fund (IMF) projected global economic growth at approximately 3% for the year 2025.

Amid these conditions, Indonesia's economy demonstrated solid growth. Based on data from the Central Statistics Agency (Badan Pusat Statistik/BPS), the national economy grew by 5.39% (YoY). Growth was recorded across nearly all business sectors, with the exception of the Mining and Quarrying sector, as well as the Water Supply, Waste Management, and Recycling sector, which contracted by 1.31% and 0.51%, respectively. The business sectors that recorded significant growth were Transportation and Warehousing at 8.98%, followed by Other Services at 8.71%. Meanwhile, the Processing Industry, which plays a dominant role in the Indonesian economy, grew by 5.40%.



Sumber: Data BPS 2025

Source: Data BPS 2025

Menurut Bank Indonesia (BI), pertumbuhan ekonomi 2025 diperkirakan tumbuh dalam kisaran 4,7-5,5%, dan akan meningkat menjadi 4,9-5,7% pada 2026 dan terus naik

According to Bank Indonesia (BI), economic growth in 2025 is projected to fall within the range of 4.7%–5.5%, rising to 4.9%–5.7% in 2026 and further to 5.1%–5.9% in 2027. Price

menjadi 5,1-5,9% pada 2027. Stabilitas harga tetap terjaga dengan inflasi terkendali pada kisaran $2,5\pm 1\%$ pada 2026 dan 2027.

Lebih lanjut, BI telah menetapkan suku bunga pada 2025 ditetapkan dalam setiap Rapat Dewan Gubernur (RDG) Bulanan secara *forward-looking* dan pre-emptive untuk mengarahkan prakiraan inflasi dua tahun ke depan tetap terkendali dalam kisaran sasaran yang ditetapkan Pemerintah yaitu $2,5\pm 1\%$ pada 2025 dan 2026.

Di sektor perbankan, BI telah menyalurkan insentif kepada kelompok bank Badan Usaha Milik Negara (BUMN) sebesar Rp177,1 triliun, Bank Umum Swasta Nasional (BUSN) sebesar Rp169,5 triliun, Bank Pembangunan Daerah (BPD) sebesar Rp34,6 triliun, dan Kantor Cabang Bank Asing (KCBA) sebesar Rp7 triliun. Secara keseluruhan, sebanyak 124 bank telah menerima insentif likuiditas KLM tersebut dalam jumlah yang besar, yaitu antara 4-5% dan lebih dari 5% dari DPK masing-masing sebanyak 58 bank dan 31 bank penerima.

Dari sisi intermediasi perbankan, pertumbuhan kredit tetap solid dalam mendukung pembiayaan perekonomian serta menjaga stabilitas sistem keuangan. Hingga Desember 2025, kredit tumbuh 9,69% (YoY). Berdasarkan penggunaannya, kredit modal kerja tumbuh 4,52% (YoY), kredit konsumsi 6,58% (YoY), dan kredit investasi 21,06% (YoY). Penyaluran kredit tersebut dipengaruhi oleh kapasitas penawaran perbankan serta permintaan kredit dari dunia usaha yang memenuhi kriteria kelayakan.

Dengan mempertimbangkan kondisi ekonomi dan dinamika industri tersebut, serta berbagai tantangan yang dihadapi, Bank Banten menetapkan strategi penguatan pasar melalui peningkatan Dana Pihak Ketiga (DPK) dan penyaluran kredit. Strategi tersebut dilakukan melalui pembukaan rekening di lingkungan sekolah dengan program satu rekening satu pelajar, serta penguatan kerja sama dengan rumah sakit, sekolah dan universitas, serta pondok pesantren di wilayah Banten.

stability remains well-maintained, with inflation projected to remain controlled within the range of $2.5\pm 1\%$ in 2026 and 2027.

Furthermore, Bank Indonesia has set interest rates for 2025 through each Monthly Board of Governors Meeting (Rapat Dewan Gubernur/RDG) in a forward-looking and pre-emptive manner, aimed at keeping the inflation forecast for the next two years within the target range set by the Government of $2.5\pm 1\%$ for 2025 and 2026.

In the banking sector, Bank Indonesia has channeled incentives to State-Owned Bank groups (BUMN) amounting to Rp177.1 trillion, National Private Commercial Banks (BUSN) amounting to Rp169.5 trillion, Regional Development Banks (BPD) amounting to Rp34.6 trillion, and Foreign Bank Branch Offices (KCBA) amounting to Rp7 trillion. Overall, a total of 124 banks have received these Macroprudential Liquidity Incentive (KLM) incentives in significant amounts, with 58 banks and 31 banks receiving incentives in the range of 4–5% and more than 5% of their respective Third-Party Funds, respectively.

From the perspective of banking intermediation, credit growth has remained solid in supporting economic financing and maintaining financial system stability. Through December 2025, credit grew by 9.69% (YoY). Based on usage, working capital credit grew by 4.52% (YoY), consumption credit by 6.58% (YoY), and investment credit by 21.06% (YoY). Credit disbursement was influenced by the supply capacity of the banking sector as well as credit demand from the business community meeting eligibility criteria.

Taking into account these economic conditions and industry dynamics, as well as the various challenges faced, Bank Banten established a market strengthening strategy through the growth of Third-Party Funds (DPK) and credit disbursement. This strategy was implemented through the opening of accounts within school environments under the one account one student program, as well as the strengthening of cooperation with hospitals, schools and universities, and Islamic boarding schools (pesantren) in the Banten region.

STRATEGI DAN KEBIJAKAN STRATEGIS BANK BANTEN

Direksi bersama manajemen telah menyusun dan menetapkan strategi dan kebijakan strategis Bank Banten di tahun 2025. Penetapan ini berdasarkan dinamika dan peluang di tahun 2025 hingga kemampuan Bank Banten dalam merespons perkembangan bisnis perbankan.

Bank Banten berfokus pada penerapan strategi yang dilakukan di sepanjang tahun 2025 adalah sebagai berikut:

1. Penguatan permodalan

Peraturan Otoritas Jasa Keuangan Nomor: 12/POJK.03/2020 Tentang Konsolidasi Bank Umum mengamanatkan bahwa Modal Inti Minimum Bagi Bank Umum adalah sebesar Rp.3.000.000.000.000,- (tiga triliun rupiah)

Sesuai Surat PT Bank Pembangunan Daerah Jawa Timur Tbk, Nomor: 064/852/DIR/MAP/Srt tanggal 16 Desember 2025 perihal Penyampaian Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk dengan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dan Surat Otoritas Jasa Keuangan (OJK) Nomor: S-229/KO.14/2025 tanggal 15 Desember 2025 perihal Penegasan Struktur Kelompok Usaha Bank PT Bank Pembangunan Daerah Jawa Timur Tbk dengan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.

Melalui KUB dengan Bank Jatim, Bank Banten telah efektif memenuhi ketentuan Modal Inti Minimum Rp.3 Triliun yang disyaratkan oleh Regulator sehingga akan terbuka jalan untuk bersinergi bisnis dalam rangka memaksimalkan laba usaha perseroan dari potensi bisnis yang ada di Wilayah Banten. Efektifnya KUB, membuat Bank Banten lebih siap untuk mengelola Rekening Umum Kas Daerah (RKUD) dan akan lebih optimal melayani transaksi perbankan bagi Masyarakat, Pemerintah Provinsi Banten, Pemerintah Kabupaten dan Pemerintah Kota se-Wilayah Banten.

2. Penguatan Tata Kelola

Pengawasan aktif dari Direksi dan Dewan Komisaris atas implementasi dari langkah-langkah strategis yang telah disusun termasuk komitmen atas *Action Plan* Penyehatan Bank dan *Action Plan* Tingkat Kesehatan Bank (TKB) yang masih harus dicapai secara maksimal.

BANK BANTEN'S STRATEGY AND STRATEGIC POLICIES

The Board of Directors and management have formulated and established Bank Banten's strategies and strategic policies for the year 2025. These were determined based on the dynamics and opportunities of 2025 and Bank Banten's capacity to respond to developments in the banking business.

Bank Banten focused on the implementation of the following strategies throughout the year 2025:

1. Capital Strengthening

Financial Services Authority Regulation Number 12/POJK.03/2020 concerning Commercial Bank Consolidation mandates that the minimum core capital for commercial banks is Rp3,000,000,000,000 (three trillion rupiah).

According to Letter No. 064/852/DIR/MAP/Srt from PT Bank Pembangunan Daerah Jawa Timur Tbk, dated December 16, 2025, concerning the Submission of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk with PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, and Letter No. S-229/KO.14/2025 from the Financial Services Authority (OJK) dated December 15, 2025, concerning the Confirmation of the Bank Business Group Structure of PT Bank Pembangunan Daerah Jawa Timur Tbk with PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.

Through the KUB with Bank Jatim, Bank Banten has effectively fulfilled the Minimum Core Capital requirement of Rp3 Trillion required by the Regulator, thus opening the way for business synergy in order to maximize the company's business profits from the business potential in the Banten Region. The KUB effectiveness makes Bank Banten better prepared to manage the Regional General Cash Accounts (RKUD) and will more optimally serve banking transactions for the Community, the Banten Provincial Government, Regency Governments and City Governments throughout the Banten Region.

2. Governance Strengthening

Active oversight by the Board of Directors and the Board of Commissioners over the implementation of strategic measures that have been formulated, including commitments under the Bank Recovery Action Plan and the Bank Soundness Level (TKB) Action Plan that still need to be maximally achieved;

Penguatan pelaksanaan komite di bawah Dewan Komisaris dan komite di bawah Direksi untuk mendukung terselenggaranya pelaksanaan kegiatan operasional Bank dan mekanisme pengawasan yang memadai atas kegiatan bisnis dan operasional Bank. Selain itu, terpenuhinya keanggotaan serta pedoman dan tata tertib kerja komite telah ditetapkan oleh Bank.

Penguatan struktur organisasi, pemenuhan sumber daya manusia yang memadai pada struktur organisasi yang telah ditetapkan guna mendukung pencapaian sasaran bisnis Bank dan perlu didukung dengan perbaikan sistem remunerasi pegawai yang lebih terstruktur.

Melengkapi dan menyempurnakan ketentuan internal atas kegiatan bisnis dan operasional termasuk ketentuan atas penetapan limit yang disusun berdasarkan Undang - Undang dan Peraturan Otoritas yang berlaku.

Strengthening the implementation of committees under the Board of Commissioners and committees under the Board of Directors to support the conduct of the Bank's operational activities and to ensure adequate oversight mechanisms over the Bank's business and operational activities. In addition, the membership requirements as well as the guidelines and rules of procedure for the committees have been established by the Bank;

Strengthening the organizational structure and ensuring adequate human resources within the established organizational structure to support the achievement of the Bank's business objectives, which also needs to be supported by improvements to a more structured employee remuneration system;

Completing and refining internal regulations governing business and operational activities, including regulations on the establishment of limits formulated in accordance with applicable laws and regulatory authority provisions;

3. Akselerasi pertumbuhan bisnis yang berkualitas (*Quality Growth*)

Dalam upaya optimalisasi profitabilitas dan pertumbuhan bisnis yang berkualitas dengan tetap berlandaskan prinsip kehati-hatian perbankan serta memberikan kontribusi pendapatan yang berkesinambungan (*sustainability*). Akselerasi dilakukan terhadap bidang Konsumer, bidang Komersial, Bidang Usaha Mikro, Kecil dan Menengah (UMKM) dan Bidang Penghimpunan Dana Pihak Ketiga (DPK).

3. Acceleration of Quality Business Growth

In the effort to optimize profitability and achieve quality business growth while adhering to the principles of banking prudence and delivering sustainable income contributions, acceleration is pursued in the areas of Consumer, Commercial, Micro, Small, and Medium Enterprises (MSME), and Third-Party Funds (DPK) Mobilization.

4. Pengembangan Teknologi Sistem Informasi (TSI) dan Penguatan Infrastruktur Keamanan, Optimalisasi Pendapatan dan Biaya

Bank Banten melakukan pengembangan teknologi sistem informasi, penguatan infrastruktur dan keamanan, dan pengembangan SDM & tata kelola TI.

4. Development of Information Technology Systems (TSI) and Strengthening of Security Infrastructure, Revenue and Cost Optimization

Bank Banten is undertaking the development of information technology systems, the strengthening of infrastructure and security, and the development of human resources and IT governance.

5. Fokus & Strategi Bisnis Utama

Langkah dan Prioritas yang dilakukan meliputi 4 (empat) Strategi Utama yaitu:

1. Penguatan dan Pertumbuhan Bisnis Berkualitas dan Berkelanjutan
2. Penguatan *Service Excellence & Operational Excellence*
3. Penguatan Sinergi, Kolaborasi dan Kemitraan Strategis
4. Penguatan *Human Capital* yang berintegritas, Profesional dan Produktif

5. Key Business Focus & Strategy

The steps and priorities undertaken encompass 4 (four) Main Strategies, namely:

1. Strengthening and Quality Sustainable Business Growth
2. Strengthening Service Excellence & Operational Excellence
3. Strengthening Synergy, Collaboration, and Strategic Partnerships
4. Strengthening Human Capital that is Integrity-Driven, Professional, and Productive

PERANAN DIREKSI DALAM PENYUSUNAN STRATEGI DAN KEBIJAKAN BANK

Dalam menjalankan fungsinya, Direksi memiliki peran strategis untuk merumuskan dan menyusun Rencana Bisnis Bank (RBB) sebagai pedoman utama dalam menjalankan seluruh aktivitas usaha. Di tahun 2025, Direksi telah menetapkan langkah strategis meliputi Penguatan Permodalan, Tata Kelola, Akselesari pertumbuhan bisnis yang berkualitas (*Quality Growth*), Pengembangan Sumber Daya Manusia dan Infrastruktur Teknologi Sistem Informasi.

Strategi dan langkah strategis yang telah ditetapkan untuk tahun buku 2025 dilakukan atas dasar pertimbangan dinamika dan peluang bisnis hingga kemampuan Bank Banten dalam mengoptimalkan kinerja. RBB yang telah disusun tersebut selanjutnya diajukan kepada Dewan Komisaris untuk mendapatkan persetujuan. Setelah disetujui, RBB kemudian diserahkan kepada Otoritas Jasa Keuangan (OJK) sesuai dengan regulasi yang ditetapkan.

Dalam implementasinya, Direksi menyelaraskan budaya perusahaan TRUST (*Think Different, Reliable, Universe, Sustainable, dan Track*) ke dalam rencana strategis Bank Banten di tahun mendatang. Selain itu juga mengorientasikan terhadap pemenuhan *Key Performance Indicator* (KPI) di seluruh organ Perusahaan. Sehingga diharapkan, rencana yang telah ditetapkan dapat dicapai dan berdampak positif bagi pertumbuhan bisnis Bank Banten.

Direksi secara berkala melakukan pemantauan melalui rapat internal maupun pertemuan koordinasi dengan divisi terkait. Melalui koordinasi dan pertemuan tersebut, Direksi dapat memperoleh informasi secara menyeluruh terhadap perkembangan kinerja maupun tantangan yang dihadapi Bank Banten. Sehingga Direksi dapat melakukan upaya mitigasi terhadap kemungkinan risiko yang terjadi di sepanjang tahun 2025.

PENCAPAIAN KINERJA TAHUN 2025

Hingga akhir Tahun 2025, terdapat beberapa capaian positif yang menjadi *Milestone* penting bagi Bank Banten. Pertama terkait Pengelolaan RKUD. Setelah mengelola RKUD Provinsi Banten sejak awal didirikan, di Tahun 2025 Bank Banten kembali melanjutkan Pengelolaan RKUD Kabupaten Lebak dan Kota Serang yang telah dikelola sejak Tahun 2024. Selain itu, telah ditandatangani Perjanjian

THE ROLE OF THE BOARD OF DIRECTORS IN THE FORMULATION OF THE BANK'S STRATEGY AND POLICIES

In carrying out its functions, the Board of Directors plays a strategic role in formulating and developing the Bank Business Plan (RBB) as the primary guideline for conducting all business activities. In the year 2025, the Board of Directors established strategic measures encompassing Capital Strengthening, Governance, Acceleration of Quality Business Growth, Human Resources Development, and Information Technology Systems Infrastructure Development.

The strategies and strategic measures established for the financial year 2025 were determined on the basis of consideration of business dynamics and opportunities, as well as Bank Banten's capacity to optimize performance. The formulated RBB was subsequently submitted to the Board of Commissioners for approval. Upon approval, the RBB was then submitted to the Financial Services Authority (OJK) in accordance with the applicable regulations.

In its implementation, the Board of Directors aligns the Company's TRUST culture (*Think Different, Reliable, Universe, Sustainable, and Track*) with Bank Banten's strategic plan for the coming year. In addition, it orients toward the fulfillment of *Key Performance Indicators* (KPIs) across all organs of the Company, so that the established plans are expected to be achieved and to have a positive impact on the business growth of Bank Banten.

The Board of Directors conducts periodic monitoring through internal meetings and coordination meetings with relevant divisions. Through these coordination meetings, the Board of Directors is able to obtain comprehensive information on performance developments as well as challenges faced by Bank Banten, thereby enabling the Board of Directors to undertake mitigation efforts against potential risks that may arise throughout the year 2025.

2025 PERFORMANCE ACHIEVEMENTS

As of the end of 2025, several positive achievements became important milestones for Bank Banten. Firstly, related to the RKUD Management. After managing the RKUD of Banten Province since its inception, in 2025, Bank Banten resumed the RKUD Management of Lebak Regency and Serang City, which has been managed since 2024. In addition, a Cooperation Agreement on RKUD Management

Kerjasama Pengelolaan RKUD dengan Pemerintah Kabupaten Pandeglang pada tanggal 24 Desember 2025. Telah dilakukan pula Penandatanganan MoU dengan Pemerintah Kabupaten Serang pada tanggal 15 September 2025 sebagai persiapan pengelolaan RKUD secara penuh dalam waktu dekat.

Berikutnya adalah keberhasilan menjaga tren Laba dan terus meningkat. Bank Banten berhasil mengantongi laba bersih Rp52,52 miliar, atau melonjak 33,55 persen year on year (yoy). Capaian ini melanjutkan tren Laba yang berhasil ditorehkan pada periode sebelumnya. Yaitu Rp26,59 miliar pada akhir 2023, dan meningkat menjadi Rp39,33 miliar pada akhir 2024. Keberhasilan Bank Banten memacu kinerja laba ditopang fungsi intermediasi yang juga tumbuh solid.

Selain Kinerja Keuangan, Bank juga turut memperkuat Tata Kelola dan Aspek Permodalan. Salah satunya melalui Pembentukan Kelompok Usaha Bank (KUB) dengan Bank Jatim. KUB berkaitan erat dengan Peraturan Otoritas Jasa Keuangan Nomor: 12/POJK.03/2020 Tentang Konsolidasi Bank Umum, dimana ketentuan ini mengamanatkan bahwa Modal Inti Minimum Bagi Bank Umum adalah sebesar Rp3 Triliun. Per tanggal 15 Desember 2025 telah terbentuk Struktur Kelompok Usaha Bank antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk atau Bank Jatim sebagai Bank Induk.

Melalui KUB dengan Bank Jatim ini, Bank Banten telah efektif memenuhi ketentuan Modal Inti Minimum Rp.3 Triliun yang disyaratkan oleh Regulator sehingga akan terbuka jalan untuk bersinergi bisnis dalam rangka memaksimalkan laba usaha perseroan dari potensi bisnis yang ada khususnya di Wilayah Banten.

Pemerintah Provinsi Banten juga memberikan dukungan melalui penyertaan modal berupa aset sebagai bentuk komitmen penuh untuk mendukung Bank Banten sebagai Badan Usaha Milik Daerah (BUMD) yang memiliki tujuan mengembangkan perekonomian di wilayah Provinsi Banten. Sesuai dengan PERDA Provinsi Banten No. 04 Tahun 2025, Pemprov Banten akan melakukan penyertaan modal dalam bentuk aset berupa tanah dan / atau bangunan yang berada di 4 (empat) lokasi.

was signed with the Pandeglang Regency Government on December 24, 2025. An MoU was also signed with the Serang Regency Government on September 15, 2025, in preparation for full RKUD management in the near future.

Next, Bank Banten managed to maintain its profit trend and continued to increase. Bank Banten successfully pocketed a net profit of Rp52.52 billion, a 33.55 percent year-on-year (yoy) increase. This achievement continued the profit trend achieved in the previous period, reaching Rp26.59 billion at the end of 2023, increasing to Rp39.33 billion at the end of 2024. Bank Banten's success in driving profit performance was supported by its intermediation function, which also grew solidly.

In addition to financial performance, the bank also strengthened its governance and capital aspects. One of these efforts was through the establishment of a Bank Business Group (KUB) with Bank Jatim. The KUB is closely related to Financial Services Authority Regulation Number 12/POJK.03/2020 concerning Commercial Bank Consolidation, which mandates a minimum core capital of Rp3 trillion for commercial banks. As of December 15, 2025, a Bank Business Group Structure was established between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk, or Bank Jatim, as the parent bank.

Through this KUB with Bank Jatim, Bank Banten has effectively met the minimum core capital requirement of Rp3 trillion set by the regulator, paving the way for business synergies to maximize the company's operating profits from existing business potential, particularly in the Banten region.

The Banten Provincial Government also provides support through equity participation in the form of assets, demonstrating its full commitment to supporting Bank Banten as a Regionally-Owned Enterprise (BUMD) aimed at developing the economy in the Banten Province. In accordance with Banten Provincial Regulation No. 04 of 2025, the Banten Provincial Government will provide equity participation in the form of land and/or buildings located in four locations.

Salah satu asetnya adalah yang berlokasi di Jl Veteran No. 4, Kelurahan Cipare, Kecamatan Serang, Kota Serang, Provinsi Banten yang saat ini dimanfaatkan sebagai Kantor Pusat Bank Banten (Bernama Grha Bank Banten) berikut ketiga aset produktif lainnya akan dimanfaatkan sebagai Kantor Cabang, Kantor Penyimpanan Arsip Bank Banten dan Kantor pendukung kegiatan Operasional Bank Banten. Dengan demikian, rencana Inbreng ini diharapkan menjadi sebuah bentuk dukungan penuh Pemerintah Provinsi Banten untuk meningkatkan permodalan dalam bentuk aset guna mendukung kegiatan usaha Perseroan.

Dalam rangka menjaga pertumbuhan kinerja keuangan yang berkelanjutan, Bank Banten menetapkan strategi optimalisasi pendapatan dan biaya dengan mengedepankan prinsip efisiensi, diversifikasi, serta sinergi dalam Kelompok Usaha Bank (KUB) bersama Bank Jatim. Pendekatan ini dilakukan secara sistematis melalui perluasan basis pendapatan berbunga maupun non-bunga, serta pengelolaan biaya bunga yang lebih efisien dengan orientasi pada penguatan dana murah (CASA). Di tahun 2025, Bank Banten melakukan optimalisasi terhadap pendapatan dan biaya. Optimalisasi dan strategi yang dilakukan Bank Banten sebagai berikut:

1. Penguatan Permodalan
2. Pertumbuhan Bisnis
3. Perbaikan Tata Kelola
4. Pengembangan Sumber Daya Manusia dan Infrastruktur Sistem Teknologi Informasi

Dari aspek keuangan, Bank Banten mencatatkan posisi keuangan yang baik dengan nilai total aset sejumlah Rp10,00 triliun. Peningkatan nilai aset disebabkan oleh meningkatnya perolehan pada giro di Bank Indonesia, kredit pihak ketiga, aset tetap dan aset hak guna, aset tak berwujud, dan aset lain-lain. Di tahun 2025, Bank Banten pun kembali berhasil mencatatkan Laba bersih sejumlah Rp52,52 miliar.

Bank Banten mencatatkan perolehan Dana Pihak Ketiga (DPK) di tahun 2025 sejumlah Rp6,42 triliun, meningkat sebesar 32,22% atau sebesar Rp1,56 triliun. Perolehan DPK berasal dari Giro sejumlah Rp723,64 miliar, tabungan sejumlah Rp780,75 miliar dan deposito sejumlah Rp4,92 triliun. Terjadi peningkatan pada giro sebesar 8,48%, tabungan sebesar 9,71% dan deposito sebesar 41,38%. Kemudian Bank Banten juga perolehan simpanan bank lainnya yang meningkat sebesar 83,51% dari Rp694,03 miliar di tahun 2024 menjadi Rp1,27 triliun di tahun 2025.

One of its assets is located at Jl. Veteran No. 4, Cipare Village, Serang District, Serang City, Banten Province, which is currently used as Bank Banten's Head Office (named Grha Bank Banten). The other three productive assets will be used as a branch office, a Bank Banten archive storage office, and an office supporting Bank Banten's operational activities. Therefore, this Inbreng (In-Branch Contribution) plan is expected to demonstrate the Banten Provincial Government's full support for increasing capital in the form of assets to support the Company's business activities.

To maintain sustainable financial performance growth, Bank Banten has established a strategy to optimize revenue and costs by prioritizing the principles of efficiency, diversification, and synergy within the Bank Business Group (KUB) with Bank Jatim. This approach is implemented systematically through expanding the interest-bearing and non-interest-bearing income base, as well as more efficient interest expense management with a focus on strengthening CASA (Current Accounts Savings Account). In 2025, Bank Banten optimized its revenue and costs. Bank Banten's optimization and strategies are as follows:

1. Capital Strengthening
2. Business Growth
3. Governance Improvement
4. Human Capital Development and Information Technology System Infrastructure

From a financial perspective, Bank Banten recorded a strong financial position with total assets of Rp10.00 trillion. The increase in asset value was driven by increased earnings from current accounts with Bank Indonesia, third-party loans, fixed assets and use rights, intangible assets, and other assets. In 2025, Bank Banten again successfully recorded a net profit of Rp52.52 billion.

Bank Banten recorded Third-Party Funds (DPK) of Rp6.42 trillion in 2025, an increase of 32.22% or Rp1.56 trillion. Third-Party Funds were comprised of current accounts amounting to Rp723.64 billion, savings deposits of Rp780.75 billion, and time deposits of Rp4.92 trillion. Current accounts grew by 8.48%, savings deposits by 9.71%, and time deposits by 41.38%. Bank Banten also recorded interbank deposits, which increased by 83.51% from Rp694.03 billion in 2024 to Rp1.27 trillion in 2025.

Untuk meningkatkan kontribusi kepada pemangku kepentingan, Bank Banten telah menyalurkan kredit konsumen kepada UMKM sejumlah Rp144,54 miliar, kredit komersil sejumlah Rp271,20 miliar dan kredit konsumen jawara sejumlah Rp3,73 triliun. Secara akumulasi, total kredit konsumen yang telah direalisasikan Bank Banten sejumlah Rp4,65 triliun, mengalami peningkatan sebesar 43,78% atau sebanyak Rp1,42 triliun jika dibandingkan dengan perolehan tahun 2024 sejumlah Rp3,24 triliun.

Peningkatan kredit diikuti dengan penataan portofolio kredit dan penerapan manajemen risiko yang semakin baik. Hal ini tercermin dari turunnya NPL Bank Banten di tahun 2025. NPL Gross mengalami perbaikan dari tahun 2024 7,53% menjadi 4,67% pada tahun 2025. Penurunan NPL gross tersebut membuktikan bahwa Bank Banten menyalurkan kredit sesuai dengan prinsip kehati-hatian sehingga mampu menekan angka kredit bermasalah (*Non-Performing Loan/ NPL*).

Dalam menyalurkan kredit, Bank Banten senantiasa mematuhi peraturan yang berlaku. Hal ini tercermin dari tidak adanya pelanggaran Batas Maksimum Pemberian Kredit (BMPK) yang dilakukan oleh manajemen Bank selama tahun 2025. Kepatuhan pada BMPK ini merupakan bagian dari pelaksanaan tata kelola yang semakin baik oleh Bank.

Dari perolehan tersebut, Direksi senantiasa meningkatkan profitabilitas Bank Banten agar tingkat kesehatannya semakin baik dimasa mendatang. Bank Banten terus memperkuat struktur permodalan untuk mendukung ekspansi bisnis.

TANTANGAN YANG DIHADAPI

Sepanjang 2025, dalam menjalankan aktivitas Bisnis dan Operasionalnya, terdapat beberapa tantangan yang dihadapi oleh Bank, diantaranya:

1. Bank Banten Belum mengelola seluruh RKUD Kota dan Kabupaten di Wilayah Provinsi Banten. Hingga akhir Tahun 2025 masih terdapat 5 (lima) dari 8 (delapan) Kota/Kabupaten yang belum menandatangani dan/atau efektif bekerjasama dalam pengelolaan RKUD di Bank Banten. Sehingga Bank Banten belum optimal dalam mengelola peluang Bisnis RKUD dan turunannya. Namun, Bank Banten terus melakukan upaya-upaya termasuk koordinasi dengan pihak terkait untuk mewujudkan terjalinnya kerjasama Pengelolaan RKUD untuk seluruh Kota & Kabupaten di Banten.

To enhance contributions to stakeholders, Bank Banten has disbursed consumer credit to MSMEs amounting to Rp144.54 billion, commercial credit amounting to Rp271.20 billion, and Jawara consumer credit amounting to Rp3.73 trillion. On a cumulative basis, the total consumer credit realized by Bank Banten amounted to Rp4.65 trillion, an increase of 43.78% or Rp1.42 trillion compared to the 2024 figure of Rp3.24 trillion.

The increase in credit was accompanied by the restructuring of the credit portfolio and the implementation of improved risk management practices. This is reflected in the decline of Bank Banten's NPL in 2025. Gross NPL improved from 7.53% in 2024 to 4.67% in 2025. This reduction in gross NPL demonstrates that Bank Banten disburses credit in accordance with the principles of prudence, thereby successfully reducing the level of non-performing loans (NPL).

In disbursing credit, Bank Banten consistently adheres to applicable regulations. This is evidenced by the absence of any violations of the Legal Lending Limit (Batas Maksimum Pemberian Kredit/BMPK) by the Bank's management during the year 2025. Compliance with the BMPK is part of the Bank's increasingly sound governance practices.

From these achievements, the Board of Directors consistently works to improve the profitability of Bank Banten so that its soundness level continues to improve in the years ahead. Bank Banten continues to strengthen its capital structure to support business expansion.

CHALLENGES FACED AND THEIR SOLUTIONS

Throughout 2025, the Bank faced several challenges in carrying out its Business and Operational activities, including:

1. Bank Banten has not yet managed all City and Regency Regional Work Plans (RKUD) in Banten Province. By the end of 2025, 5 (five) of the 8 (eight) cities/regencies had not yet signed and/or effectively collaborated in managing RKUD at Bank Banten. Consequently, Bank Banten has not been optimally managing RKUD business opportunities and their derivatives. However, Bank Banten continues to make efforts, including coordination with relevant parties, to realize collaboration in RKUD management for all cities and regencies in Banten.

2. Sebagai BPD termuda, jangkauan jaringan pelayanan Bank Banten masih terus membutuhkan penguatan. Namun, dengan efektifnya KUB serta sinergi dengan Bank Jatim, Bank Banten dapat memanfaatkan infrastruktur dan sistem Operasional yang dimiliki oleh Bank Jatim yang merupakan salah satu BPD terbesar.
3. Bauran Produk dan Layanan (Termasuk *Digital Banking*), Bank Banten telah memiliki produk dan Layanan yang secara mendasar sudah cukup memadai. Dengan adanya KUB dan Sinergi dengan Bank Jatim, jenis produk dan Layanan perbankan serta fitur dalam digitalisasi akan semakin kaya dan kompetitif.
4. Fokus pada Area Bisnis dan Operasional. Dengan tersebarnya Kantor pelayanan Bank Banten diluar wilayah Banten, maka kedepannya Bank Banten akan lebih memfokuskan, memprioritaskan dan memperkuat Aktivitas perbankannya di Wilayah Banten. Sehingga, keutamaan Bisnis dan Operasional di wilayah Banten akan semakin efektif dan efisien serta selaras dengan Visi, Misi dari Bank Banten sebagai Badan Usaha Milik Daerah (BUMD) milik Pemerintah Provinsi Banten.

Di lain sisi, Bank Banten juga melakukan penguatan dan perluasan pasar dengan mengoptimalkan potensi Bisnis dari RKUD termasuk Kredit kepada ASN. Saat ini Bank Banten baru mengelola 1 RKUD Provinsi dan 3 Pemerintah Kota/ Kabupaten. Dengan kondisi dimaksud, telah memberikan dampak yang signifikan terhadap kinerja dan pencapaian Bank. Diharapkan dengan bergabungnya seluruh delapan kabupaten/kota di wilayah Provinsi Banten, *Captive Market* Pemerintah Daerah dan ASN akan semakin besar serta menjadi peluang strategis untuk memperluas portofolio kredit konsumen, payroll service, serta pengelolaan dana pihak ketiga khususnya di lingkungan instansi pemerintahan.

Bank Banten juga menetapkan target realisasi pengelolaan terhadap lima Rekening Kas Umum Daerah (RKUD) kabupaten/kota di Provinsi Banten yang belum menempatkan RKUD-nya di Bank Banten. Setelah Kabupaten Lebak dan Kota Serang mempercayakan RKUD sejak Tahun 2024, di Tahun 2025 telah bertambah 1 Pemerintah Daerah yang mempercayakan RKUD yaitu Kabupaten Pandeglang tanggal 24 Desember 2025. Sebelumnya, telah ditandatangani pula MoU pada tanggal 15 September 2025 sebagai upaya persiapan Pengelolaan RKUD Kabupaten Serang. Integrasi pengelolaan RKUD

2. As the youngest regional development bank (BPD), Bank Banten's service network continues to require strengthening. However, with the KUB effectiveness and synergy with Bank Jatim, Bank Banten can leverage the infrastructure and operational systems of Bank Jatim, one of the largest BPDs.
3. Product and Service Mix (Including Digital Banking): Bank Banten already has a fundamentally adequate product and service offering. With the KUB and synergy with Bank Jatim, the range of banking products and services, as well as digitalization features, will become even richer and more competitive.
4. Focus on Business and Operational Areas. Given that Bank Banten's service offices are spread across regions outside of Banten, going forward Bank Banten will place greater focus, priority, and emphasis on strengthening its banking activities within the Banten region. As a result, the primacy of business and operational activities in the Banten region will be increasingly effective and efficient, and aligned with the Vision and Mission of Bank Banten as a Regional-Owned Enterprise (Badan Usaha Milik Daerah/BUMD) owned by the Government of Banten Province.

Furthermore, Bank Banten is strengthening and expanding its market by optimizing the business potential of the RKUDs, including loans to civil servants (ASN). Currently, Bank Banten only manages 1 Provincial RKUD and 3 City/ Regency Governmental RKUDs. This has had a significant impact on the Bank's performance and achievements. It is hoped that with the integration of all eight regencies/cities in Banten Province, the captive market for local governments and civil servants will expand and provide a strategic opportunity to expand consumer credit portfolios, payroll services, and third-party fund management, particularly within government agencies.

Bank Banten has also set a target for the management of five Regional General Cash Accounts (RKUD) in regencies/cities in Banten Province that have not yet placed their RKUDs with Bank Banten. Following Lebak Regency and Serang City's entrustment of RKUDs in 2024, another regional government will entrust RKUDs in 2025, namely Pandeglang Regency, on December 24, 2025. A Memorandum of Understanding (MoU) was previously signed on September 15, 2025, as part of the preparation for the management of Serang Regency's RKUD. This integration of RKUD management is expected to broaden

ini diharapkan dapat memperluas basis dana murah sekaligus mendorong ekspansi kredit dan peningkatan Dana Pihak Ketiga (DPK) di masa mendatang. Bank Banten juga memperkuat kolaborasi dengan pemerintah daerah di lingkup Provinsi Banten untuk mengelola dan mengembangkan ekosistem ekonomi dan keuangan di Provinsi Banten.

PROSPEK USAHA

Dalam kerangka penguatan peran Bank Pembangunan Daerah (BPD) sebagaimana diamanatkan oleh Otoritas Jasa Keuangan melalui kebijakan Konsolidasi Bank Umum, Bank Banten memposisikan diri sebagai entitas strategis yang berfokus pada optimalisasi pengelolaan dana pemerintah daerah. Hal ini sejalan dengan arah kebijakan Kelompok Usaha Bank (KUB) yang mensinergikan Bank Banten dengan Bank Jatim sebagai bank induk, guna memperkuat kapasitas permodalan, memperluas jaringan, serta mengakselerasi transformasi digital.

Efektifnya KUB juga memberikan kepastian dan keyakinan yang kuat bagi seluruh *stakeholders* khususnya Pemerintah Kabupaten/Kota di Provinsi Banten untuk dapat mempercayakan pengelolaan Rekening Kas Umum Daerah (RKUD) secara aman, profesional, dan akuntabel. Pengelolaan RKUD merupakan pintu masuk kerjasama bisnis dan operasional yang saling menguntungkan, untuk menggali dan mengembangkan potensi bisnis di seluruh Kabupaten/Kota se Provinsi Banten, mengelola keuangan dan meningkatkan pendapatan daerah serta kesejahteraan seluruh masyarakat.

Berkat dukungan penuh dari Pemerintah Provinsi Banten selaku Pemegang Saham Pengendali, Otoritas Jasa Keuangan (OJK), para nasabah beserta seluruh *stakeholders* dan masyarakat Banten atas capaian positif dan efektifnya KUB, diharapkan akan memberikan kontribusi positif bagi peningkatan kesejahteraan masyarakat dan kejayaan Bank Banten sebagai *Regional Champion*.

Bank Banten adalah ciri dan identitas yang terus melekat dan tidak dapat dipisahkan dari denyut nadi seluruh masyarakat Banten. Partisipasi aktif dari seluruh komponen masyarakat dan Pemerintah Daerah se-Provinsi Banten untuk menggunakan seluruh produk dan jasa layanan Bank Banten akan memaksimalkan pendapatan daerah dan peningkatan kesejahteraan masyarakat serta menjadikan Bank Banten Melesat menjadi 5 Besar Bank Pembangunan Daerah Terbaik di Indonesia.

the low-cost funding base while encouraging credit expansion and increasing Third Party Funds (TPF) in the future. Bank Banten also strengthens collaboration with local governments within Banten Province to manage and develop the economic and financial ecosystem in Banten Province.

BUSINESS PROSPECTS

Within the framework of strengthening the role of Regional Development Banks (BPD) as mandated by the Financial Services Authority through its regional banking consolidation policy, Bank Banten positions itself as a strategic entity focused on optimizing the management of regional government funds. This is in line with the direction of the Bank Business Group (KUB) policy, which brings together Bank Banten and Bank Jatim as the parent bank, in order to strengthen capital capacity, expand the network, and accelerate digital transformation.

The KUB effectiveness also provides certainty and strong confidence to all *stakeholders*, particularly the Regency/City Governments in Banten Province, who can entrust the management of their Regional General Cash Accounts (RKUD) in a secure, professional, and accountable manner. RKUD management serves as a gateway for mutually beneficial business and operational collaborations, enabling them to explore and develop business potential across all regencies/cities in Banten Province, manage finances, and increase regional revenue and the welfare of the entire community.

Thanks to the full support of the Banten Provincial Government as the Controlling Shareholder, the Financial Services Authority (OJK), customers, all *stakeholders*, and the Banten community, the positive and effective achievements of the KUB are expected to contribute positively to improving community welfare and Bank Banten's success as a *Regional Champion*.

Bank Banten is a characteristic and identity that is inseparable from the pulse of the entire Banten community. Active participation from all components of society and the Regional Government throughout Banten Province in utilizing all Bank Banten products and services will maximize regional revenue and improve community welfare, and enable Bank Banten to soar among the top five Regional Development Banks in Indonesia.

PENERAPAN TATA KELOLA

Direksi telah menjalankan dan memastikan bahwa operasional Bank Banten telah dijalankan dengan tata kelola yang baik. Penerapan tata kelola berdasarkan prinsip *best practices Good Corporate Governance/GCG*, juga diselaraskan dengan ketentuan yang berlaku. Penerapan GCG merupakan prinsip yang mendasari proses dan mekanisme pengelolaan usaha Bank, berlandaskan kepatuhan terhadap peraturan perundang-undangan serta cerminan prinsip etika bisnis. Prinsip-prinsip tata kelola tersebut dijadikan pedoman dalam setiap aktivitas bisnis dan operasional.

Bank Banten telah dilengkapi dengan struktur tata kelola yang memadai, meliputi Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris dan Direksi. Organ utama tata kelola dilengkapi dengan organ pendukung yang seluruhnya saling berinteraksi dengan semangat yang sama untuk meningkatkan tata kelola.

Dalam melaksanakan fungsi, tugas dan tanggung jawabnya, Dewan Komisaris dan Direksi didukung oleh sejumlah unit kerja. Di bawah Direksi terdapat Sekretaris Perusahaan, Satuan Kerja Audit Intern, Satuan Kerja Kepatuhan, dan Satuan Kerja Manajemen Risiko. Sementara komite-komite di bawah Direksi antara lain Komite Manajemen Risiko, Komite Kebijakan Perkreditan, ALCO, Komite Pengarah Teknologi Informasi, Komite Produk, Komite GCG dan Kepatuhan, Komite Kredit, dan Komite Human Capital

Di tahun 2025, Bank Banten melaksanakan Rapat Umum Pemegang Saham sebanyak 3 (tiga) kali, yang terdiri dari Rapat Umum Pemegang Saham Tahunan sebanyak 1 (satu) kali pada tanggal 10 April 2025 dan Rapat Umum Pemegang Saham Luar Biasa sebanyak 2 (dua) kali, masing-masing pada tanggal 10 April 2025 serta tanggal 28 November 2025. Pelaksanaan RUPS telah sesuai dengan peraturan dan perundang-undangan yang berlaku. Hasil-hasil RUPS diumumkan di *website* Bank Banten dan dilaporkan ke OJK dan otoritas terkait lainnya.

IMPLEMENTATION OF GOVERNANCE

The Board of Directors has carried out and ensured that the operations of Bank Banten are conducted in accordance with sound governance. The implementation of governance is based on best practices of GCG (Good Corporate Governance) principles and is also aligned with applicable regulations. The implementation of GCG constitutes the principle underpinning the processes and mechanisms of Bank business management, grounded in compliance with laws and regulations and reflecting the principles of business ethics. These governance principles serve as guidelines for every business and operational activity.

Bank Banten is equipped with an adequate governance structure, comprising the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. The primary governance organs are complemented by supporting organs, all of which interact with one another in a shared spirit of enhancing governance.

In carrying out their functions, duties, and responsibilities, the Board of Commissioners and the Board of Directors are supported by a number of work units. Under the Board of Directors are the Corporate Secretary, the Internal Audit Work Unit, the Compliance Work Unit, and the Risk Management Work Unit. The committees under the Board of Directors include the Risk Management Committee, the Credit Policy Committee, the Asset & Liability Management Committee (ALCO), the Information Technology Steering Committee, the Product Committee, the GCG and Compliance Committee, the Credit Committee, and the Human Capital Committee.

In the year 2025, Bank Banten convened a total of 3 (three) General Meetings of Shareholders, consisting of 1 (one) Annual General Meeting of Shareholders on April 10, 2025, and 2 (two) Extraordinary General Meetings of Shareholders, held on April 10, 2025, and November 28, 2025, respectively. The General Meetings of Shareholders were conducted in accordance with applicable laws and regulations. The resolutions of the GMS were announced on Bank Banten's website and reported to OJK and other relevant authorities.

Mengenai Kebijakan Tata Kelola, Bank Banten telah memiliki pedoman di antaranya Pedoman Remunerasi Dewan Komisaris dan Direksi, Pedoman Pengendalian Gratifikasi; Piagam, Kode Etik, Pedoman dan Tata Tertib Kerja Komite Audit; dan Piagam, Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko, Pedoman Pelaporan Pelanggaran, Pedoman Manajemen Risiko, Pedoman Pengendalian Internal. Dengan pedoman tersebut, Direksi menjamin akan terciptanya sistem Tata Kelola yang optimal tanpa adanya kasus pelanggaran terhadap operasional Bank Banten.

Implementasi Tata Kelola juga disesuaikan dengan ketentuan dalam pedoman Tata Kelola bagi Perusahaan Terbuka. Bank Banten telah menerapkan 8 (delapan) prinsip Pedoman Tata Kelola Perusahaan Terbuka yang meliputi meningkatkan nilai penyelenggaraan Rapat Umum Pemegang Saham; meningkatkan kualitas komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor; memperkuat keanggotaan dan komposisi Dewan Komisaris; meningkatkan kualitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris; memperkuat keanggotaan dan komposisi Direksi; meningkatkan kualitas pelaksanaan tugas dan tanggung jawab Direksi; meningkatkan aspek tata kelola perusahaan melalui partisipasi pemangku kepentingan; dan meningkatkan pelaksanaan keterbukaan informasi.

PENGEMBANGAN TEKNOLOGI INFORMASI

Bank Banten berkomitmen untuk mengembangkan sistem Teknologi Informasi (TI) secara bijak dan berkelanjutan. Bank Banten telah menjalankan transformasi digital dalam operasional bisnisnya. Transformasi digital menempati peranan penting dalam mendorong akselerasi pertumbuhan usaha Bank Banten.

Regarding Governance Policy, Bank Banten has established guidelines including the Remuneration Guidelines for the Board of Commissioners and Directors, Gratuity Control Guidelines; the Audit Committee Charter, Code of Conduct, Guidelines and Work Procedures; and the Risk Monitoring Committee Charter, Guidelines and Work Procedures, Guidelines for Reporting Violations, Risk Management Guidelines, and Internal Control Guidelines. With these guidelines, the Board of Directors ensures the creation of an optimal Governance system without any violations in Bank Banten's operations.

The implementation of Governance is also adjusted to the provisions in the Governance guidelines for Public Companies. Bank Banten has implemented 8 (eight) principles of the Governance Guidelines for Public Companies which include increasing the value of holding General Meetings of Shareholders; improving the quality of communication between Public Companies and Shareholders or Investors; strengthening the membership and composition of the Board of Commissioners; improving the quality of implementation of the duties and responsibilities of the Board of Commissioners; strengthening the membership and composition of the Board of Directors; improving the quality of implementation of the duties and responsibilities of the Board of Directors; improving aspects of corporate governance through stakeholder participation; and improving the implementation of information disclosure.

INFORMATION TECHNOLOGY DEVELOPMENT

Bank Banten is committed to developing the Information Technology (IT) system in a prudent and sustainable manner. Bank Banten has undertaken digital transformation in its business operations. Digital transformation plays an important role in driving the acceleration of Bank Banten's business growth.

Ditahun 2025, Bank Banten telah melakukan pengembangan TI meliputi:

1. Pengembangan Layanan *Mobile Banking* dan *Internet Banking Business*

Bank Banten melakukan pengembangan layanan digital dengan memperluas fitur pada *mobile banking* dan *internet banking business*, seperti pembukaan rekening *online*, integrasi QRIS, layanan keuangan pribadi (*personal financial management*), serta *chatbot* berbasis kecerdasan buatan. Pengembangan ini ditujukan untuk meningkatkan kualitas layanan, memperluas akses nasabah, dan memperkuat daya saing Bank di sektor digital.

2. Implementasi Open API untuk Ekosistem Digital

Bank Banten telah menyiapkan platform Open API sesuai dengan ketentuan Standar Nasional Open API Pembayaran (SNAP) dari Bank Indonesia, sehingga memungkinkan integrasi dengan mitra strategis seperti *fintech* dan *e-commerce*. Inisiatif ini akan mempercepat pengembangan produk inovatif serta memperluas jangkauan layanan keuangan Bank.

3. Dukungan Layanan Digital untuk Pemerintah Daerah

Bank Banten telah memperkuat perannya dalam mendukung pemerintah daerah melalui integrasi layanan pembayaran Pendapatan Asli Daerah (PAD) serta konektivitas dengan sistem keuangan daerah. Langkah ini diharapkan dapat meningkatkan transparansi, akuntabilitas, serta efisiensi dalam transaksi keuangan daerah.

Selain itu, Bank Banten melakukan penguatan terhadap infrastruktur dan keamanan sistem dengan Modernisasi *Core Banking System* dan Optimalisasi Data Center, DRC, dan *Hybrid Cloud*. Bank berkomitmen melakukan modernisasi *core banking system* dengan arsitektur modular yang lebih fleksibel, efisien, dan adaptif terhadap pengembangan produk serta layanan digital. Modernisasi ini juga akan memperkuat keandalan dan stabilitas sistem dalam mendukung transaksi nasabah.

Bank Banten telah mengoptimalkan pemanfaatan Data Center, *Disaster Recovery Center* (DRC), serta teknologi *hybrid cloud*. Peningkatan ini akan memastikan ketersediaan layanan (*availability*) yang tinggi dan mendukung kelangsungan operasional secara berkesinambungan.

In the year 2025, Bank Banten carried out IT development encompassing:

1. Development of Mobile Banking and Internet Banking Business Services

Bank Banten undertook the development of digital services by expanding features on mobile banking and internet banking business, such as online account opening, QRIS integration, personal financial management services, and artificial intelligence-based chatbots. This development is aimed at improving service quality, expanding customer access, and strengthening the Bank's competitiveness in the digital sector.

2. Implementation of Open API for the Digital Ecosystem

Bank Banten has prepared an Open API platform in accordance with the provisions of the National Open API Payment Standard (SNAP) from Bank Indonesia, enabling integration with strategic partners such as fintech companies and e-commerce platforms. This initiative will accelerate the development of innovative products and expand the reach of the Bank's financial services.

3. Digital Service Support for Regional Governments

Bank Banten has strengthened its role in supporting regional governments through the integration of Regional Own-Source Revenue (PAD) payment services and connectivity with regional financial systems. This measure is expected to improve transparency, accountability, and efficiency in regional financial transactions.

In addition, Bank Banten has undertaken the strengthening of system infrastructure and security through the Modernization of the Core Banking System and the Optimization of the Data Center, DRC, and Hybrid Cloud. The Bank is committed to modernizing the core banking system with a more flexible, efficient, and adaptive modular architecture for product and digital service development. This modernization will also strengthen the reliability and stability of the system in supporting customer transactions.

Bank Banten has optimized the utilization of the Data Center, Disaster Recovery Center (DRC), and hybrid cloud technology. These improvements will ensure high service availability and support the continuity of operations on an ongoing basis.

Direksi optimis, melalui pengelolaan TI yang optimal akan membuahkan hasil yang baik untuk pertumbuhan bisnis Bank Banten di tahun mendatang. Direksi bersama manajemen, senantiasa meningkatkan kualitas terhadap kinerja TI Bank Banten.

PENGELOLAAN SDM

Bank Banten memastikan manajemen SDM yang diterapkan telah mengacu pada peraturan dan perundang-undangan yang berlaku. Bank juga telah menyediakan fasilitas dan lingkungan kerja yang aman, nyaman, dan kondusif untuk mendukung produktivitas SDM.

Di tahun 2025, Bank Banten melakukan pengembangan SDM dengan menyelenggarakan program pengembangan kompetensi SDM secara berkala. Realisasi program pengembangan SDM dilakukan pada bidang keamanan siber, *cloud computing*, *data analytics*, serta tata kelola TI. Peningkatan kompetensi SDM ini diharapkan mampu meningkatkan daya saing Bank dalam menghadapi perkembangan teknologi yang semakin dinamis.

Selain itu, Bank telah memberikan taraf kesejahteraan yang layak kepada SDM sesuai dengan kewajiban dalam industri perbankan dan memerhatikan kemampuan keuangan Bank. Seluruh karyawan tetap juga telah diikutsertakan dalam program BPJS Kesehatan dan BPJS Ketenagakerjaan untuk memberikan perlindungan maksimal kepada karyawan.

KOMITMEN DAN STRATEGI KEBERLANJUTAN

MEMBANGUN KEBERLANJUTAN SEBAGAI RESPONS PERSEROAN

Bank Banten sebagai pelaku usaha jasa keuangan menjadi salah satu penggerak roda perekonomian. Pada akhir tahun 2025, Bank Banten tercatat memiliki sebanyak 103 jaringan pelayanan yang terdiri atas Kantor Pusat, 20 Kantor Cabang (KC), 18 Kantor Cabang Pembantu (KCP), 64 Kantor Fungsional (KF) dan 122 ATM yang tersebar di 8 Kota/ Kabupaten di Banten serta di beberapa Kota besar di Indonesia. Operasional Bank Banten didukung oleh SDM sebanyak 904 orang (per 31 Desember 2025).

The Board of Directors is confident that optimal IT management will yield positive results for Bank Banten's business growth in the years ahead. The Board of Directors and management consistently work to improve the quality of Bank Banten's IT performance.

HUMAN RESOURCES MANAGEMENT

Bank Banten ensures that the HR management implemented is in compliance with applicable laws and regulations. The Bank has also provided facilities and a work environment that is safe, comfortable, and conducive to supporting HR productivity.

In the year 2025, Bank Banten undertook HR development by organizing periodic HR competency development programs. The realization of HR development programs was carried out in the areas of cybersecurity, cloud computing, data analytics, and IT governance. This enhancement of HR competency is expected to improve the Bank's competitiveness in facing an increasingly dynamic technological landscape.

In addition, the Bank has provided an adequate level of welfare to its human resources in accordance with industry norms in the banking sector and taking into account the Bank's financial capacity. All permanent employees have also been enrolled in the BPJS Kesehatan (Health Social Security) and BPJS Ketenagakerjaan (Employment Social Security) programs to provide maximum protection to employees.

SUSTAINABILITY COMMITMENT AND STRATEGY

BUILDING SUSTAINABILITY AS THE COMPANY'S RESPONSE

As a financial services provider, Bank Banten is a key driver of the economy. By the end of 2025, Bank Banten had 103 office networks, comprising a head Office, 20 Branch Offices (KC), 18 Sub-Branch Offices (KCP), 64 Functional Offices (KF), and 122 ATMs across eight cities/regencies in Banten and several major cities across Indonesia. Bank Banten's operations are supported by a total workforce of 904 employees (as of December 31, 2025).

Dalam rangka menciptakan terwujudnya visi misi Bank Banten serta kontribusi terhadap aspek ekonomi, sosial dan lingkungan serta menjadi “Mitra Terpercaya Sejahtera Bersama”, Bank memiliki komitmen untuk ikut menciptakan keselarasan antara kegiatan perekonomian, keberagaman interaksi sosial kemasyarakatan dan kelestarian lingkungan, dengan mengedepankan tanggung jawab kepada *stakeholder* dalam konteks luas, dibandingkan dengan keuntungan yang diperoleh oleh Perseroan dalam konteks sempit dan terbatas.

Bank Banten memiliki nilai secara ekonomi yang didasari pada bagaimana kami turut berperan aktif untuk menciptakan nilai melalui:

1. Pemerataan perekonomian.
2. Peningkatan taraf hidup masyarakat, khususnya dalam hal pengentasan kemiskinan.
3. Bersinergi dengan berbagai pihak dalam mendorong pembangunan, tidak terbatas pada infrastruktur fisik, namun yang lebih penting adalah membangun sumber daya manusia dalam menghadapi tantangan global, serta termasuk di antaranya.
4. Mengantisipasi dampak perubahan iklim terhadap interaksi sosial dan kelestarian lingkungan.
5. Menjaga dan melestarikan kebudayaan serta nilai-nilai luhur sebagaimana yang diharapkan oleh *stakeholders*.

Bank Banten terus berproses dan berupaya untuk memberikan pertumbuhan yang baik bagi kepuasan seluruh pihak, kesempurnaan adalah sebuah proses yang tidak pernah berhenti. Oleh karena itu Bank Banten senantiasa meningkatkan pengetahuan dan kemampuan dalam rangka menjamin keberlanjutan melalui pembaharuan dan inovasi guna memberikan nilai tambah kepada *stakeholder*.

RENCANA AKSI KEUANGAN BERKELANJUTAN BANK BANTEN

Dalam Rencana Aksi Keuangan Berkelanjutan tahun 2024-2028 Bank telah menetapkan prioritas khusus dalam melakukan implementasi menjadi *sustainable banking*. Dalam RAKB ini kembali ditegaskan prioritas yang akan dilakukan pada tahun 2026 yang diselaraskan dengan RAKB 2024-2028 adalah sebagai berikut:

In order to realize Bank Banten's vision and mission, as well as to contribute to economic, social, and environmental aspects and to become a "Trusted and Prosperous Partner," the Bank is committed to contributing to the harmonization of economic activities, the diversity of social and community interactions, and environmental sustainability, by prioritizing responsibility to stakeholders in a broad context, over the profits obtained by the Company in a narrow and limited context.

Bank Banten holds economic value grounded in how we actively contribute to creating value through:

1. The equitable distribution of the economy.
2. The improvement of the standard of living of the community, particularly in terms of poverty alleviation.
3. Synergizing with various parties in driving development, not limited to physical infrastructure, but more importantly in building human resources to face global challenges, including among others.
4. Anticipating the impact of climate change on social interaction and environmental sustainability.
5. Preserving and maintaining culture and noble values as expected by stakeholders.

Bank Banten continues to evolve and strive to deliver sound growth for the satisfaction of all parties, as excellence is a process that never ceases. Therefore, Bank Banten consistently enhances its knowledge and capabilities to ensure sustainability through renewal and innovation, in order to deliver added value to stakeholders.

BANK BANTEN'S SUSTAINABLE FINANCE ACTION PLAN

In the Sustainable Finance Action Plan (RAKB) for 2024–2028, the Bank has established specific priorities in implementing sustainable banking. In this RAKB, the priorities to be carried out in 2026, aligned with the RAKB 2024–2028, are reaffirmed as follows:

1. Refreshment & Edukasi Pihak Internal

Pelatihan dan Edukasi masih sangat diperlukan karena secara umum, tantangan yang dihadapi dalam implementasi keuangan berkelanjutan adalah masih diperlukannya peningkatan pemahaman manajemen dan karyawan mengenai penerapan keuangan berkelanjutan. Berdasarkan hal tersebut prioritas Bank adalah meningkatkan kapasitas internal terutama pemahaman atas keuangan berkelanjutan serta peningkatan efisiensi dan efektivitas operasional Bank untuk tetap memperhitungkan nilai *people*, profit dan planet dimulai dari internal Bank terlebih dahulu.

2. Peningkatan Pendanaan Berkelanjutan

Penyaluran Pendanaan merupakan program dari pengembangan produk jasa keuangan yang memiliki nilai tambah keuangan berkelanjutan. Pendanaan kepada sektor UMKM dapat dilakukan secara Langsung dengan produk Bank yang bernama KUBB, atau tidak langsung melalui penerusan/pendanaan kepada BPR/LKM.

Bank Banten telah menyusun dan melaksanakan kebijakan, melakukan penyaluran kredit Produktif termasuk kredit program/KUR serta pendanaan bagi Pra Pensiunan ASN dan pelaku usaha UMKM baik pelaku perorangan ataupun penyaluran melalui BPR/LKM yang fokus pada penyaluran kepada sektor industri rumah tangga pra-sejahtera.

3. Pendanaan Pembangunan Infrastruktur

Pendanaan kredit sektor keuangan berkelanjutan pada pembangunan infrastruktur merupakan suatu fondasi dalam mencapai tujuan *Sustainable Development Goals/SDGs* untuk menciptakan lingkungan pembangunan yang berkelanjutan untuk masa depan bangsa. Rencana pendanaan sektor keuangan berkelanjutan pada pembangunan infrastruktur yang akan disasar oleh Bank Banten adalah pembangunan prioritas yang sesuai dengan RPJMD Provinsi 2025-2045 di antaranya pembangunan akses air bersih, sekolah, perpustakaan dan akses jalan lainnya.

4. Pelatihan Potensi Bisnis Berkelanjutan

Penerapan keuangan berkelanjutan dapat menjadi fondasi bagi Bank Banten untuk menggali potensi pembiayaan, melakukan bisnis yang bertanggung

1. Internal Refreshment & Education

Training and education remain highly necessary, as in general, the challenge faced in the implementation of sustainable finance is the continued need to improve the understanding of management and employees regarding the application of sustainable finance. Based on this, the Bank's priority is to enhance internal capacity, particularly the understanding of sustainable finance, as well as to improve the efficiency and effectiveness of the Bank's operations while taking into account the values of people, profit, and planet, beginning from within the Bank itself.

2. Enhancement of Sustainable Funding

The disbursement of funding constitutes a program for the development of financial service products with sustainable finance added value. Funding to the MSME sector can be provided directly through the Bank's product known as KUBB, or indirectly through on-lending/funding to Rural Banks (BPR)/Microfinance Institutions (LKM).

Bank Banten has formulated and implemented policies, disbursed productive credit including program credit/KUR, as well as funding for pre-retirement civil servants (ASN) and MSME business actors, both individual actors and through disbursement via BPR/LKM that focus on channeling funds to the pre-prosperous household industry sector.

3. Infrastructure Development Financing

Sustainable finance sector credit financing for infrastructure development constitutes a foundation in achieving the Sustainable Development Goals (SDGs) to create a sustainable development environment for the nation's future. The sustainable finance sector financing plan for infrastructure development to be targeted by Bank Banten includes priority development aligned with the Provincial Medium-Term Development Plan (RPJMD) 2025–2045, among others the development of clean water access, schools, libraries, and other road access.

4. Sustainable Business Potential Training

The implementation of sustainable finance can serve as a foundation for Bank Banten to explore financing potential and conduct business that is socially,

jawab pada sosial, ekonomi dan lingkungan. Sebagai Bank Pemerintahan Daerah, Bank Banten memiliki tujuan untuk membantu perekonomian provinsi dari sisi sektor perbankan. Dasar ini menjadi penting bagi Bank Banten dalam mencari potensi pembiayaan perbankan yang masuk kategori keuangan berkelanjutan.

economically, and environmentally responsible. As a Regional Government Bank, Bank Banten has the objective of supporting the provincial economy from the banking sector perspective. This foundation is important for Bank Banten in identifying banking financing potential that falls within the category of sustainable finance.

5. Penciptaan Nilai Internal dalam Konsumsi yang Bertanggung Jawab

Bank Banten akan memulai untuk menggunakan material yang ramah lingkungan dengan tujuan untuk menciptakan nilai yang berkelanjutan di internal Perusahaan. Implementasi bisnis yang dijalankan secara berkelanjutan berorientasi pada tanggung jawab terhadap lingkungan.

5. Creation of Internal Value in Responsible Consumption

Bank Banten will begin to use environmentally friendly materials with the aim of creating sustainable value within the Company's internal operations. Business implementation conducted in a sustainable manner is oriented toward environmental responsibility.

6. Penyesuaian Tata Kelola, kebijakan/SOP terkait Keuangan Berkelanjutan

Bank Banten melakukan penyesuaian dengan tujuan untuk:

- Memastikan bahwa potensi bisnis berkelanjutan memiliki manfaat dan potensi yang baik.
- Menyelaraskan kebijakan yang telah dibuat agar sesuai dengan tujuannya.
- Mengevaluasi kebijakan yang sudah tidak relevan untuk diperbaharui.

6. Adjustment of Governance, Policies/SOPs Related to Sustainable Finance

Bank Banten undertakes adjustments with the aim of:

- Ensuring that sustainable business potential has sound benefits and potential.
- Aligning established policies so that they are consistent with their objectives.
- Evaluating policies that are no longer relevant for updating.

PENERAPAN DAN PENCAPAIAN KINERJA KEBERLANJUTAN

Rencana strategis penerapan keuangan berkelanjutan ini akan dilaksanakan secara bertahap melalui 3 (tiga) fase yang akan diimplementasikan oleh Bank Banten dalam menjalankan kegiatan usahanya.

IMPLEMENTATION AND ACHIEVEMENT OF SUSTAINABILITY PERFORMANCE

This strategic plan for the implementation of sustainable finance will be carried out in phases through 3 (three) phases to be implemented by Bank Banten in the conduct of its business activities.

Fase / Phase	Penjelasan / Description
Fase pertama, menjadi <i>Purposive Banking</i> (Sejak tahun 2024) / First Phase, becoming Purposive Banking (since 2024)	Fokus untuk menciptakan nilai yang mengedepankan keuangan berkelanjutan, dengan mengaplikasikan penciptaan nilai internal dimulai dari karyawan bank dengan kebijakan yang menitikberatkan kepada lingkungan kerja, seperti pengurangan penggunaan kertas, air dan energi lainnya yang dapat dikurangi untuk menciptakan efisiensi yang ramah terhadap lingkungan tanpa mengurangi esensi dari penggunaan. / Focus on creating value that prioritizes sustainable finance, by applying internal values starting from bank employees with policies that emphasize the work environment, such as the use of paper, water, and other energy that can be reduced to create environmentally friendly efficiency without reducing the essence of use. Selanjutnya mengaplikasikan dukungan terhadap produk kredit yang mendukung <i>SDG's</i>, terutama pada pembiayaan kredit investasi maupun kredit pembiayaan KUR/UMKM dan juga kredit konstruksi yang berfokus pada pembangunan yang berdampak bagi sosial ekonomi di provinsi Banten. / Furthermore, support for credit products that support the <i>SDGs</i> is being implemented, particularly for investment credit financing, KUR/MSME financing, and construction credit that focuses on development that has a socio-economic impact in Banten Province.

Fase / Phase	Penjelasan / Description
Fase kedua, menjadi <i>Promotive Banking</i> . (2025-2026) / Second phase, becoming <i>Promotive Banking</i> (2025-2025)	Mengimplementasikan operasional perbankan yang berfokus kepada kebijakan keuangan berkelanjutan. Integrasi dan pengelolaan biaya yang berfokus kepada penghematan dan penggunaan sistem yang ramah lingkungan, selain itu budaya risiko yang berbasis bisnis berkelanjutan sehingga produk <i>green banking</i> dapat mulai diaplikasikan dengan pengukuran risiko sesuai kebutuhan industri. Selain itu Bank Banten akan berfokus kepada dampak yang dihasilkan akibat bisnis yang dilakukan, aspek ekonomi, sosial dan kepedulian lingkungan akan menjadi jiwa disetiap kebijakan yang dibuat. / mplementing banking operations focused on sustainable financial policies. Cost integration and management focused on savings and the use of environmentally friendly systems, as well as a risk culture based on sustainable business, allow for the implementation of green banking products with risk measurements tailored to industry needs. Furthermore, Bank Banten will begin focusing on the impact of its business operations, incorporating economic, social, and environmental aspects into every policy.
Fase ketiga, <i>sustainable banking</i> (2026-2028) / Third Phase, <i>Sustainable Banking</i> (2026-2028)	Setiap arah rencana bisnis dan produknya mengimplementasikan <i>green banking</i> atau taksonomi hijau Indonesia yang berfokus pada penyaluran kredit berbasis tanggung jawab lingkungan, pemberdayaan ekonomi dan interaksi sosial yang berkesinambungan. / Each direction of the business plan and its products implement <i>green banking</i> or the Indonesian green taxonomy which focuses on credit distribution based on environmental responsibility, economic empowerment, and sustainable social interaction.

Faktor yang mendukung keuangan berkelanjutan ini selaras dengan visi dan misi Bank Banten yang tertuang dalam Nilai-Nilai Budaya Perusahaan Nomor 491/SK/DIR-BB/VIII/2021 yang menjelaskan untuk mendorong insan perusahaan berperilaku sesuai dengan budaya perusahaan dan penanaman komponen-komponen budaya ke dalam proses dan sistem perusahaan dan dirangkum dalam akronim TRUST.

The factors supporting sustainable finance are aligned with Bank Banten's vision and mission as set forth in the Company Cultural Values Decree No. 491/SK/DIR-BB/VIII/2021, which outlines the encouragement of all members of the Company to behave in accordance with the corporate culture and the embedding of cultural components into the Company's processes and systems, summarized in the acronym TRUST.

LAPORAN RENCANA AKSI KEUANGAN BERKELANJUTAN

Bank Banten telah menetapkan rencana aksi keuangan berkelanjutan dengan pemetaan sebagai berikut:

1. Upaya Perbaikan Kualitas portofolio kredit pada program keuangan berkelanjutan, untuk memastikan bisnis dan pendapatan Bank tetap terjaga dengan optimal
2. Dalam operasional, Bank Banten telah menargetkan RAKB sesuai dengan KPI, BSC dan ISC.
3. Bank Banten menjalankan kajian hukum atas perikatan (perjanjian) dengan nasabah secara internal dan berkonsultasi serta berkordinasi secara aktif dengan Institusi terkait sesuai ketentuan perundang-undangan yang berlaku
4. Pencapaian kinerja Rencana Aksi Keuangan Berkelanjutan atau Pencapaian kinerja penyaluran kredit kepada kegiatan agar sesuai dengan target yang telah ditetapkan.
5. Penyusunan, Pelaksanaan dan Kebijakan RAKB sesuai dengan SOP dan aturan yang berlaku.
6. Bank Banten mendukung keuangan berkelanjutan yang menjadi Fokus Utama pemerintah.
7. *Review* Suku Bunga atas Produk Bank Banten dijalankan melalui Komite ALCO.
8. Bank Banten mencari sumber dana jangka panjang.

SUSTAINABLE FINANCE ACTION PLAN REPORT

Bank Banten has established its Sustainable Finance Action Plan with the following risk mapping:

1. Efforts to improve the credit portfolio quality in the sustainable finance program, to ensure that the Bank's business and income remain optimally maintained.
2. In its operations, Bank Banten has targeted the RAKB in accordance with KPI, BSC, and ISC.
3. Bank Banten conducts legal reviews on agreements (contracts) with customers internally and consults and actively coordinates with related institutions in accordance with applicable laws and regulations.
4. Achievement of the Sustainable Finance Action Plan performance targets or achievement of credit disbursement performance to activities in order to align with the established targets.
5. The formulation, implementation, and policies of the RAKB in accordance with applicable SOPs and regulations.
6. Bank Banten supports sustainable finance, which is the government's key focus.
7. Interest Rate Review on Bank Banten Products is carried out through the ALCO Committee.
8. Bank Banten seeks long-term funding sources.

REALISASI PELAKSANAAN PROGRAM KEUANGAN BERKELANJUTAN

Di tahun 2025, Pelaksana Program Keuangan Berkelanjutan adalah Divisi Sekretariat Perusahaan & Hukum yang bertanggung jawab langsung kepada Direktur Utama. Dalam pelaksanaannya, Program Kerja Keuangan Berkelanjutan dapat melibatkan Divisi/Unit Kerja lainnya untuk merealisasikan Program yang telah ditetapkan. Program yang direncanakan telah diselaraskan dengan target yang realistis untuk dapat dicapai. Dalam hal pencapaian Program Kerja masing-masing Divisi/Unit Kerja, Pimpinan Unit Kerja bertanggung jawab langsung terhadap programnya dan dilaporkan progresnya kepada Divisi Sekretariat Perusahaan dan Hukum.

Sepanjang tahun 2025, Bank Banten telah merealisasikan beberapa kegiatan terkait bantuan/kegiatan sosial sebanyak 49 program dengan total Rp297.202.500. Realisasi ini mengalami peningkatan sebesar 11% jika dibandingkan tahun sebelumnya dengan 38 kegiatan sebesar Rp267.826.208.

PERUBAHAN KOMPOSISI DIREKSI

Di sepanjang tahun 2025, tidak terdapat perubahan komposisi Direksi Bank Banten. Komposisi Direksi Bank Banten adalah sebagai berikut:

Tabel Komposisi Direksi Bank Banten

No	Nama / Name	Jabatan / Position
1	Muhammad Busthami	Direktur Utama / President Director
2	Bambang Widyatmoko	Direktur Bisnis / Director of Business
3	Rodi Judo Dahono	Direktur Operasional / Director of Operations
4	Eko Virgianto	Direktur Kepatuhan / Compliance Director

REALIZATION OF THE SUSTAINABLE FINANCE PROGRAM IMPLEMENTATION

In 2025, the Sustainable Finance Program Implementer is the Corporate Secretariat & Legal Division, which reports directly to the President Director. In its implementation, the Sustainable Finance Work Program may involve other Divisions/Work Units to realize the established Program. The planned program has been aligned with realistic targets. Regarding the achievement of the Work Program of each Division/Work Unit, the Work Unit Head is directly responsible for their program and reports its progress to the Corporate Secretariat & Legal Division.

Throughout the year 2025, Bank Banten has realized a total of 49 social assistance/social activity programs amounting to Rp297,202,500. This realization represents an increase of 11% compared to the preceding year, which recorded 38 activities amounting to Rp267,826,208.

CHANGES IN THE COMPOSITION OF THE BOARD OF DIRECTORS

Throughout the year 2025, there were no changes in the composition of the Board of Directors of Bank Banten. The composition of the Board of Directors of Bank Banten is as follows:

Table of the Composition of the Board of Directors of Bank Banten

APRESIASI DAN PENUTUP

Di sepanjang tahun 2025, Direksi dan jajaran telah menjalankan fungsinya sesuai dengan pedoman dan ketentuan yang telah ditetapkan. Direksi mengapresiasi kinerja Insan Bank Banten (Banteners) untuk menghadirkan pertumbuhan bagi Perusahaan. Kontribusi positif yang diberikan diharapkan mampu meningkatkan nilai dan keberlanjutan Bank Banten di tahun mendatang.

Direksi juga mengucapkan apresiasi dan terima kasih kepada para pemegang saham khususnya Pemerintah Provinsi Banten selaku Pemegang Saham Pengendali dan pemangku kepentingan termasuk Regulator, Bank Jatim, Pemerintah Daerah yang telah bekerjasama dalam pengelolaan RKUD di Bank Banten (Kabupaten Lebak, Kota Serang dan Kabupaten Pandeglang) serta tokoh Masyarakat di Banten.

Segala bentuk dukungan dan kepercayaan yang diberikan akan menjadikan motivasi tersendiri bagi kami untuk melakukan pengelolaan bisnis dan operasional dengan tata kelola yang baik, serta memperkuat kinerja & pertumbuhan positif.

Kami berharap, kepercayaan dari Para Pemegang Saham dan *Stakeholders* akan terus terjaga seraya kinerja yang semakin melesat dan kuat.

Dengan demikian, Direksi optimis segala bentuk pencapaian positif yang tercipta di tahun 2025 akan membawa pertumbuhan yang berkelanjutan untuk mewujudkan Bank Banten yang **"Melesat, Kuat, Hebat"** di tahun mendatang.

APPRECIATION AND CLOSING REMARKS

Throughout 2025, the Board of Directors and staff carried out their functions in accordance with established guidelines and regulations. The Board of Directors commends the performance of Bank Banten Personnel (Banteners) in delivering growth for the Company. Their positive contributions are expected to enhance the value and sustainability of Bank Banten in the years ahead.

The Board of Directors also expresses its appreciation and gratitude to our shareholders, particularly the Banten Provincial Government as the Controlling Shareholder, and stakeholders, including Regulators, Bank Jatim, the Regional Governments (Lebak Regency, Serang City, and Pandeglang Regency) who have collaborated in managing the Regional Budget (RKUD) at Bank Banten, as well as community leaders in Banten.

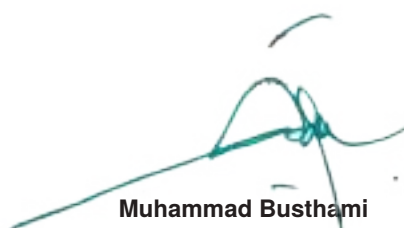
All forms of support and trust provided will serve as a driving force for us to manage our business and operations with good governance, while strengthening our performance and positive growth.

We hope that the trust of our Shareholders and Stakeholders will keep on being maintained as our performance continues to accelerate and strengthen.

Accordingly, the Board of Directors is confident that all positive achievements realized in the year 2025 will bring sustainable growth toward realizing a Bank Banten that is **"Soaring, Strong, and Outstanding"** in the years ahead.

Serang, Maret / March
2026

Atas nama Direksi
On behalf of the Directors



Muhammad Busthami
Direktur Utama
President Director



03



Profil Perusahaan

Company Profile

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk



Informasi Umum Perusahaan

Company General Information

Nama Perusahaan / Company Name	PT Bank Pembangunan Daerah Banten (Persero) Tbk
Tanggal Pendirian / Date of Establishment	11 September 1992 / September 11, 1992
Dasar Hukum Pendirian / Legal Basis of Establishment	- Akta Bank No.65 tanggal 16 Januari 1996 yang dibuat dihadapan Frans Elsius Muliawan, S.H, Notaris di Jakarta, PT Executive International Bank berubah nama menjadi PT Bank Eksekutif Internasional. / Bank Deed No. 65 dated January 16, 1996 made before Frans Elsius Muliawan, S.H, Notary in Jakarta, PT Executive International Bank changed its name to PT Bank Eksekutif Internasional. - Diumumkan dalam Berita Negara Republik Indonesia No.78 tanggal 27 September 1996, Tambahan No.8331. / Published in the Official Gazette of the Republic of Indonesia No. 78 dated September 27, 1996, Supplement No. 8331. - Persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui suratnya No.AHU-3740. AH.01.02 tanggal 28 Juli 2010 Tentang Persetujuan Akta Perubahan Anggaran Dasar Perseroan. / Approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU-3740.AH.01.02 dated July 28, 2010 concerning the approval of Deed of Amendment to the Company's Articles of Association. - Keputusan Gubernur Bank Indonesia No.1258-Kep. GBI/2010 tanggal 23 September 2010 Tentang Perubahan Penggunaan Izin Usaha Atas Nama PT Bank Eksekutif Internasional Tbk menjadi Izin Usaha Atas Nama PT Bank Pundi Indonesia Tbk. / Decree of the Governor of Bank Indonesia No. 12 58- Kep. GBI/2010 dated September 23, 2010 concerning the Change in the Use of Business Licenses under the Name of PT Bank Eksekutif Internasional Tbk to PT Bank Pundi Indonesia Tbk. - Persetujuan dari Menteri Hukum dan Hak Asasi Manusia Republik Indonesia melalui Surat No.AHU-0012108. AH.01.02 tanggal 27 Juni 2016 Tentang Persetujuan Perubahan Anggaran Dasar Perseroan Terbatas PT Bank Pembangunan Daerah Banten Tbk. / Approval from the Minister of Law and Human Rights of the Republic of Indonesia through Decree No. AHU- 0012108.AH.01.02 dated June 27, 2016 concerning the approval of Amendments to the Articles of Association of PT Bank Pembangunan Daerah Banten Tbk. - Keputusan Dewan Komisiner Otoritas Jasa Keuangan Nomor: 12/KDK.03/2016 tanggal 29 Juli 2016 tentang Penetapan Penggunaan Izin Usaha Atas Nama PT Bank Pundi Indonesia Tbk menjadi Izin Usaha Atas Nama PT Bank Pembangunan Daerah Banten Tbk. / Decree of the Board of Commissioners of the Financial Services Authority (OJK) No. 12/KDK.03/2016 dated July 29, 2016 concerning Determination of the use of Business Licenses under the name PT Bank Pembangunan Daerah Banten Tbk. - Berdasarkan Peraturan Daerah (PERDA) Provinsi Banten Nomor 5 Tahun 2023 tentang Pendirian Perseroan Terbatas Bank Pembangunan Daerah Banten (PERSERODA) Tbk, Bank Banten menjadi BUMD dengan Pemegang Saham Mayoritas Pemerintah Provinsi Banten. / Based on the Regional Regulation (PERDA) of Banten Province Number 5 of 2023 concerning the Establishment of the Limited Liability Company Bank Pembangunan Daerah Banten (PERSERODA) Tbk, Bank Banten becomes a BUMD with the Majority Shareholder being the Banten Provincial Government. - Setelah menyelesaikan dengan baik seluruh tahapan teknis di bulan November 2025, Otoritas Jasa Keuangan (OJK) sebagai regulator perbankan menutup seluruh proses Kelompok Usaha Bank (KUB) antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) dengan menerbitkan Surat Penegasan Persetujuan Efektif Struktur KUB pada tanggal 15 Desember 2025. / After successfully completing all technical stages in November 2025, the Financial Services Authority (OJK) as the banking regulator closed the entire Bank Business Group (KUB) process between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by issuing a Letter of Confirmation of Effective Approval of the KUB Structure on December 15, 2025.
Kegiatan Usaha / Business Activities	Bidang Perbankan / Banking
Tanggal Penawaran Umum Perdana Saham / Initial Public Offering	13 Juli 2001 / July 13, 2001
Kepemilikan Saham / Share Ownership	66,11% (Pemerintah Provinsi Banten / Banten Provincial Government) 33,84% (Publik/Public) 0,05% (PT Bank Pembangunan Daerah Jawa Timur Tbk)
Kode Saham / Ticker Code	BEKS
Modal Dasar / Authorized Capital	Rp8.000.000.000.040
Modal Ditempatkan dan Disetor Penuh / Issued and Fully Paid Capital	Rp4.308.864.114.540
Kontak Perusahaan / Company Contact	Jl. Veteran No. 04, Cipare, Kota Serang Provinsi Banten - 42117 ☎ 0254 7917346, 0254 7924060 ✉ corporate.secretary@bankbanten.co.id 🌐 www.bankbanten.co.id

Riwayat Singkat Perusahaan

Brief History of the Company

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("Bank") pada awalnya adalah PT Executive International Bank yang kemudian menjadi "Bank Eksekutif Internasional". Di mana PT Executive International Bank tersebut didirikan pada tanggal 11 September 1992. Akta pendirian telah disahkan oleh Menteri Kehakiman Republik Indonesia tanggal 10 November 1992 dan diumumkan dalam Berita Negara Republik Indonesia No. 103, Tambahan No. 6651 tanggal 26 Desember 1992.

Bank Eksekutif Internasional memperoleh izin usaha sebagai bank umum berdasarkan surat keputusan Menteri Keuangan No.673/KMK.017/1993 tanggal 23 Juni 1993 dan memulai aktivitas operasi di bidang perbankan pada tanggal 9 Agustus 1993.

Sesuai dengan perubahan Anggaran Dasar pada Akta No. 36 tanggal 14 Juni 2016 dari Fathiah Helmi, S.H., Notaris di Jakarta, "PT Bank Pundi Indonesia Tbk" telah berubah nama menjadi "PT Bank Pembangunan Daerah Banten Tbk". Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-0012108.AH.01.02 Tahun 2016 tanggal 27 Juni 2016. Perubahan nama tersebut telah disetujui oleh Otoritas Jasa Keuangan melalui Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. 12/KDK.03/2016 tanggal 29 Juli 2016.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris Periasman Effendi No. 08 tanggal 08 Maret 2024. Perubahan Anggaran Dasar ini telah mendapatkan persetujuan dari Menteri Hukum dan HAM RI sesuai Surat Keputusan No. AHU-0018143.AH.01.02.Tahun 2024 tanggal 21 Maret 2024

Sesuai dengan Akta pernyataan keputusan rapat No.08 Tanggal 08 Maret 2024 dari Periasman Effendi Notaris kota Tangerang "PT Bank Pembangunan Daerah Banten Tbk" telah berubah nama menjadi "PT Bank Pembangunan Daerah Banten (Perseroda) Tbk". Perubahan anggaran dasar ini berdasarkan peraturan Otoritas Jasa Keuangan (OJK) Republik Indonesia No. 17 Tahun 2023 tentang penerapan tata kelola bagi bank umum, termasuk perubahan nama dan status perseroan serta peralihan saham perseroan berdasarkan peraturan daerah Provinsi Banten No. 05 Tahun 2023 Tanggal 27 Desember 2023 tentang pendirian perseroan terbatas Bank Pembangunan Daerah Banten (Perseroda), Tbk.

Setelah menyelesaikan dengan baik seluruh tahapan teknis di bulan November 2025, Otoritas Jasa Keuangan (OJK) mendukung penuh pembentukan Kelompok Usaha Bank (KUB) antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) dengan menerbitkan Surat Penegasan Persetujuan Efektif Struktur KUB pada tanggal 15 Desember 2025. Melalui Kelompok Usaha Bank (KUB), Bank Jatim bertindak sebagai induk KUB dan sebagai pemegang saham pengendali setelah Pemerintah Provinsi Banten. Bank Jatim membeli saham Bank Banten di pasar sekunder pada November 2025, yang disahkan dalam RUPSLB Bank Banten pada 28 November 2025 dan resmi efektif ber KUB per 15 Desember 2025.

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk ("Bank") was originally PT Executive International Bank, which later became "Bank Eksekutif Internasional." PT Executive International Bank was established on September 11, 1992. The deed of establishment was approved by the Minister of Justice of the Republic of Indonesia on November 10, 1992, and published in the State Gazette of the Republic of Indonesia No. 103, Supplement No. 6651, dated December 26, 1992.

Bank Eksekutif Internasional obtained a business license as a commercial bank based on the Minister of Finance Decree No. 673/KMK.017/1993 dated June 23, 1993, and commenced banking operations on August 9, 1993.

In accordance with the amendment to the Articles of Association in Deed No. 36 dated June 14, 2016 from Fathiah Helmi, S.H., Notary in Jakarta, "PT Bank Pundi Indonesia Tbk" changed its name to "PT Bank Pembangunan Daerah Banten Tbk". The amendment to the Articles of Association has been approved by the Minister of Law and Human Rights of the Republic of Indonesia in Letter No. AHU-0012108.AH.01.02 og 2016 dated June 27, 2016. The name change has been approved by the Financial Services Authority through the Decree of the Board of Commissioners of the Financial Services Authority No. 12/KDK.03/2016 dated July 29, 2016.

The Bank's Articles of Association have been amended several times, most recently by Notarial Deed of Periasman Effendi No. 08 dated March 08, 2024. The amendment to the Articles of Association has been notified to the Minister of Law and Human Rights of the Republic of Indonesia with Letter No. AHU-0018143.AH.01.02 of 2024 dated March 21, 2024.

In accordance with the Deed of Meeting Decision Statement No. 08 Dated March 08, 2024 from Periasman Effendi, Notary of Tangerang City, "PT Bank Pembangunan Daerah Banten Tbk" changed its name to "PT Bank Pembangunan Daerah Banten (Perseroda) Tbk". The change in the articles of association is based on the regulation of the Financial Services Authority (OJK) of the Republic of Indonesia No. 17 of 2023 concerning the implementation of governance for commercial banks, including changes to the name and status of the company and the transfer of company shares based on the regional regulation of Banten Province No. 05 of 2023 dated December 27, 2023 concerning the establishment of a limited liability company, Bank Pembangunan Daerah Banten (Perseroda), Tbk.

Having successfully completed all technical stages in November 2025, the Financial Services Authority (OJK) fully supported the formation of the Bank Business Group (Kelompok Usaha Bank/ KUB) between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by issuing the Letter of Confirmation of Effective Approval of the KUB Structure on December 15, 2025. Through the Bank Business Group (KUB), Bank Jatim acts as the KUB parent and as the controlling shareholder after the Government of Banten Province. Bank Jatim purchased shares of Bank Banten on the secondary market in November 2025, which was ratified at the Extraordinary General Meeting of Shareholders (EGMS) of Bank Banten on November 28, 2025, and officially became effective as a KUB member on December 15, 2025.

Jejak Langkah

Milestones

9 Oktober

October 9

1993

Perseroan mulai beroperasi sebagai Bank Umum di Jakarta setelah memperoleh izin usaha berdasarkan Surat Keputusan Menteri Keuangan Republik Indonesia No. 673/KMK.017/1993 yang mengesahkan pendirian PT Executive International Bank.

The start of the Company's operations as a Commercial Bank in Jakarta based on the Decree of the Minister of Finance of the Republic of Indonesia No. 673/KMK.017/1993 concerning Granting Business Licenses to PT Executive International Bank.

13 Juli

July 13

2001

Pencatatan Saham Perdana di Bursa Efek Jakarta.

Initial Public Offering on the Jakarta Stock Exchange.

23 September

September 23

2010

Memperoleh persetujuan dari Bank Indonesia melalui Keputusan Gubernur Bank Indonesia No. 12-58-KEP.GBI/2010 mengenai perubahan izin usaha dari PT Bank Eksekutif Internasional Tbk menjadi PT Bank Pundi Indonesia Tbk.

Obtained approval from Bank Indonesia through Bank Indonesia Governor Decree No. 12-58-KEP.GBI/2010 concerning Changes in the Use of a Business License in the name of PT Bank Executive International Tbk to a Business License in the name of Bank Pundi Indonesia Tbk.

27 Juni

June 27

2016

Perubahan nama PT Bank Pundi Indonesia Tbk memperoleh persetujuan dari Kementerian Hukum dan HAM, sebagaimana tertuang dalam Surat Keputusan No. AHU-0012108.AH.01.02 mengenai Persetujuan Akta Anggaran Dasar PT Bank Pembangunan Daerah Banten Tbk.

Obtained approval from the Ministry of Law and Human Rights regarding the replacement of PT Bank Pundi Indonesia Tbk. This Ministry's approval is contained in Decree No. AHU0012108. AH.01.02 concerning Approval of the Deed of Articles of Association of PT Bank Pembangunan Daerah Banten Tbk.

29 Juli

July 29

2016

Perubahan nama menjadi PT Bank Pembangunan Daerah Banten Tbk ditetapkan melalui Surat Keputusan Otoritas Jasa Keuangan (OJK) No. 12/KDK.03/2016 tentang Penggunaan Izin Usaha atas nama PT Bank Pembangunan Daerah Banten Tbk. Dengan demikian, PT Bank Pundi Indonesia Tbk secara resmi berganti nama menjadi PT Bank Pembangunan Daerah Banten Tbk (BPD Banten) sejak 29 Juli 2016.

Determination of the name PT Bank Pembangunan Daerah Banten Tbk based on the Financial Services Authority (OJK) Decree No. 12/KDK.03/2016 concerning Determination of the Use of Business Licenses in the name of PT Bank Pembangunan Daerah Banten Tbk, so that PT Bank Pundi Indonesia Tbk officially changed its name to PT Bank Pembangunan Daerah Banten Tbk (BPD Banten) starting July 29, 2016.

Jejak Langkah Milestones

4 Januari
January 4

2021

Untuk memperkuat struktur permodalan, Bank Banten melakukan aksi korporasi dengan melaksanakan Penawaran Umum Terbatas (PUT) VI, yang berhasil mengumpulkan dana sebesar Rp1,871 triliun. Pendanaan ini berasal dari Pemerintah Provinsi Banten melalui PT Banten Global Development sebesar Rp1,551 triliun dan dari publik sebesar Rp321 miliar.

In order to strengthen its capital structure, Bank Banten carried out corporate action through a Limited Public Offering (PUT) VI by obtaining funding of Rp1.871 trillion sourced from the Banten Provincial Government through PT Banten Global Development amounting to Rp1.551 trillion and from the Public amounting to Rp321 billion.

29 Juli
July 29

2021

Bank Banten kembali melakukan aksi korporasi melalui Penawaran Umum Terbatas (PUT) VII, yang berhasil mengumpulkan dana dari publik sebesar Rp618 miliar.

Bank Banten again carried out corporate action through Limited Public Offering (PUT) VII by obtaining public funding of Rp618 billion.

2022

Percepatan pembayaran pajak dilakukan melalui EDC, dengan perolehan peringkat Fitch Rating BEKS pada level 'A(idn)' untuk Peringkat Nasional Jangka Panjang, serta Sertifikat Registrasi Sistem Manajemen Anti Suap – ISO 37001:2016.

Acceleration of tax payments through EDC Fitch Rating BEKS Long Term National Rating level: 'A(idn)' Certificate of Registration AntiBribery Management System – ISO 37001:2016.

2023

1. Aktivasi layanan Digital QRIS dan M-Banking Jawa Mobile
2. Pengesahan Peraturan Daerah (Perda) Provinsi Banten Nomor 5 Tahun 2023 tentang Pendirian Perseroan Terbatas Bank Pembangunan Daerah Banten (Perseroda) Tbk.

1. Activation of Digital QRIS and M-Banking services Jawa Mobile
2. Ratification of Banten Province Regional Regulation (Perda) Number 5 of 2023 concerning the Establishment of a Limited Liability Company, Banten Regional Development Bank (Perseroda) Tbk.

2024

Kerjasama Kelompok Usaha Bank (KUB) dengan Bank Jatim melalui Penandatanganan PKS dan *Shareholders Agreement* (SHA) dalam rangka KUB.

Cooperation between Bank Business Group (KUB) and Bank Jatim through the signing of PKS and Shareholders Agreement (SHA) within the framework of KUB.

2025 ↙

Setelah menyelesaikan dengan baik seluruh tahapan teknis di bulan November 2025, Otoritas Jasa Keuangan (OJK) sebagai regulator perbankan menutup seluruh proses Kelompok Usaha Bank (KUB) antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) dengan menerbitkan Surat Penegasan Persetujuan Efektif Struktur KUB pada tanggal 15 Desember 2025.

Following the completion of all technical stages in November 2025, the Financial Services Authority (OJK) as the banking regulator concluded the entire Bank Business Group (KUB) process between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by issuing a Letter of Confirmation of Effective Approval of the KUB Structure on December 15, 2025.

Visi, Misi, dan Nilai Perusahaan

Vision, Mission & Corporate Value

VISI

VISION

**Menjadi Bank yang Terbaik
dan Mitra Terpercaya**

To Become the Best Bank and Trusted Partner

MISI

MISSION



**Mendukung program pembangunan untuk
pertumbuhan ekonomi dan kemakmuran masyarakat
Banten.**

Support development programs for economic growth
and prosperity of Banten people.



**Memberikan layanan perbankan terbaik yang
selalu berorientasi kepada kepuasan nasabah,
dan meningkatkan nilai manfaat secara
berkesinambungan bagi semua pemangku
kepentingan.**

Provide the best banking services that are consistently
focused on customer satisfaction, and improve
continuous beneficial values for all stakeholders.

Visi, Misi, dan Nilai Perusahaan

Vision, Mission & Corporate Value

NILAI-NILAI PERUSAHAAN

CORPORATE VALUE

T THINK DIFFERENT 	R RELIABLE 	U UNIVERSE 	S SUSTAINABLE 	T TRACK 
Memiliki pemikiran dinamis dan adaptif • Berpikir kreatif dan inovatif berbasis risiko • Membangun karakter intrapreneur • Mampu memberikan solusi dalam setiap keadaan	Mampu bekerja profesional dalam menghadapi tantangan • Tangguh, kolaboratif dan proaktif • Kompeten dan berintegritas • Berkomunikasi secara terbuka dan efektif	Membangun sinergi positif dengan sesama dan lingkungan sebagai bentuk syukur atas rahmat Tuhan Yang Maha Esa • Berempati dan saling menghargai • Bersikap positif dan peduli lingkungan	Memberikan manfaat kepada perusahaan, masyarakat dan lingkungan secara berkelanjutan • Menerapkan prinsip-prinsip tata kelola yang baik • Selalu memberikan layanan terbaik • Berperan aktif dalam aksi keuangan berkelanjutan	Menyelesaikan setiap pekerjaan secara tuntas tepat waktu dan dapat dipertanggungjawabkan sesuai ketentuan • Cepat, tepat dan akurat • Berorientasi pada hasil • Patuh terhadap ketentuan
Foster dynamic and adaptive thinking • Think creatively and innovatively, considering risks • Cultivate an intrapreneurial character • Offer solutions in every situation	Capable of being professional in facing challenges • Be resilient, collaborative, and proactive. • Exhibit competence and integrity. • Communicate openly and effectively.	Foster positive synergy with others and the environment as gratitude for the grace of God Almighty • Empathize and respect others • Maintain positivity and care for the environment	Provide sustainable benefits to the company, society, and the environment • Uphold good governance principles • Always deliver the best service • Take an active role in sustainable financial practices	Complete each task thoroughly and on time, being accountable as per regulations • Be fast, precise, and accurate. • Be results-oriented. • Adhere to regulations

Makna Logo

Logo's Meaning



1. Logo Bank Banten terinspirasi dari sayap Burung Garuda yang terbentang ke atas, melambangkan kesiapan dan semangat untuk maju.
 2. Sayap, sebagai bagian tubuh yang aerodinamis, berperan dalam menjaga keseimbangan saat terbang.
 3. Makna ini tercermin dalam logo Bank Banten, dengan harapan dapat mencapai kesuksesan sebagai Regional Champion serta memberikan manfaat bagi seluruh pemangku kepentingan melalui keseimbangan fungsi intermediasi yang mendukung stabilitas ekonomi berbasis kerakyatan.
 4. Dua helai bulu yang terlihat melambangkan dua kalimat syahadat serta dua pilar utama dalam Islam, yaitu Rukun Iman dan Rukun Islam. Hal ini mencerminkan karakter religius Provinsi Banten serta merepresentasikan dua prinsip utama perbankan, yakni *Whistleblowing* dan *Prudential Banking*.
 5. Warna merah dalam logo melambangkan keberanian, kekuatan, dan kepemimpinan, sekaligus mencerminkan energi serta semangat perjuangan yang tak pernah padam.
1. Bank Banten's logo is inspired by Garuda's fluttering wings, symbolizing readiness and enthusiasm to move forward.
 2. Wings, as an aerodynamic body part, play a role in maintaining balance when flying.
 3. This meaning is reflected in Bank Banten' logo, with the hope of achieving success as a Regional Champion and providing benefits to all stakeholders through a balance of intermediary functions that support people-based economic stability.
 4. The two visible feathers symbolize the two sentences of the shahada and the two main pillars of Islam, namely the Pillars of Islam and the Six Articles of Faith. This reflects the religious character of Banten Province and represents the two main principles of banking, namely Good Corporate Governance and Prudential Banking.
 5. The red color in the logo symbolizes courage, strength, and leadership, while reflecting the energy and spirit of struggle that never goes out.

Bidang Usaha

Line of Business

Berdasarkan Anggaran Dasar terakhir PT Bank Pembangunan Daerah Banten (Perseroda) Akta Notaris Periasman Effendi No. 08 tanggal 08 Maret 2024, maksud dan tujuan Perseroan ialah berusaha dibidang Aktivitas Keuangan (Perbankan).

Untuk mencapai maksud dan tujuan tersebut, Perseroan dapat melaksanakan kegiatan usaha Bank Umum Konvensional yang mencakup kegiatan usaha bank secara konvensional, meliputi kegiatan usaha sebagai berikut :

1. Bank Umum Pemerintah Daerah, mencakup kegiatan Bank yang seluruh atau sebagian besar modalnya dimiliki oleh Pemerintah Daerah sebagaimana tercantum dalam peraturan perundang-undangan yang berlaku serta melakukan kegiatan usaha dalam bentuk rupiah dan atau melakukan transaksi perbankan dengan pihak dalam negeri. Untuk selanjutnya Bank dapat melakukan kegiatan usaha dalam valuta asing dan/atau melakukan transaksi perbankan dengan pihak luar negeri setelah memperoleh surat penunjukan dari Bank Indonesia dan/atau otoritas yang berwenang menunjuk sebagai Bank Devisa.
2. Menghimpun dana dari masyarakat dalam bentuk simpanan berupa giro, deposito berjangka, sertifikat deposito, tabungan dan/atau bentuk lainnya yang dipersamakan dengan itu.

Based on the latest Articles of Association of PT Bank Pembangunan Daerah Banten (Perseroda) Notary Deed Periasman Effendi No. 08 dated March 8, 2024, the Company's purpose and objective is to engage in Financial Activities (Banking).

To achieve such purpose and objective, the Company may carry out Conventional Commercial Bank business activities encompassing conventional banking operations, which include the following:

1. Regional Government Commercial Bank, encompassing banking activities in which all or the majority of the capital is owned by the Regional Government as stipulated in applicable laws and regulations, and conducting business activities in Rupiah and/or carrying out banking transactions with domestic parties. The Bank may subsequently conduct business activities in foreign currencies and/or carry out banking transactions with foreign parties upon obtaining a letter of designation from Bank Indonesia and/or the competent authority designating it as a Foreign Exchange Bank.
2. Collecting funds from the public in the form of deposits, including demand deposits (giro), time deposits, certificates of deposit, savings deposits, and/or other equivalent forms.



Bidang Usaha

Line of Business

3. Menerbitkan surat pengakuan hutang.
4. Membeli, menjual atau menjamin atas Risiko sendiri maupun untuk kepentingan dan atas perintah nasabahnya:
 - a. Surat-surat wesel termasuk wesel yang diakseptasi oleh bank yang masa berlakunya tidak lebih lama dari pada kebiasaan dalam perdagangan surat-surat dimaksud;
 - b. Surat pengakuan hutang dan surat berharga lainnya yang masa berlakunya tidak lebih lama dari kebiasaan dalam perdagangan surat-surat dimaksud;
 - c. Surat Berharga Pemerintah dan Surat Jaminan Pemerintah;
 - d. Sertifikat Bank Indonesia;
 - e. Obligasi;
 - f. Surat Dagang berjangka waktu;
 - g. Instrumen surat berharga lain yang berjangka waktu;
5. Memberikan kredit atau pinjaman, baik jangka panjang, jangka menengah atau jangka pendek kepada usaha mikro kecil dan menengah (UMKM) termasuk kredit PNS dan pensiunan PNS atau pinjaman dalam bentuk lainnya yang lazim diberikan dalam dunia perbankan dan sesuai dengan ketentuan Peraturan perundang-undangan yang berlaku
6. Menempatkan dana pada, meminjamkan dana kepada bank lain, baik dengan menggunakan surat, sarana telekomunikasi maupun dengan wesel unjuk, cek, atau sarana lainnya.
7. Memindahkan uang baik untuk kepentingan sendiri maupun untuk kepentingan nasabah
8. Menjual agunan melalui atau tanpa pelelangan baik seluruh maupun sebagian agunan dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan.
9. Membeli agunan melalui atau tanpa pelelangan baik seluruh maupun sebagian agunan dalam hal debitur tidak memenuhi kewajibannya kepada Perseroan.
10. Melakukan kegiatan penyertaan modal pada bank atau perusahaan lain di bidang keuangan maupun di bidang lain, sepanjang tidak bertentangan dengan ketentuan peraturan perundang-undangan yang berlaku.
3. Issuing debt acknowledgment instruments.
4. Purchasing, selling, or guaranteeing, at its own risk or for the benefit of and upon the instruction of its customers:
 - a. Bills of exchange, including bills accepted by banks with a validity period no longer than customary in the trading of such instruments;
 - b. Debt acknowledgment instruments and other securities with a validity period no longer than customary in the trading of such instruments;
 - c. Government Securities and Government Guarantee Instruments;
 - d. Bank Indonesia Certificates;
 - e. Bonds;
 - f. Time-based commercial papers;
 - g. Other time-based securities instruments.
5. Extending credit or loans, whether long-term, medium-term, or short-term, to micro, small, and medium enterprises (MSMEs), including credit facilities for civil servants and retired civil servants, or loans in other forms customarily extended in the banking industry and in accordance with applicable laws and regulations.
6. Placing funds with, or lending funds to, other banks, whether by means of written correspondence, telecommunication facilities, demand drafts, cheques, or other instruments.
7. Transferring funds, whether for the Company's own account or for the benefit of customers.
8. Selling collateral through or without auction, either in whole or in part, in the event that a debtor fails to fulfill its obligations to the Company.
9. Purchasing collateral through or without auction, either in whole or in part, in the event that a debtor fails to fulfill its obligations to the Company.
10. Conducting equity participation in banks or other companies in the financial sector or other sectors, to the extent not contrary to applicable laws and regulations.

Bidang Usaha

Line of Business

11. Melakukan kegiatan penyertaan modal sementara untuk mengatasi akibat kegagalan kredit, termasuk kegagalan pembiayaan berdasarkan prinsip syariah, dengan syarat harus menarik kembali penyertaannya sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia; 12. Menerima pembayaran dari tagihan atas surat berharga dan melakukan perhitungan dengan atau antar pihak ketiga. 13. Menyediakan tempat untuk menyimpan barang dan surat berharga. 14. Melakukan kegiatan penitipan untuk kepentingan pihak lain berdasarkan suatu kontrak 15. Melakukan penempatan dana dari nasabah kepada nasabah lainnya dalam bentuk surat berharga yang tidak tercatat di Bursa Efek. 16. Melakukan kegiatan anjak piutang, usaha kartu kredit dan kegiatan Wali Amanat. 17. Melakukan kegiatan dalam Valuta Asing sesuai dengan ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan. 18. Menerbitkan kredit berdokumen (<i>letter of credit</i>) dalam berbagai bentuk dan bank garansi. 19. Bertindak sebagai pendiri Dana Pensiun dan Pengurus Dana Pensiun. 20. Menyediakan pembiayaan dan/atau melakukan kegiatan lain berdasarkan prinsip syariah, sesuai dengan ketentuan yang ditetapkan oleh Bank Indonesia. 21. Memberikan jasa penyimpanan dan pengelolaan kas dan keuangan kepada Pemerintah Daerah tingkat Provinsi, Kabupaten/Kotamadya dan Badan Usaha Milik Daerah (BUMD) dilingkungan pemerintah Daerah Provinsi Banten dan Kabupaten Kota di seluruh Banten baik yang berbentuk Perusahaan Daerah maupun yang berbentuk Badan Hukum Perseroan Terbatas (PT).	11. Conducting temporary equity participation to address the consequences of credit failures, including financing failures based on sharia principles, on the condition that such participation must be withdrawn in accordance with the provisions stipulated by Bank Indonesia. 12. Receiving payments from claims on securities and conducting settlements with or between third parties. 13. Providing safe deposit facilities for goods and securities. 14. Conducting custodial activities for the benefit of other parties based on a contract. 15. Placing funds from customers to other customers in the form of securities not listed on the Stock Exchange. 16. Conducting factoring activities, credit card business, and Trustee (Wali Amanat) activities. 17. Conducting activities in Foreign Currencies in accordance with the provisions stipulated by the Financial Services Authority. 18. Issuing documentary credits (letters of credit) in various forms and bank guarantees. 19. Acting as the founder and administrator of Pension Funds. 20. Providing financing and/or conducting other activities based on sharia principles, in accordance with the provisions stipulated by Bank Indonesia. 21. Providing cash and financial management and custodial services to Provincial and Regency/Municipal Regional Governments and Regional-Owned Enterprises (BUMD) within the Banten Provincial Government and all Regency/Municipal governments throughout Banten, whether in the form of Regional Companies (Perusahaan Daerah) or entities incorporated as Limited Liability Companies (PT).

Selain kegiatan usaha utama sebagaimana dimaksud pada ayat 2, Perseroan dapat melakukan kegiatan usaha penunjang yang mendukung kegiatan usaha utama sesuai Peraturan Otoritas Jasa Keuangan yang mengatur tentang kegiatan usaha Bank.

In addition to the primary business activities referred to article 2, the Company may conduct supporting business activities that complement its primary business activities in accordance with the Financial Services Authority Regulations governing bank business activities.

Produk dan Layanan

Products and Services



DANA • FUNDS

TABUNGAN / SAVINGS

Tabungan Harapan Perorangan /
Individual Harapan Savings

Tabungan Harapan Non Perorangan /
Non-Individual Harapan Savings

Tabungan Harapan Pensiun /
Retirement Harapan Savings

Tabungan Jawara Bisnis Perorangan /
Individual Jawara Business Savings

Tabungan Jawara Bisnis Non Perorangan /
Non-Individual Jawara Business Savings

Tabungan Payroll dan Honorer ASN /
Payroll and Honorer ASN Savings

Tabungan Antar Bank – BPR / Inter BPR Bank Savings

Tabungan Sosial Banten / Social Banten Savings

Tabungan Simpanan Pelajar / Student Savings

Tabungan Pajak / Tax Savings

GIRO / CURRENT ACCOUNTS

Giro Umum (Perorangan dan Non Perorangan) /
General Current Accounts (Individual dan Non-
Individual)

Giro Antar Bank / BPR / Inter Bank/BPR Current
Accounts

Giro Pemerintah Daerah /
Regional Government Current Accounts

Giro Pemerintah Pusat /
Central Government Current Accounts

DEPOSITO / TIME DEPOSITS

Deposito Berjangka / Time Deposit

Deposito On Call



LAYANAN • SERVICES

JASA / SERVICES

E-Samsat Provinsi Banten / E-Samsat Banten Province

SP2D

Modul Penerimaan Negara Generasi -4 (MPN-G4) /
Generation -4 State Revenue Module (MPN-G4)

Sistem Perbendaharaan dan Anggaran Negara (SPAN)
/ State Treasury and Budget System

Mitra Pembayaran Taspen / Taspen Payment Partner

EDC

RTGS

SKN

JASA / SERVICES

BI-Fast

Signal (Layanan SAMSAT Nasional) / Signal (National
One-stop Administrative System Service)

Jaringan ATM Bersama & Prima / ATM Bersama &
Prima Network

DIGITAL BANKING / DIGITAL BANKING

JAWARA Mobile

QRIS

Produk dan Layanan

Products and Services



KREDIT • LOANS

KREDIT UMKM / MSME LOANS

Kredit Usaha Bangun Banten /
Bangun Banten Business Loans

- KI Banten Tunas
- KI Banten Mandiri
- KI Banten Sejahtera
- KMK Banten Tunas
- KMK Banten Mandiri
- KMK Banten Sejahtera

Kredit Beragunan Tunai UMKM / Cash Collateral Credit
for MSMEs

Kredit Cash Colateral BPR / Rural Banks Collateral Cash
Loans

Kredit Cash Colateral Koperasi / Cooperatives Collateral
Cash Loans

Kredit Kepada BPR & Koperasi / Kredit Kepada BPR &
Koperasi

- KI BPR / Rural Banks KI
- KI Koperasi / Cooperatives KI
- KMKK Stanby Loan Koperasi / Cooperative Standby
Loan KMKK
- KMKK Transaksional Koperasi / Cooperative
Transactional KMKK
- Kredit Koperasi Karyawan / Employee Cooperative
Credit
- Kredit Angsuran Berjangka BPR / Rural Bank Term
Installment Credit
- KMK Koperasi Simpan Pinjam / Savings and Loan
Cooperative KMK
- KMK Ventura / Venture KMK

KREDIT KONSUMER / CONSUMER LOANS

Kredit Karya Guna / Karya Guna Loans

Kredit Karya Banten Sertifikasi / Karya Banten Sertifikasi
Loans

Kredit Channeling BPR & Koperasi / Channeling Rural
Banks and Cooperatives Loans

KREDIT KONSUMER / CONSUMER LOANS

Kredit Beragunan Tunai / Cash Secured Credit

Kredit Pensiun / Pension Loans

- Kredit Pra Purna Karya (Pra Kinaya) / Pre-Retirement
Loans (Pra Kinaya)
- Kredit Purna Karya (Kinaya) / Retirement Loans
(Kinaya)
- Kredit Tunjangan Hari Tua (THT) / Old Age Allowance
Credit (THT)

Kredit Beragunan Tunai (KBT) / Cash Collateralized
Credit (KBT)

KREDIT KOMERSIAL / COMMERCIAL LOANS

Kredit Modal Kerja / Working Capital Loans

Kredit Investasi / Investment Loans

Kredit Jangka Pendek / Short-term Loans

Kredit Beragunan Tunai / Cash Collateral Loans

Kredit Lembaga pembiayaan /
Financing Institution Credit Loans

Bank Garansi / Bank Guarantee

- Bank Garansi Tender / Bank Tender Guarantee
- Bank Garansi Pelaksanaan / Bank Guarantee of
Performance
- Bank Garansi Pemeliharaan / Bank Guarantee of
Maintenance
- Bank Garansi Uang Muka / Bank Guarantee of Down
Payment
- Bank Garansi Pembayaran / Bank Guarantee of
Payment
- Bank Garansi Perdagangan Umum / Bank Guarantee
of General Trade
- Bank Garansi Sanggah Banding / Bank Guarantee
Objection to Appeal
- Bank Garansi Penangguhan Bea Masuk / Bank
Guarantee for Suspension of Import Duty

Wilayah Operasional

Operational Areas

Dalam melayani kebutuhan Masyarakat dan menjalankan Operasionalnya, Perseroan didukung dengan 1 Kantor Pusat (KPNO), 20 Kantor Cabang (KC), 18 Kantor Cabang Pembantu (KCP), 64 Kantor Fungsional (KF) yang tersebar di berbagai wilayah di Indonesia. Detail mengenai kantor operasional dapat ditemukan pada bagian Alamat Kantor dan/atau daftar Kantor Cabang serta Kantor Wilayah.

To serve the needs of the community and carry out its operations, the Company is supported by 1 Head Office (KPNO), 20 Branch Offices (KC), 18 Sub-Branch Offices (KCP), and 64 Functional Offices (KF) across various regions in Indonesia. Details regarding operational offices can be found in the Office Addresses section and/or the list of Branch Offices and Regional Offices.

Hingga akhir Desember 2025 Anjungan Tunai Mandiri (ATM) yang dimiliki oleh Bank Banten adalah sebanyak 122 ATM.

As of the end of December 2025, Bank Banten had 122 Automated Teller Machines (ATMs).

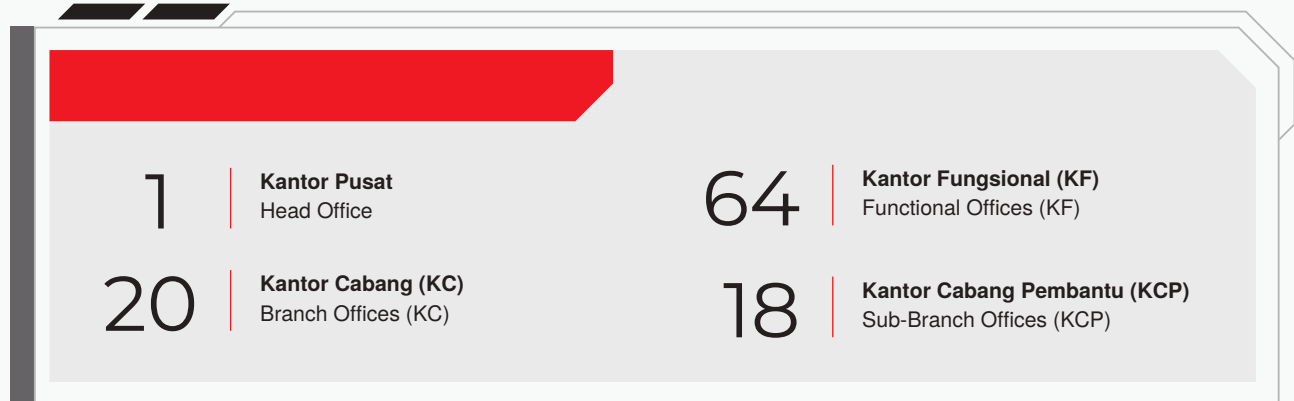


Kantor Cabang Pembantu (KCP) • Sub-Branch Offices (KCP)

1. KCP Palima Serang	4. KCP RSUD Serang	7. KCP Ciledug
2. KCP Kramatwatu Serang	5. KCP KP3B Serang	8. KCP Ciputat
3. KCP Veteran Serang	6. KCP Bapenda	9. KCP Bintaro

Wilayah Operasional

Operational Areas



10. KCP Alam Sutera
11. KCP BSD
12. KCP Jatiuwung

13. KCP Gading Serpong
14. KCP Puspemkab Tangerang
15. KCP Malingping

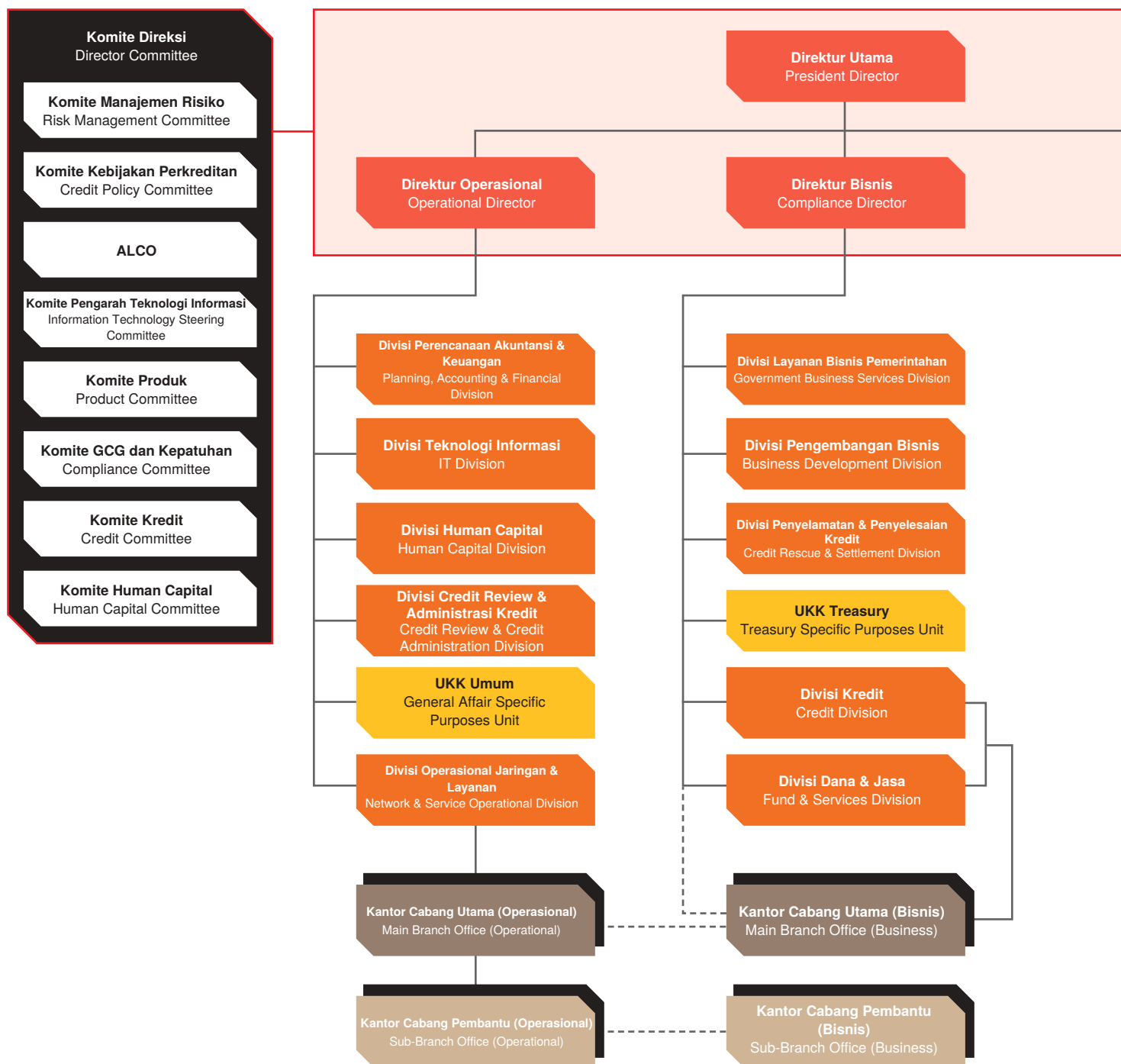
16. KCP Maja
17. KCP Panimbang
18. KCP Labuan

Struktur Organisasi

Organization Structure

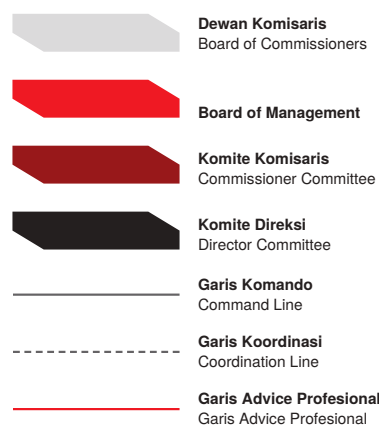
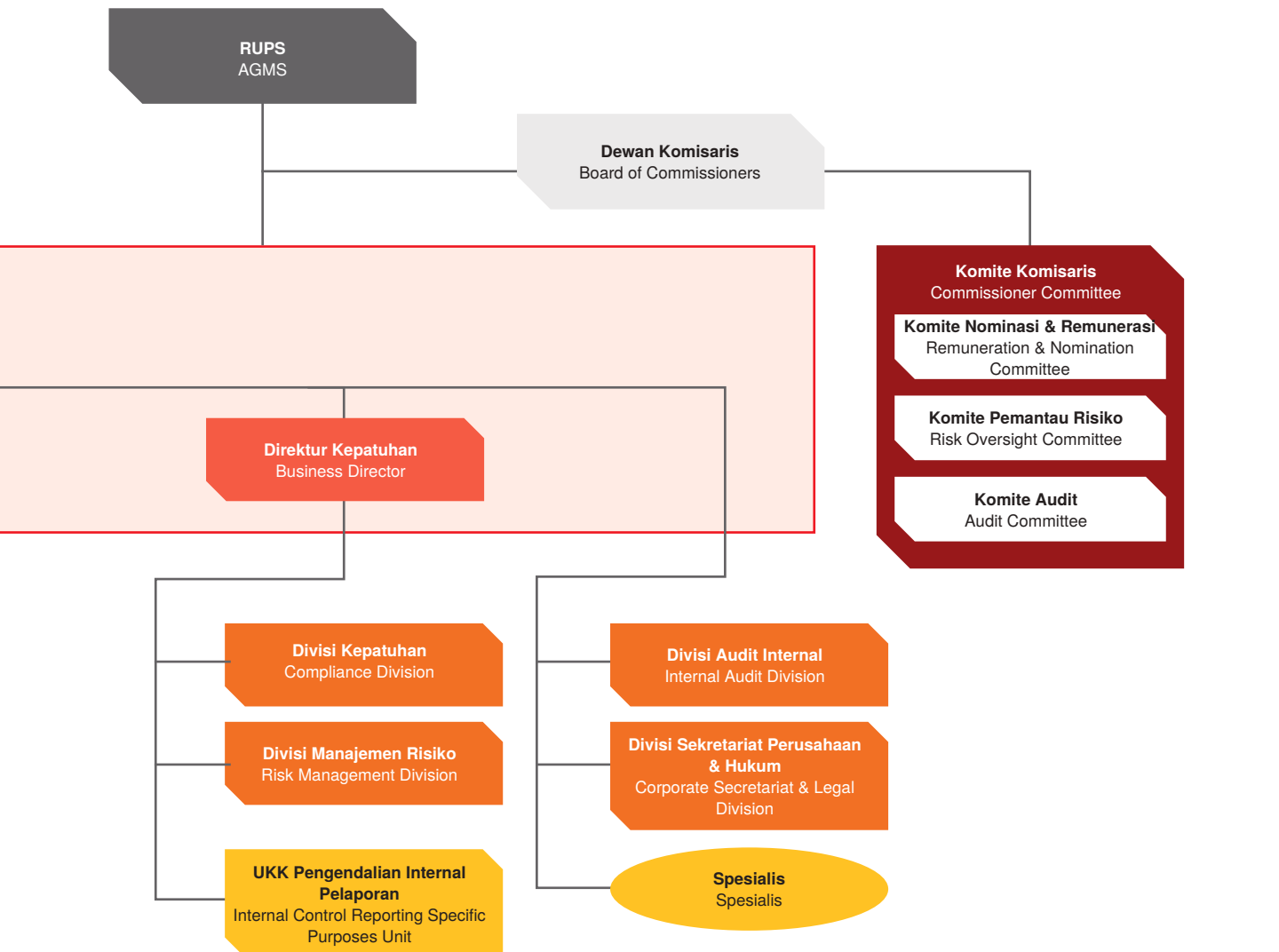
Berikut adalah struktur organisasi berdasarkan Surat Keputusan Direksi PT Bank Pembangunan Daerah Banten (Persero) Tbk Nomor 406/SK/DIR-BB/XII/2025 tanggal 24 Desember 2025.

The following is the organizational structure based on the Decree of the Board of Directors of PT Bank Pembangunan Daerah Banten (Persero) Tbk No. 406/SK/DIR-BB/XII/2025 dated December 24, 2025.



Struktur Organisasi

Organization Structure



Profil Dewan Komisaris

Board of Commissioners Profile



Brigjen. Pol. (Purn.)

Prof. Dr. HOIRUDDIN HASIBUAN, S.H., M.Hum.

Komisaris Utama Independen

Independent President Commissioner

Warga Negara Indonesia, usia 60 tahun. Beliau meraih gelar Sarjana Hukum di Universitas Saburai, Bandar Lampung (1996), Magister Hukum Bisnis di Universitas Gadjah Mada, Yogyakarta (2002), menyelesaikan gelar Doktor Bidang Ilmu Hukum di Universitas Brawijaya, Malang (2017) dan meraih gelar Profesor (HC) Bidang Hukum di Universitas Islam Sultan Agung Semarang (2024).

Indonesian citizen, 60 years old. He earned a Bachelor of Laws degree from Universitas Saburai, Bandar Lampung (1996), a Master of Business Law degree from Universitas Gadjah Mada, Yogyakarta (2002), a Doctorate in Law from Universitas Brawijaya, Malang (2017), and a Professorship (HC) in Law from Universitas Islam Sultan Agung, Semarang (2024).

Beliau meniti karir aktif di Kepolisian Republik Indonesia sejak tahun 1987. Selama bertugas di Kepolisian sebagian besar penugasan dibidang Reskrim, beberapa daerah penugasan yaitu di Provinsi Lampung, Provinsi Irian Jaya/Papua, Provinsi Jawa Tengah, Provinsi Sumatera Utara dan baru kemudian bergabung dengan Densus 88 Anti Teror (AT) Polri tahun 2007 - 2021.

He has pursued an active career with the Indonesian National Police since 1987. During his service, he was primarily assigned to the Criminal Investigation Department, serving in Lampung Province, Irian Jaya/Papua Province, Central Java Province, and North Sumatra Province. He later joined the National Police's Densus 88 Anti-Terrorism Unit (AT) from 2007 to 2021.

Jabatan strategis yang pernah diemban: 3 (tiga) kali menjabat sebagai Kapolsek (Kapolsek Kota Manokwari Papua, Kapolsek Giriwoyo Wonogiri Jateng dan Kapolsek Kartasura Sukoharjo Jateng). Pernah menjabat sebagai Ketua Tim Penyidik tindak pidana korupsi Polwil Surakarta, Polda Jawa Tengah.

Strategic positions he held include: 3 (three) positions as Police Chief (Kapolsek) (Chief of Police for Manokwari City, Papua, Chief of Police for Giriwoyo, Wonogiri, Central Java, and Chief of Police for Kartasura, Sukoharjo, Central Java). He also served as Head of the Corruption Investigation Team for the Surakarta Regional Police and the Central Java Regional Police.

Beliau pernah menjabat sebagai Kapolres Malang Kota, Polda Jawa Timur dan selama di Densus 88 AT pernah menjabat sebagai Penyidik Madya, Kanit Analis Satgaswil Papua dan Maluku, Kasubag SDM, Kasatgaswil Bangka Belitung, dan sejak tahun 2021 menjabat sebagai Stafsus Mendagri bidang Pemerintahan Desa dan Pengelola Perbatasan.

He previously served as the Malang City Police Chief, the East Java Regional Police Chief, and during his time with Densus 88 AT, he served as a Senior Investigator, Head of the Papua and Maluku Regional Task Force Analysis Unit, Head of the Human Resources Sub-Division, Head of the Bangka Belitung Regional Task Force, and since 2021, has served as Special Staff to the Minister of Home Affairs for Village Government and Border Management.

Kemudian beliau bergabung dan ditunjuk sebagai Komisaris Perwakilan berdasarkan Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada tanggal 2 Desember 2022. Selanjutnya, beliau ditunjuk sebagai Komisaris Utama Independen Perseroan berdasarkan Rapat Umum Pemegang Saham Luar Biasa pada tanggal 25 Januari 2023.

He joined and was appointed as Representative Commissioner based on the Extraordinary General Meeting of Shareholders of Bank Banten on December 2, 2022. He was subsequently appointed as Independent President Commissioner of the Company based on the Extraordinary General Meeting of Shareholders on January 25, 2023.

Profil Dewan Komisaris

Board of Commissioners Profile



Warga Negara Indonesia, usia 63 tahun, beliau meraih gelar Sarjana Hukum di Universitas Jenderal Soedirman Purwokerto (1987) dan menyelesaikan gelar Magister Hukum di STIH Iblam (2002).

Beliau meniti karir di Kejaksaan RI sebagai Kajari Bantaeng (2002), Kajari Tuban (2003), Asintel Kejati Lampung (2005), Kajari Pati (2007), dan berturut-turut menjabat sebagai IRBAN Wilayah III di Jaksa Agung Muda Bidang Pengawasan (2009), Asintel Kejati DKI Jakarta (2010), Asisten Khusus Jaksa Agung RI (2012), Kepala Biro Perencanaan Jaksa Agung Muda Bidang Pembinaan (2014), Kajati Maluku Utara (2016), Direktur Tindak Pidana Terhadap Keamanan Negara, Ketertiban Umum & Tindak Pidana Umum Lainnya di Jaksa Agung Muda Bidang Tindak Pidana Umum (2018), Direktur Tata Usaha Negara di Jaksa Agung Muda Bidang Perdata Dan Tata Usaha Negara (2019), Kajati Kalimantan Timur (2020-2022).

Beliau ditunjuk sebagai Komisaris Independen Perseroan berdasarkan Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada tanggal 25 Januari 2023. Pengangkatan Beliau selaku Komisaris Independen yang telah lulus penilaian kemampuan dan kepatutan (Fit and Proper Test) dari Otoritas Jasa Keuangan, disetujui dalam Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada tanggal 14 November 2024.

Indonesian citizen, 63 years old. He earned his Bachelor of Laws degree from Universitas Jenderal Soedirman in Purwokerto (1987) and completed his Master of Laws degree from STIH Iblam (2002).

He pursued his career at the Indonesian Attorney General's Office as Head of the Bantaeng District Attorney's Office (2002), Head of the Tuban District Attorney's Office (2003), Assistant for Intelligence at the Lampung High Prosecutor's Office (2005), Head of the Pati District Attorney's Office (2007), and concurrently served as IRBAN Region III at the Junior Attorney General for Supervision (2009), Assistant for Intelligence at the Jakarta High Prosecutor's Office (2010), Special Assistant to the Attorney General of the Republic of Indonesia (2012), Head of the Planning Bureau of the Junior Attorney General for Development (2014), Head of the North Maluku High Prosecutor's Office (2016), Director of Crimes Against State Security, Public Order & Other General Crimes at the Junior Attorney General for General Crimes (2018), Director of State Administration at the Junior Attorney General for Civil and State Administration (2019), and Head of the East Kalimantan High Prosecutor's Office (2020-2022).

He was appointed as an Independent Commissioner of the Company based on the Extraordinary General Meeting of Shareholders of Bank Banten on January 25, 2023. His appointment as an Independent Commissioner who has passed the Fit and Proper Test from the Financial Services Authority, was approved at the Extraordinary General Meeting of Shareholders of Bank Banten on November 14, 2024.

Profil Dewan Komisaris

Board of Commissioners Profile



Dr. RINA DEWIYANTI, SE., M. SI

Komisaris
Commissioner

Warga Negara Indonesia, usia 58 tahun. Ibu Rina meraih gelar Diploma 3 di PAAP-UNPAD (1989), Sarjana Akuntansi di STIE-YPKP Bandung (1999) dan Magister Ilmu Administrasi di Universitas Krisnadwipayana Jakarta (2004). Beliau meraih gelar Doktor dari Universitas Padjajaran Bandung (2022).

Indonesian citizen, 58 years old. Ms. Rina earned an Associate's Degree from PAAP-UNPAD (1989), a Bachelor's degree in Accounting from STIE-YPKP Bandung (1999), and a Master's degree in Administrative Science from Universitas Krisnadwipayana Jakarta (2004). She earned a doctorate from Universitas Padjajaran, Bandung (2022).

Mengawali Karier di Bank Bukopin Cabang Bandung (1989-1991), kemudian Menjadi PNS Kalimantan Barat di kabupaten Sintang menjadi Kepala Administrasi Keuangan pada PDAM Kabupaten Sintang Provinsi Kalimantan Barat (Kalbar). Pada Tahun 1994-1999 beliau menjabat sebagai Kepala Urusan Keuangan Dispenda Kab. Sintang Provinsi Kalimantan Barat, Selanjutnya beliau mutasi dari Kabupaten Sintang Prov Kalbar ke Kabupaten Lebak Provinsi Banten, kemudian dipercaya memegang jabatan sebagai Kasubid Anggaran DPPKAD Kab. Lebak periode 1999-2005.

She began her career at Bank Bukopin, Bandung Branch (1989-1991). She then became a civil servant in West Kalimantan in Sintang Regency, becoming Head of Financial Administration at the Sintang Regency Regional Water Company (PDAM), West Kalimantan Province (Kalbar). From 1994 to 1999, she served as Head of Financial Affairs of the Sintang Regency Revenue Agency (Dispenda), West Kalimantan Province. She was subsequently transferred from Sintang Regency, West Kalimantan Province to Lebak Regency, Banten Province, where she was appointed Head of the Budget Sub-Division of the Sintang Regency Regional Revenue and Expenditure Agency (DPPKAD). Lebak from 1999 to 2005.

Selanjutnya beliau mendapat amanat menjadi Kabid Anggaran DPPKD Kab. Lebak pada 2005-2007 dan kemudian kariernya menjadi Kepala DPPKD Kab. Lebak pada 2007-2015. Kemudian beliau mengikuti *open bidding* di Pemrov Banten dan berhasil menduduki jabatan sebagai Kepala Badan Pengelolaan Keuangan dan Aset Daerah (BPKAD) Provinsi Banten (2019 sd saat ini).

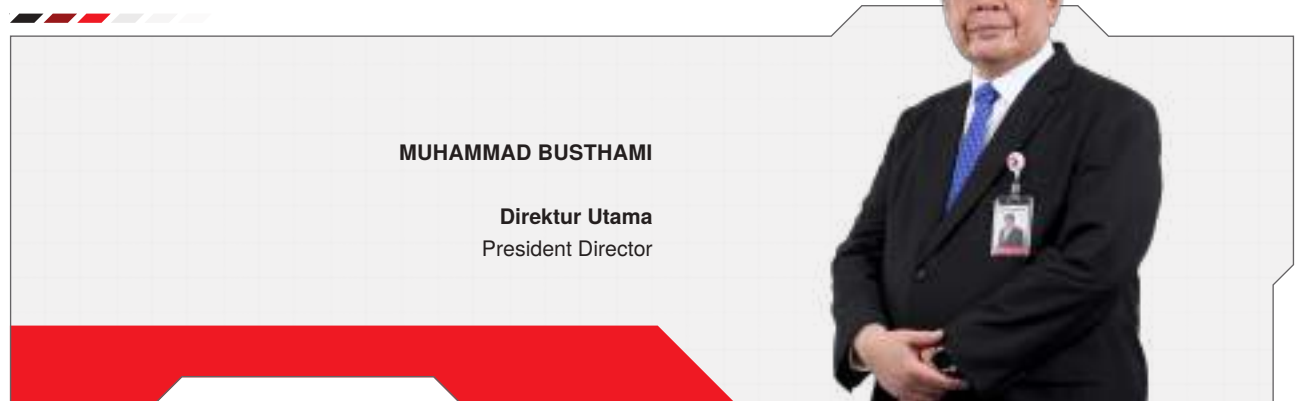
Furthermore, she served as Head of the Budget Division of the Lebak Regency Regional Development Planning Agency (DPPKD) from 2005 to 2007, and later served as Head of the Lebak Regency DPPKD from 2007 to 2015. She participated in an open bidding process with the Banten Provincial Government and was appointed Head of the Banten Province Regional Finance and Asset Management Agency (BPKAD) (2019 to present).

Diangkat sebagai Komisaris Perseroan berdasarkan Rapat Umum Pemegang Saham Tahunan tanggal 10 April 2025

She was appointed as a Commissioner of the Company based on the Annual General Meeting of Shareholders on April 10, 2025.

Profil Direksi

Board of Directors Profile



Warga Negara Indonesia, usia 59 tahun. Bapak Busthami meraih gelar Sarjana Hukum dari Universitas Indonesia pada tahun 1989 dan menyelesaikan gelar MBA di International University of Japan, Niigata, Jepang pada tahun 1997.

Indonesian citizen, 59 years old. Mr. Busthami earned a Bachelor of Laws degree from the University of Indonesia in 1989 and completed his MBA from the International University of Japan, Niigata, Japan in 1997.

Sebelumnya, beliau menjabat sebagai General Manager PT Bank Mandiri (Persero) Tbk di Overseas Branch, Dili, Timor Leste (2006-2008), VP Pengembangan & Pengawasan Kantor Cabang Luar Negeri PT Bank Mandiri (Persero) Tbk (2008-2010), serta Executive Director di Bank Mandiri (Europe) Ltd, London (2010- 2013).

Previously, he served as General Manager of PT Bank Mandiri (Persero) Tbk's Overseas Branch in Dili, Timor Leste (2006-2008), VP of Development & Supervision of Overseas Branch Offices at PT Bank Mandiri (Persero) Tbk (2008-2010), and Executive Director at Bank Mandiri (Europe) Ltd, London (2010-2013).

Pada tahun 2014, beliau ditugaskan sebagai SEVP Direktorat Manajemen Aset Khusus dan Direktorat Perbankan Ritel PT Bank Syariah Mandiri (2014-2016). Beliau melanjutkan karirnya sebagai VP Manajemen Aset Khusus di PT Bank Mandiri (Persero) Tbk (2016-2022).

In 2014, he was assigned as SEVP of the Special Asset Management Directorate and Retail Banking Directorate at PT Bank Syariah Mandiri (2014-2016). He continued his career as VP of Special Asset Management at PT Bank Mandiri (Persero) Tbk (2016-2022).

Kemudian, beliau bergabung dan ditunjuk sebagai Komisaris Utama Perseroan melalui Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada 2 Desember 2022, dan pada 25 Januari 2023, beliau diangkat sebagai Direktur Utama Perseroan.

He then joined and was appointed as President Commissioner of the Company through the Extraordinary General Meeting of Shareholders of Bank Banten on December 2, 2022, and on January 25, 2023, he was appointed President Director of the Company.

Profil Direksi

Board of Directors Profile



RODI JUDO DAHONO

Direktur Operasional
Director of Operations

Warga Negara Indonesia, usia 60 tahun. Bapak Rodi memperoleh gelar Sarjana Akuntansi dari Universitas Negeri Sebelas Maret pada tahun 1992 dan melanjutkan studi untuk meraih gelar Magister Manajemen di universitas yang sama pada tahun 2004.

Sebelumnya, beliau menjabat sebagai Area Micro Business (Cluster Manager) untuk wilayah DIY Yogyakarta di PT Bank Mandiri (persero) Tbk pada tahun 2011-2012, kemudian menjabat sebagai Area Micro Business (Cluster Manager) untuk Semarang di PT Bank Mandiri (persero) Tbk pada tahun 2012-2013, dan selanjutnya sebagai AVP Micro Banking District Center Manager untuk Wilayah XI (Bali & Nusa Tenggara) pada tahun 2013-2014.

Pada tahun 2015, beliau diangkat sebagai AVP Micro Banking Head untuk Wilayah XI (Bali & Nusa Tenggara) di PT Bank Mandiri (persero) Tbk dan menjabat hingga tahun 2018, lalu sebagai VP Regional Credit & Business Development Head di PT Bank Mandiri (persero) Tbk pada periode 2018-2021.

Beliau kemudian bergabung dengan Perseroan dan ditunjuk sebagai Direktur Bisnis berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada 25 Januari 2023, dan pada Rapat Umum Pemegang Saham Luar Biasa 14 November 2024, beliau diberikan tugas sebagai Direktur Operasional.

Indonesian citizen, 60 years old. Mr. Rodi earned a Bachelor's degree in Accounting from Universitas Negeri Sebelas Maret in 1992 and went on to earn a Master's degree in Management from the same university in 2004.

Previously, he served as Area Micro Business (Cluster Manager) for the Yogyakarta Special Region at PT Bank Mandiri (Persero) Tbk from 2011 to 2012, then as Area Micro Business (Cluster Manager) for Semarang at PT Bank Mandiri (Persero) Tbk from 2012 to 2013, and subsequently as AVP Micro Banking District Center Manager for Region XI (Bali & Nusa Tenggara) from 2013 to 2014.

In 2015, he was appointed AVP Micro Banking Head for Region XI (Bali & Nusa Tenggara) at PT Bank Mandiri (Persero) Tbk, a position he held until 2018. He then served as VP Regional Credit & Business Development Head at PT Bank Mandiri (Persero) Tbk from 2018 to 2021.

He joined the Company and was appointed Director of Business based on the resolution of Bank Banten's Extraordinary General Meeting of Shareholders on January 25, 2023. He was then appointed Director of Operations at the Extraordinary General Meeting of Shareholders on November 14, 2024.

Profil Direksi

Board of Directors Profile



BAMBANG WIDYATMOKO

Direktur Bisnis
Director of Business

Warga Negara Indonesia, usia 55 tahun. Bapak Bambang meraih gelar Sarjana Ekonomi dari Universitas Diponegoro Semarang pada tahun 1994 dan melanjutkan pendidikan dengan memperoleh gelar Magister Manajemen di Universitas Esa Unggul Jakarta pada tahun 2004.

Sebelumnya, beliau menjabat sebagai Kepala Divisi Kredit Komersial di PT Bank Bukopin Tbk (2017-2018), GM Regional II (Jawa Barat dan sebagian Jakarta) di PT Bank Bukopin Tbk (2018-2019), serta GM Regional IV (Jawa Timur, Bali, Nusa Tenggara Barat, dan Nusa Tenggara Timur) di PT Bank Bukopin Tbk (2019-2020).

Pada tahun 2020, beliau menjabat sebagai SVP Regional IV (Jawa Timur, Bali, Nusa Tenggara Barat, dan Nusa Tenggara Timur) di PT Bank Bukopin Tbk (2020-2021), dan melanjutkan karirnya sebagai SVP SME Regional V (Kalimantan, Sulawesi, dan Sorong) di PT Bank Bukopin Tbk (2021-2022).

Kemudian, beliau bergabung dan diangkat sebagai Direktur Operasional Perseroan dalam Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada 2 Desember 2022. Selanjutnya, dalam Rapat Umum Pemegang Saham Luar Biasa pada 14 November 2024, beliau resmi ditunjuk sebagai Direktur Bisnis.

Indonesian citizen, 55 years old. Mr. Bambang earned a Bachelor of Economics degree from Universitas Diponegoro in Semarang in 1994 and continued his education with a Master of Management degree from Universitas Esa Unggul in Jakarta in 2004.

Previously, he served as Head of the Commercial Credit Division at PT Bank Bukopin Tbk (2017-2018), GM Regional II (West Java and parts of Jakarta) at PT Bank Bukopin Tbk (2018-2019), and GM Regional IV (East Java, Bali, West Nusa Tenggara, and East Nusa Tenggara) at PT Bank Bukopin Tbk (2019-2020).

In 2020, he served as Senior Vice President of Regional IV (East Java, Bali, West Nusa Tenggara, and East Nusa Tenggara) at PT Bank Bukopin Tbk (2020-2021), and continued his career as Senior Vice President of SME Regional V (Kalimantan, Sulawesi, and Sorong) at PT Bank Bukopin Tbk (2021-2022).

He then joined and was appointed as the Company's Director of Operations at Bank Banten's Extraordinary General Meeting of Shareholders on December 2, 2022. He was subsequently officially appointed as the Director of Business at the Extraordinary General Meeting of Shareholders on November 14, 2024.

Profil Direksi

Board of Directors Profile



EKO VIRGIANTO

Direktur Kepatuhan
Compliance Director

Warga Negara Indonesia, usia 60 tahun. Bapak Eko memperoleh gelar Sarjana Teknik Arsitektur di Universitas Brawijaya pada 1991 dan menyelesaikan gelar Magister Manajemen di Universitas Indonesia pada 1993.

Sebelumnya, beliau ditugaskan oleh PT Bank Mandiri (persero) Tbk untuk menjabat sebagai Kepala Divisi Commercial & Corporate Risk Assessment di PT Bank Syariah Mandiri pada tahun 2015-2016. Pada tahun 2016, beliau kembali ke PT Bank Mandiri (persero) Tbk dan menjabat sebagai VP Executive Credit Officer hingga 2017, lalu menjabat sebagai VP DH Corporate Risk 2 di PT Bank Mandiri (persero) Tbk.

Pada tahun 2018, beliau menjabat sebagai SVP Executive Credit Officer – B di PT Bank Mandiri (persero) Tbk hingga 2019, dan kemudian menjabat sebagai SVP Executive Credit Officer – A di PT Bank Mandiri (persero) Tbk dari 2019 hingga 2022.

Kemudian, beliau bergabung dan diangkat sebagai Direktur Kepatuhan Perseroan berdasarkan keputusan Rapat Umum Pemegang Saham Luar Biasa Bank Banten pada 25 Januari 2023

Indonesian citizen, 60 years old. Mr. Eko earned a Bachelor's degree in Architecture from Universitas Brawijaya in 1991 and completed his Master's degree in Management from Universitas Indonesia in 1993.

Previously, he was assigned by PT Bank Mandiri (Persero) Tbk to serve as Head of the Commercial & Corporate Risk Assessment Division at PT Bank Syariah Mandiri from 2015 to 2016. In 2016, he returned to PT Bank Mandiri (Persero) Tbk and served as VP Executive Credit Officer until 2017, when he subsequently served as VP DH Corporate Risk 2 at PT Bank Mandiri (Persero) Tbk.

In 2018, he served as SVP Executive Credit Officer – B at PT Bank Mandiri (Persero) Tbk until 2019, and then served as SVP Executive Credit Officer – A at PT Bank Mandiri (Persero) Tbk from 2019 to 2022.

He then joined and was appointed as the Company's Compliance Director based on the decision of Bank Banten's Extraordinary General Meeting of Shareholders on January 25, 2023.

Pejabat Eksekutif

Executive Officers

Kepala Divisi Audit Internal

- Warga Negara Indonesia
- Lahir di Banjarmasin 31 Maret 1977
- Usia 48 tahun
- Sarjana Ekonomi di Universitas Lambung Mangkurat Banjarmasin pada tahun 2000
- Tanggal Bergabung 27 Oktober 2011

Head of Internal Audit Division

- Indonesian citizen
- Born in Banjarmasin on March 31, 1977
- 48 years old
- Bachelor of Economics from Universitas Lambung Mangkurat, Banjarmasin in 2000
- Joined on October 27, 2011



Kepala Divisi Sekretariat Perusahaan & Hukum

- Warga Negara Indonesia
- Lahir di Malang 3 April 1977
- Usia 48 tahun
- Magister Manajemen di Institut Pertanian Bogor pada tahun 2012
- Sarjana Teknik Sipil dan Perencanaan di Universitas Trisakti pada Tahun 2001
- Tanggal Bergabung 10 Februari 2022

Head of Corporate Secretariat & Legal Division

- Indonesian citizen
- Born in Malang on April 3, 1977
- 48 years old
- Master of Management from Institut Pertanian Bogor in 2012
- Bachelor of Civil Engineering and Planning from Universitas Trisakti in 2001
- Joined on February 10, 2022



Kepala Divisi Perencanaan Akuntansi & Keuangan

- Warga Negara Indonesia
- Lahir di Padang Panjang 20 Januari 1969
- Usia 56 tahun
- Sarjana Ekonomi Jurusan Akuntansi di Universitas Diponegoro pada tahun 1997
- Tanggal Bergabung 01 Februari 2023

Head of Accounting & Financial Planning Division

- Indonesian citizen
- Born in Padang Panjang on January 20, 1969
- 56 years old
- Bachelor of Economics majoring in Accounting from Universitas Diponegoro in 1997
- Joined on February 01, 2023



Pejabat Eksekutif

Executive Officers



DONALD FETERENCE

Kepala Divisi Teknologi Informasi

- Warga Negara Indonesia
- Lahir di Jakarta 20 Februari 1977
- Usia 48 tahun
- Sarjana Teknik di Universitas Gunadarma pada tahun 2001
- Tanggal Bergabung 01 April 2003

Head of Information Technology Division

- Indonesian Citizen
- Born in Jakarta on February 20, 1977
- 48 years old
- Bachelor of Engineering from Universitas Gunadarma in 2001
- Joined on April 01, 2003



TB FIRMAN TAUCHID

Kepala Divisi Human Capital

- Warga Negara Indonesia
- Lahir di Serang 10 Agustus 1986
- Usia 39 tahun
- Sarjana Manajemen Bisnis di Institut Manajemen Telkom pada tahun 2009
- Tanggal Bergabung 13 September 2016

Head of Human Capital Division

- Indonesian Citizen
- Born in Serang on August 10, 1986
- 39 years old
- Bachelor of Business Management from Institut Manajemen Telkom in 2009
- Joined on September 13, 2016



IRFAN ARDINAL

Kepala Divisi Credit Review & Administrasi Kredit

- Warga Negara Indonesia
- Lahir di Palembang 31 Oktober 1970
- Usia 55 tahun
- Sarjana Ekonomi di Universitas Padjajaran pada tahun 1995
- Magister Manajemen di Universitas Tangerang Raya Tahun 2021
- Tanggal Bergabung 16 September 2016

Head of Credit Review & Credit Administration Division

- Indonesian Citizen
- Born in Palembang on October 31, 1970
- 55 years old
- Bachelor of Economics from Universitas Padjajaran in 1995
- Master of Management from Universitas Tangerang Raya in 2021
- Joined on September 16, 2016

Pejabat Eksekutif

Executive Officers

Kepala Unit Kerja Khusus Umum

- Warga Negara Indonesia
- Lahir di Jakarta 12 Juni 1985
- Usia 40 tahun
- Sarjana Teknik Informatika dari Universitas Gunadarma pada tahun 2010
- Tanggal Bergabung 14 Agustus 2017

Head of General Special Work Unit

- Indonesian Citizen
- Born in Jakarta on June 12, 1985
- 40 years old
- Bachelor of Informatics Engineering from University Gunadarma in 2010
- Joined on August 14, 2017



Kepala Divisi Operasional Jaringan & Layanan

- Warga Negara Indonesia
- Lahir di Jakarta 13 Agustus 1972
- Usia 53 tahun
- Sarjana Ekonomi dari Universitas Kristen Indonesia pada tahun 1995
- Tanggal Bergabung 01 Desember 2010

Head of Network Operations Division & Services

- Indonesian Citizen
- Born in Jakarta on August 13, 1972
- 53 years old
- Bachelor of Economics from Universitas Kristen Indonesia in 1995
- Joined on December 01, 2010



Kepala Divisi Kepatuhan

- Warga Negara Indonesia
- Lahir di Jakarta 5 Maret 1977
- Usia 48 tahun
- Sarjana Ekonomi dari STIE Nusantara Indonesia pada tahun 1999
- Tanggal Bergabung 13 Maret 2000

Head of Compliance Division

- Indonesian citizen
- Born in Jakarta on March 5, 1977
- 48 years old
- Bachelor of Economics from STIE Nusantara Jakarta in 1999
- Joined on March 13, 2000



Pejabat Eksekutif

Executive Officers



HARSHA INDRADEWA

Kepala Divisi Manajemen Risiko

- Warga Negara Indonesia
- Lahir di Jakarta 10 Februari 1974
- Usia 51 tahun
- Magister Manajemen dari Universitas Indonesia pada tahun 2003
- Tanggal Bergabung 24 Januari 2022

Head of Risk Management Division

- Indonesian citizen
- Born in Jakarta on February 10, 1974
- 51 years old
- Master of Management from Universitas Indonesia in 2003
- Joined on January 24, 2022



HARIANTO

Kepala Unit Kerja Khusus Pengendalian Internal Pelaporan

- Warga Negara Indonesia
- Lahir di Aek Kanopan 14 November 1968
- Usia 57 tahun
- Sarjana Ekonomi Akuntansi dari Universitas Syiah Kuala pada tahun 1991
- Magister of Sains Ilmu Akuntansi dari Universitas Syiah Kuala pada tahun 2006
- Tanggal Bergabung 10 November 2025

Head of the Internal Control Reporting Special Work Unit

- Indonesian citizen
- Born in Aek Kanopan on November 14, 1968
- Age 57
- Bachelor of Economics in Accounting from Syiah Kuala University in 1991
- Master of Science in Accounting from Syiah Kuala University in 2006
- Join Date: November 10, 2025



MUH MUIS SUHAERI

Kepala Divisi Kredit

- Warga Negara Indonesia
- Lahir di Indramayu 19 Januari 1972
- Usia 53 tahun
- Sarjana Manajemen dari STIE Banten pada tahun 2005
- Tanggal Bergabung 26 Agustus 2016

Head of Credit Division

- Indonesian citizen
- Born in Indramayu on January 19, 1972
- 53 years old
- Bachelor of Management from STIE Banten in 2005
- Joined on August 26, 2016

Pejabat Eksekutif

Executive Officers

Kepala Divisi Dana & Jasa

- Warga Negara Indonesia
- Lahir di Biak 12 April 1976
- Usia 49 tahun
- Sarjana Ekonomi dari Universitas Warmadewa pada tahun 1999
- Tanggal Bergabung 01 Juli 2024

Head of Fund & Service Division

- Indonesian citizen
- Born in Biak on April 12, 1976
- 49 years old
- Bachelor of Economics from Universitas Warmadewa in 1999
- Joined on July 1, 2024



I GUSTI AYU NYOMAN RAI

Kepala Divisi Penyelamatan & Penyelesaian Kredit

- Warga Negara Indonesia
- Lahir di Cirebon 17 Juli 1973
- Usia 52 tahun
- Sarjana Ekonomi dan Akuntansi dari Universitas Padjajaran Tahun 1998
- Tanggal Bergabung 01 Oktober 2017

Head of Credit Rescue & Settlement Division

- Indonesian citizen
- Born in Cirebon on July 17, 1973
- 52 years old
- Bachelor of Economics and Accountant from Universitas Padjajaran in 1998
- Joined on October 1, 2017



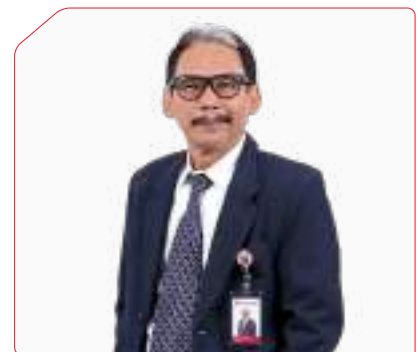
FAJAR NURSETIAWAN

Kepala Unit Kerja Khusus Treasury

- Warga Negara Indonesia
- Lahir di Belitung 5 Juli 1962
- Usia 63 tahun
- Sarjana Pertanian dari Universitas Sriwijaya
- Tanggal Bergabung 02 Oktober 2023

Head of Treasury Special Work Unit

- Indonesian citizen
- Born in Belitung on July 5, 1962
- 63 years old
- Bachelor of Agriculture from Universitas Sriwijaya
- Joined on October 2, 2023



MUGIHADI USMAN

Pejabat Eksekutif

Executive Officers



RIDWAN SOLEHUDIN

Kepala Unit Kerja Khusus Pengembangan Bisnis

- Warga Negara Indonesia
- Lahir di Serang 21 Januari 1988
- Usia 37 tahun
- Sarjana Manajemen dari Universitas Sultan Agung Tirtayasa pada tahun 2009 dan Magister Akuntansi dari Universitas Sultan Agung Tirtayasa pada tahun 2021
- Tanggal Bergabung 28 Februari 2017

Head of Business Development Special Work Unit

- Indonesian citizen
- Born in Serang on January 21, 1988
- 37 years old
- Bachelor of Management from Universitas Sultan Ageng Tirtayasa (UNTIRTA) in 2009
- Master of Accounting from Universitas Sultan Ageng Tirtayasa in 2021
- Joined on February 28, 2017



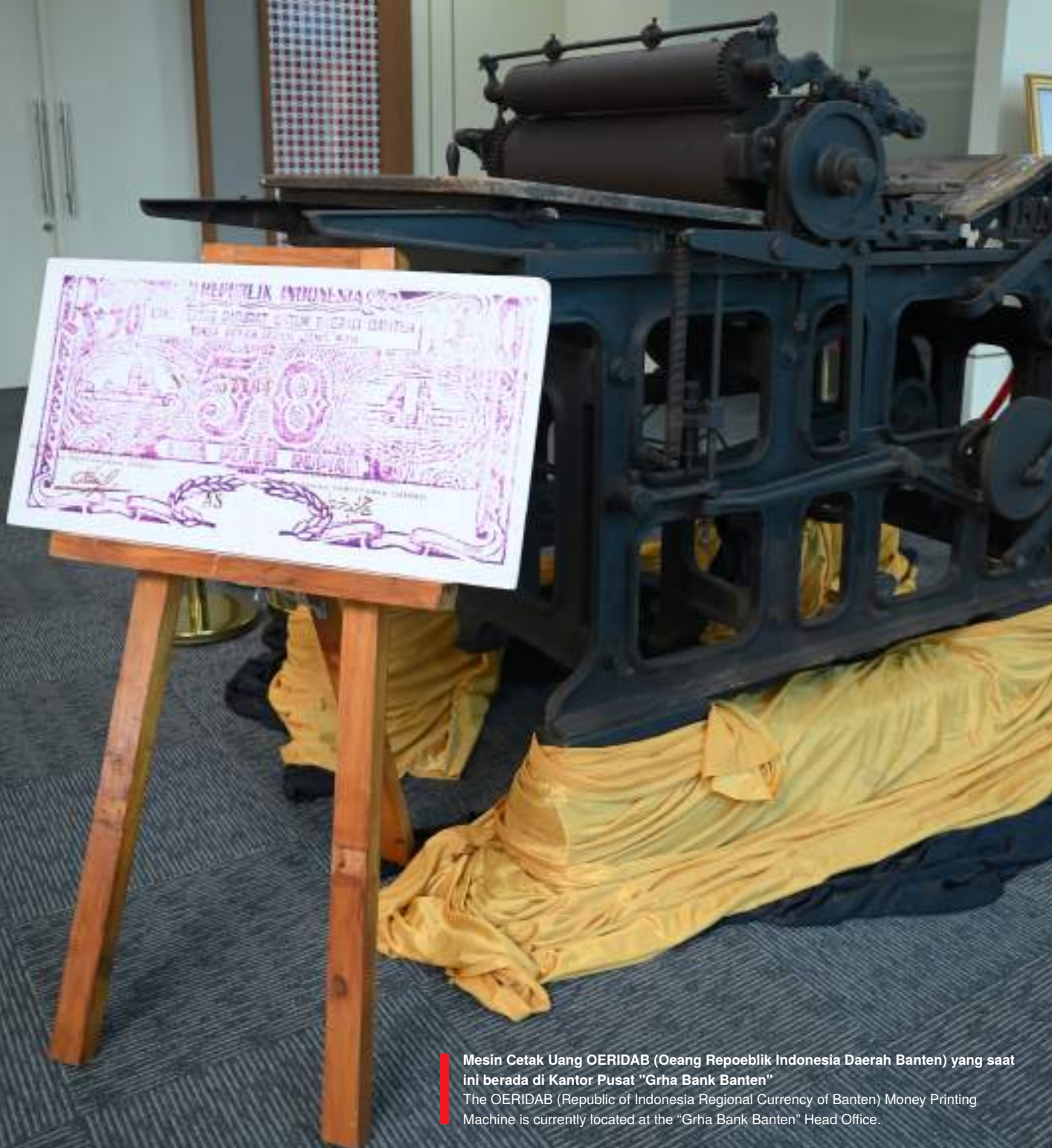
SOLIKHIN

Kepala Divisi Layanan Bisnis Pemerintahan

- Warga Negara Indonesia
- Lahir di Cirebon 5 Maret 1973
- Usia 52 tahun
- Ahli Madya Keuangan dan Perbankan dari Akademi Keuangan dan Perbankan Indonesia Bandung
- Tanggal Bergabung 1 Juni 2011

Head of Government Business Services Division

- Indonesian citizen
- Born in Cirebon on March 5, 1973
- Age 52
- Associate Expert in Finance and Banking from the Indonesian Banking and Finance Academy, Bandung
- Joined Date: June 1, 2011



Mesin Cetak Uang OERIDAB (Oeang Repoeblik Indonesia Daerah Banten) yang saat ini berada di Kantor Pusat "Grha Bank Banten"

The OERIDAB (Republic of Indonesia Regional Currency of Banten) Money Printing Machine is currently located at the "Grha Bank Banten" Head Office.

Daftar Keanggotaan Asosiasi

Association Memberships

Bank Banten tergabung dalam berbagai asosiasi dengan keanggotaan yang tetap berlaku hingga tahun 2025, di antaranya:

Bank Banten has joined associations whose memberships are still valid until 2025, as follows:

Nama Asosiasi / Association Name	Jabatan / Position
Asbanda	Anggota / Member
OJK	Anggota / Member
LAPSSJK	Anggota / Member
FKDK BPDSI	Anggota / Member
FKDKP	Anggota / Member
FKIJK	Anggota / Member
LAPSPI	Anggota / Member
Ikatan Bankir Indonesia (IBI)	Anggota / Member
FKDOP	Anggota / Member

Demografi Karyawan

Employee Demography

Sepanjang tahun 2025, secara keseluruhan Perseroan memiliki 904 karyawan yang mencakup anggota Dewan Komisaris, Direksi, dan Komite. Jumlah karyawan ini meningkat sebesar 5,73% dibandingkan jumlah karyawan tahun sebelumnya yakni 855 karyawan.

Throughout the year 2025, the Company had a total workforce of 904 employees, encompassing members of the Board of Commissioners, Board of Directors, and Committees. This number represents an increase of 5.73% compared to the preceding year's total workforce of 855 employees.

Berikut adalah data demografi karyawan Perseroan yang mencakup jenis kelamin, usia, unit bisnis, jenjang pendidikan, level jabatan, dan status kepegawaian.

The following is the Company's employee demographic data, including gender, age, business unit, education level, job level, and employment status.

KOMPOSISI PEGAWAI BERDASARKAN STATUS KEPEGAWAIAN

EMPLOYEE COMPOSITION BASED ON EMPLOYMENT STATUS

Status Kepegawaian / Employment Status	2025			2024		
	Laki-Laki / Male	Perempuan / Female	Total	Laki-Laki / Male	Perempuan / Female	Total
Direksi dan Komisaris / Board of Directors and Board of Commissioners	6	1	7	6	0	6
Pegawai tetap / Permanent employee	390	292	682	408	284	692
Masa Percobaan / Probation	0	1	1	0	0	0
Kontrak / Contract	71	141	212	45	110	161
Jasa Tenaga Ahli / Experts	2	0	2	2	0	2
TOTAL	469	435	904	461	394	855

Demografi Karyawan

Employee Demography

KOMPOSISI BERDASARKAN USIA

EMPLOYEE COMPOSITION BY AGE

Usia / Age	2025			2024		
	Laki-Laki / Male	Perempuan / Female	Total	Laki-Laki / Male	Perempuan / Female	Total
>55 Tahun / >55 years old	11	3	18	9	2	11
46-55 Tahun / 46-55 years old	137	41	181	126	36	162
41-45 Tahun / 41-45 years old	121	34	152	126	37	163
31-40 Tahun / 31-40 years old	118	112	219	126	89	215
>30 Tahun / >30 years old	82	244	334	74	230	304
TOTAL	469	435	904	461	394	855

KOMPOSISI BERDASARKAN JENJANG PENDIDIKAN

EMPLOYEE COMPOSITION BY EDUCATION

Tingkat Pendidikan	2025			2024		
	Laki-Laki / Male	Perempuan / Female	Total	Laki-Laki / Male	Perempuan / Female	Total
S3 / Doctoral Degree	1	1	2	1	0	1
S2 / Master's Degree	29	9	38	25	9	34
S1 / Bachelor's Degree	377	357	734	367	313	680
Diploma / Associate Degree	47	51	98	51	48	99
SMA dan Sederajat / Senior High School and Equivalent	15	17	32	17	24	41
SMP / Junior High School	0	0	0	0	0	0
TOTAL	469	435	904	461	394	855

KOMPOSISI BERDASARKAN TINGKAT JABATAN

EMPLOYEE COMPOSITION BY POSITION

Jabatan	2025			2024		
	Laki-Laki / Male	Perempuan / Female	Total	Laki-Laki / Male	Perempuan / Female	Total
Direksi & Komisaris / Board of Directors and Board of Commissioners	6	1	7	6	0	6
Staf Ahli / Expert Staff	2	0	2	2	0	2
Kepala Divisi / Head of Division	11	3	14	9	3	12
Kepala UKK / Head of UKK	3	0	3	3	0	3
Kepala Bagian / Head of Section	44	11	54	37	8	45
Kepala Cabang / Head of Branch	27	7	34	24	10	34
Manajer Operasional / Operational Manager	10	9	20	12	8	20
Manajer Bisnis / Business Manager	14	6	20	15	5	20
SPV	25	10	38	23	11	34
Staff	327	388	712	330	349	679
TOTAL	469	435	904	461	394	855

Komposisi Pemegang Saham

Shareholders Composition

KELOMPOK PEMEGANG SAHAM YANG MEMILIKI LEBIH DARI 5% SAHAM DI PERSEROAN

SHAREHOLDER GROUPS WITH MORE THAN 5% OF THE COMPANY'S SHARES

Pemegang Saham / Shareholders	%			Jumlah Saham / Total Shares		
	2025	2024	2023	2025	2024	2023
Pemerintah Provinsi Banten / Banten Provincial Government	66,11	66,11	-	34.289.755.661	34.289.755.661	-
PT Banten Global Development	-	-	66,11	-	-	34.289.755.661

KELOMPOK PEMEGANG SAHAM YANG MEMILIKI KURANG DARI 5% SAHAM DI PERSEROAN

GROUP OF SHAREHOLDERS WITH LESS THAN 5% OF SHARES IN THE COMPANY

Pemegang Saham / Shareholders	%			Jumlah Saham / Total Shares		
	2025	2024	2023	2025	2024	2023
Masyarakat / Public	33,84	33,89	33,89%	17.553.170.705	17.580.628.605	17.580.682.602
Bank Pembangunan Daerah Jawa Timur Tbk	0,05	-	-	27.511.900	-	-

JUMLAH PEMEGANG SAHAM BERDASARKAN KLASIFIKASI

NUMBER OF SHAREHOLDERS BY CLASSIFICATION

Status Kepemilikan	Jumlah Pemegang Saham / Total Shareholders		Perubahan	Jumlah Saham	Persentase
	2025	2024			
Pemodal Nasional / Domestic Investors					
Perorangan Indonesia / Indonesian Individual	51.237	50.955	282	16.305.533.326	31,435%
Perseroan Terbatas / Limited Liabilities Company	86	71	15	827.282.903	1,595%
Reksadana / Mutual Funds	3	4	-1	106.985.155	0,205%
Asuransi / Insurance	3	3	0	180.090	0,000%
Yayasan / Foundations	8	6	2	1.490.352	0,003%
Koperasi / Cooperatives	5	5	0	2.495.718	0,005%
Lain-Lain / Others	1	1	0	34.289.755.661	66,107%
Subtotal 1	51.343	51.045	298	51.533.723.205	99,351%
Pemodal Asing					
Perorangan Asing / Foreign Individual	29	32	-3	34.640.810	0,067%
Badan Usaha Asing / Foreign Company	20	23	-3	302.074.251	0,582%
Lain-Lain / Others	0	-	0	0	0,000%
Subtotal 2	49	55	-6	336.715.061	0,649%
Total	51.392	51.100	292	51.870.438.266	100,000%

Komposisi Pemegang Saham

Shareholders Composition

ANGGOTA DIREKSI DAN DEWAN KOMISARIS YANG MEMILIKI SAHAM DI PERSEROAN

Sepanjang tahun 2025, tidak terdapat anggota Direksi yang memiliki saham Perseroan, baik secara langsung maupun tidak langsung.

MEMBERS OF THE BOARD OF DIRECTORS AND BOARD OF COMMISSIONERS WITH SHARES IN THE COMPANY

Throughout 2025, no members of the Board of Directors owned shares in the Company, either directly or indirectly.

20 PEMEGANG SAHAM TERBESAR PERSEROAN

20 LARGEST SHAREHOLDERS OF THE COMPANY

No	Nama Pemegang Saham / Shareholder Name	%
1	Pemerintah Provinsi Banten / Banten Provincial Government	66,11
2	Santo	0,78
3	Rahman Kamaruddin	0,52
4	Christina Ko	0,50
5	Sumadi Rusli	0,47
6	Alexander Sugiman Tjioe	0,44
7	Minna Padi Investama Sekuritas,PT	0,43
8	Harsha Edwana Joesoef,MSC	0,43
9	Ningsih Wijayakusuma	0,38
10	UBS AG Singapore Non-Treaty Omnibus Account - 2091144090	0,38
11	Sam Indonesia, PT	0,37
12	Heryanto Salim	0,37
13	Cepi Jamaludin Malik	0,32
14	Suwito Talim	0,31
15	Dirga Sukses Sejahtera, PT	0,29
16	Andre Latidjah	0,29
17	Sena Alijanto	0,25
18	Jerry Hermawan, LO	0,25
19	Hendra Prastowo	0,24
20	Budi Hartono	0,23

Struktur Hubungan Kepemilikan Saham Perseroan

Shareholding Structure of the Company



Berdasarkan PERDA Banten No. 5 Tahun 2023, Bank Banten resmi menjadi Badan Usaha Milik Daerah (BUMD) Provinsi Banten dengan nama PT Bank Pembangunan Daerah Banten (Persero) Tbk dan Pemprov Banten sebagai Pemegang Saham Pengendali (PSP) melalui porsi saham 66,11 %

Based on Banten Regional Regulation No. 5 of 2023, Bank Banten officially became a Regionally-Owned Enterprise (BUMD) of Banten Province under the name PT Bank Pembangunan Daerah Banten (Persero) Tbk, with the Banten Provincial Government as the Controlling Shareholder (PSP) with a 66.11% stake.

Melalui Kelompok Usaha Bank (KUB), Bank Jatim bertindak sebagai induk KUB dan pemegang saham pengendali kedua setelah Pemprov Banten setelah Bank Jatim membeli saham Bank Banten di pasar sekunder pada November 2025, yang disahkan dalam RUPSLB Bank Banten pada 28 November 2025 dan resmi efektif per 15 Desember 2025.

Through the Bank Business Group (KUB), Bank Jatim acts as the parent company of the KUB and the second controlling shareholder after the Banten Provincial Government after Bank Jatim purchased Bank Banten shares on the secondary market in November 2025. This was ratified at the Bank Banten EGMS on November 28, 2025, and officially became effective on December 15, 2025.

Kronologi Penerbitan Saham

Share Listing Chronology

No.	Tanggal / Date	Keterangan / Description
1	22 Juni 2001 / June 22, 2001	Penawaran Umum Perdana (IPO) dilakukan dengan menerbitkan 277.500.000 lembar saham Seri A, masing-masing bernilai nominal Rp100 per saham, dengan harga penawaran sebesar Rp140 per saham. / Initial Public Offering of 277,500,000 shares at a nominal value of Rp100 per share (Series A) and offering price of Rp140 per share.
2	13 Juli 2001 / July 13, 2001	Pencatatan Saham di PT Bursa Efek Jakarta dengan kode Saham BEKS. / Listing on the Jakarta Stock Exchange under the BEKS ticker code.
3	20 Juli 2005 / July 20, 2005	Peningkatan modal yang ditempatkan dan disetor penuh tanpa HMETD dari Rp77.500.000.000 menjadi Rp81.375.000.000. / Increase of fully issued and paid-in capital without Preemptive-Rights from Rp77,500,000,000 to Rp81,375,000,000.
4	2 Desember 2008 / December 2, 2008	Peningkatan modal yang ditempatkan dan disetor penuh tanpa HMETD dari Rp81.375.000.000. menjadi Rp85.375.000.000. / Increase of fully issued and paid-in capital without Preemptive-Rights from Rp81,375,000,000 to Rp85,375,000,000.
5	30 Juni 2010 / June 30, 2010	Peningkatan modal melalui Penawaran Umum Terbatas (HMETD) I dengan menerbitkan 5.122.500.000 lembar saham Seri A, dengan nilai nominal Rp100 dan harga penawaran Rp100 per saham. / Capital Increase through Limited Public Offering (with Preemptive Rights) I by issuing 5,122,500,000 registered as Series A shares at an offering value of Rp100 per share.
6	6 Juli 2010 / July 6, 2010	Persetujuan pencatatan saham hasil Penawaran Umum Terbatas (HMETD) I di Bursa Efek Indonesia berdasarkan Surat PT Bursa Efek Indonesia Nomor S-04207/BEI.PPJ/07-2010. / Approval of Share Listing from a Limited Public Offering (with Preemptive Rights) I on the Indonesia Stock Exchange through the Letter of PT Bursa Efek Indonesia No. S-04207/BEI.PPJ/07-2010.
7	15 September 2011 / September 15, 2011	Peningkatan modal melalui Penawaran Umum Terbatas (HMETD) II dengan menerbitkan sebanyak-banyaknya 4.980.208.333 lembar saham Seri A, dengan nilai nominal Rp100 dan harga penawaran Rp100 per saham. / Capital Increase through Limited Public Offering (with Preemptive Rights) II by issuing maximum 4,980,208,333 registered as Series A shares at an offering value of Rp100 per share.
8	21 September 2011 / September 21, 2011	Persetujuan pencatatan saham hasil Penawaran Umum Terbatas (HMETD) II di Bursa Efek Indonesia berdasarkan Surat PT Bursa Efek Indonesia Nomor S-06418/BEI.PPJ/09-2011. / Approval of Share Listing from a Limited Public Offering (with Preemptive Rights) II on the Indonesia Stock Exchange through the Letter of PT Bursa Efek Indonesia No. S-06418/BEI.PPJ/09-2011.
9	30 Agustus 2012 / August 30, 2012	Peningkatan modal melalui Penawaran Umum Terbatas (HMETD) III dengan menerbitkan sebanyak-banyaknya 2.499.798.302 lembar saham Seri A, dengan nilai nominal Rp100 per saham dan harga penawaran Rp120 per saham. / Capital Increase through Limited Public Offering (with Preemptive Rights) III by issuing maximum 2,499,798,302 registered as Series A shares at an offering value of Rp120 per share.
10	5 September 2012 / September 5, 2012	Persetujuan Pencatatan Saham Hasil Penawaran Umum Terbatas (HMETD) III di Bursa Efek Indonesia melalui Surat PT Bursa Efek Indonesia Nomor S-06138/BEI. PPJ/09-2012. / Approval of Share Listing from a Limited Public Offering (with Preemptive Rights) III on the Indonesia Stock Exchange through the Letter of PT Bursa Efek Indonesia No. S-06138/BEI.PPJ/09-2012.
11	29 Juli 2016 / July 29, 2016	Peningkatan Modal melalui Penawaran Umum Terbatas (HMETD) IV dengan menerbitkan sebanyak-banyaknya 35.416.600.785 lembar saham baru Seri B dengan nilai nominal Rp18 dan dengan harga penawaran Rp18,35 per saham. / Capital increase through Limited Public Offering (with Preemptive Rights) IV by issuing maximum 35,416,600,785 of new registered Series B shares at an offering value of Rp18.35 per share.
12	8 Agustus 2016 / August 8, 2016	Persetujuan Pencatatan Saham Hasil Penawaran Umum Terbatas (HMETD) IV di Bursa Efek Indonesia melalui Surat PT Bursa Efek Indonesia Nomor S-04871/BEI.PP1/08-2016. / Approval of Share Listing from a Limited Public Offering (with Preemptive Rights) IV on the Indonesia Stock Exchange through the Letter of PT Bursa Efek Indonesia No. S-04871/BEI.PP1/08-2016.

Kronologi Penerbitan Saham

Share Listing Chronology

No.	Tanggal / Date	Keterangan / Description
13	24 November 2016 / November 24, 2016	Peningkatan Modal melalui Penawaran Umum Terbatas (HMETD) V dengan menerbitkan sebanyak-banyaknya 17.937.712.419 lembar saham Seri B dengan harga nominal Rp18 dan dengan harga penawaran Rp18,35 per saham. / Capital increase through Limited Public Offering (with Preemptive Rights) V by issuing maximum 17,937,712,419 registered as Series B shares at an offering value of Rp18.35 per share.
14	1 Desember 2016 / December 1, 2016	Persetujuan Pencatatan Saham Hasil Penawaran Umum Terbatas (HMETD) V di Bursa Efek Indonesia melalui Surat PT Bursa Efek Indonesia Nomor S-07472/BEI. PP1/12-2016. / Approval of Share Listing from a Limited Public Offering (with Preemptive Rights) V on the Indonesia Stock Exchange through the Letter of PT Bursa Efek Indonesia No. S-07472/BEI.PP1/12-2016.
15	30 November 2020 / November 30, 2020	Persetujuan Pelaksanaan Penggabungan Nilai Nominal Saham (<i>Reverse Stock</i>) dan Pencatatan Saham Hasil Penggabungan Saham (<i>Reverse Stock</i>) tersebut di Bursa Efek Indonesia melalui Surat PT Bursa Efek Indonesia Nomor S-07429/BEI. PP1/11-2020. Rasio penggabungan nilai nominal saham adalah 10 (sepuluh) saham dengan nilai nominal lama menjadi 1 (satu) satuan perdagangan saham dengan nilai nominal baru, dengan demikian nilai nominal saham Seri A yang semula Rp100 menjadi Rp1.000 dan nilai nominal saham Seri B yang semula Rp18 menjadi Rp180. / Approval for the Implementation of the Merger of Nominal Value of Shares (<i>Reverse Stock</i>) and the Listing of Shares Resulting from the Stock Merger (<i>Reverse Stock</i>) on the Indonesian Stock Exchange through PT Bursa Efek Indonesia Letter Number S-07429/BEI.PP1/11-2020. The ratio of combining the nominal value of shares is 10 (ten) shares with the old nominal value to 1 (one) trading unit of shares with the new nominal value, thus the nominal value of Series A shares which was originally Rp100 becomes Rp1,000 and the nominal value of Series B shares which was originally Rp18 becomes Rp180.
16	8 Desember 2020 / December 8, 2020	Peningkatan Modal melalui Penawaran Umum Terbatas (HMETD) VI dengan menerbitkan sebanyak-banyaknya 60.820.296.006 lembar saham baru Seri C dengan nilai nominal Rp50 dan dengan harga penawaran Rp50 per saham. / Increase of Capital through Limited Public Offering (HMETD) VI by issuing as much as 60,820,296,033 shares of Series C with offering prices or Rp50.00 per share.
17	16 Desember 2020 / December 16, 2020	Persetujuan Pencatatan Saham Hasil Penawaran Umum Terbatas (HMETD) VI di Bursa Efek Indonesia melalui Surat PT Bursa Efek Indonesia Nomor S-07827/BEI. PP1/12-2020. / Approval of Shares Listing of Limited Public Offering (HMETD)VI at the Indonesia Stock Exchange through Letter of PT. Bursa Efek Indonesia No. S-07827/BEI.PP1/12-2020.
18	30 September 2021 / September 30, 2021	Peningkatan Modal melalui Penawaran Umum Terbatas (HMETD) VII dengan menerbitkan sebanyak-banyaknya 23.388.895.089 lembar saham Seri C dengan nilai nominal Rp50 dan dengan harga penawaran Rp77 per saham. / Capital Increase through Limited Public Offering (HMETD) VII by issuing a maximum of 23,388,895,089 Series C shares with a nominal value of Rp50 and an offering price of Rp77 per share.
19	6 Oktober 2021 / October 6, 2021	Persetujuan Pencatatan Saham Hasil Penawaran Umum Terbatas (HMETD) VII di Bursa Efek Indonesia melalui Surat PT Bursa Efek Indonesia Nomor S-07242/BEI. PP1/10-2021. / Approval of Shares Listing of Limited Public, Offering (HMETD) VII at the Indonesia Stock Exchange through Letter of PT. Bursa Efek Indonesia No. S-07242/BEI.PP1/10-2021.

Kronologi Pencatatan Efek Lainnya

Chronology of Other Securities Listing

Sepanjang tahun 2025, Bank Banten tidak menerbitkan instrumen efek seperti obligasi, sukuk, obligasi konversi, atau efek lainnya di bursa efek. Dengan demikian, tidak terdapat laporan kronologis pencatatan efek yang dapat disampaikan pada laporan ini.

As of December 31, 2024, Bank Banten (BEKS) has not issued securities instruments such as bonds, sukuk, convertible bonds, or other securities on the stock exchange. Thus, there is no chronological report on the recording of securities that can be submitted in this report.

Akuntan Publik

Public Accountant

Penetapan Akuntan Publik untuk Perseroan dilakukan berdasarkan keputusan Rapat Umum Pemegang Saham (RUPS) pada 10 April 2025. Untuk tahun buku 2025, sesuai dengan keputusan RUPS, Kantor Akuntan Publik yang ditunjuk adalah KAP Kanaka Puradireja, Suhartono yang berlokasi di Wisma Bumiputra Lt.12, Jl. Jendral Sudirman Kav.75 Setiabudi, Jakarta Selatan.

The appointment of a Public Accountant for the Company is carried out based on the resolution of the General Meeting of Shareholders (GMS) on April 10, 2025. For the 2024 fiscal year, in accordance with the decision of the GMS, the appointed Public Accountant Office is Kanaka Puradireja, Suhartono, located at Wisma Bumiputra Lt.12, Jl. Jendral Sudirman Kav.75 Setiabudi, Jakarta Selatan.

Tahun	Akuntan Publik / Public Accountant	Kantor Akuntan Publik / Public Accounting Firm	Biaya Jasa Audit / Audit Fee	Jasa Lain yang Diberikan Audit / Other Services
2025	Florus Daeli, SE, Ak, MM, CA, CPA, CRA, CLI, CFI, CACP, ASEAN CPA	Kanaka Puradiredja, Suhartono	Rp550.000.000	Jasa audit laporan keuangan untuk periode 31 Desember 2025 / Financial statement audit services for the period of December 31, 2025
2024	Harris Siregar, SE, Ak, CA, CPA, CPA	Kanaka Puradiredja, Suhartono	Rp650.000.000	Jasa audit laporan keuangan untuk periode 31 Desember 2024 / Financial statement audit services for the period of December 31, 2024
2023	Harris Siregar, SE, Ak, CA, CPA, CPA	Kanaka Puradiredja, Suhartono	Rp630.000.000	Jasa audit laporan keuangan untuk periode 31 Desember 2023 / Financial statement audit services for the period of December 31, 2023

Lembaga dan/atau Profesi Penunjang Pasar Modal Lainnya

Capital Market Supporting Institutions and/or Professionals

Nama & Alamat / Name and Address	Jasa / Services
PT Raya Saham Registra Plaza Sentral Building Lt.2 Jl. Jenderal Sudirman 47-8, Karet Semanggi Jakarta 1293	Biro Administrasi Efek / Share Registrar

Alamat Kantor dan/atau Kantor Cabang Atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	No. Telp
Kantor Pusat / Head Office				
1	Kantor Pusat / Head Office	Grha Bank Banten	Jl. Veteran No.4, Kel Cipare, Kec. Serang, Kota Serang - Banten	(0254) 7914966
Kantor Cabang				
2	KC	Serang	Jl. Ahmad Yani No. 116 A-B Kel. Serang, Kec. Serang, Kota Serang, Banten - 42116	(0254) 229400 / 229500 / 229600 / 229700
3	KC	Tangerang	Ruko Modern Golf Shop House No.9i, Jln. Hartono Raya Modernland, Kel. Kelapa Indah, Kec. Tangerang, Kota Tangerang, Banten - 15117	(021) 59728755
4	KC	Tangerang Selatan	Jl. Ciater Raya No. 18 A-C Kel. Rawa Mekarjaya, Kec. Serpong, Kota Tangerang Selatan, Banten - 15310	(021) 75672245 / 75672355
5	KC	Balaraja	Perum Citra Raya, Ruko Taman Puspita Blok H.1 No. 18-19 Kel. Cikupa Kec. Cikupa Kab. Tangerang, Banten -15710	(021) 22597165 / 22596940 / 22597339
6	KC	Rangkasbitung	Jl. RA Kartini No. 45-47 Kel. Muara Ciujung Timur, Kec. Rangkasbitung, Kab. Lebak, Banten - 42314	(0252) 5552042
7	KC	Pandeglang	Jln. Raya Serang RT. 001 RW. 011 Kampung Kadu Pundak, Kel. Pandeglang, Kec. Pandeglang, Kab. Pandeglang, Banten - 42211	(0253) 5554257
8	KC	Cilegon	Jl. Sultan Ageng Tirtayasa No. 17 RT. 003 RW. 012 Kel. Jombang Wetan, Kec. Jombang, Kota, Cilegon, Banten - 42411	0254 7815244 / 7815122 / 7814991
9	KC	Pondok Indah	Jl. Sultan Iskandar Muda No.79 C RT.004 RW.005 Kelurahan Kebayoran Lama Selatan, Kecamatan Kebayoran Lama, Kota Jakarta Selatan, DKI Jakarta - 12240	(021) 22772822 / 22772815
10	KC	Sangaji	Jl. Biak No.37, RT.3 / RW.6, Cideng, Kecamatan Gambir, Kota Jakarta Pusat, Daerah Khusus Ibukota Jakarta 10150	(021) 22633100 / 22633122
11	KC	Kelapa Gading	Jl. Boulevard Raya Blok FY-1 No. 16-17 Kelapa Gading Timur, Kec. Kelapa Gading, Kota Jakarta Utara, DKI Jakarta - 14240	(021) 4535888
12	KC	Denpasar	Jl. Raya Puputan, Pertokoan duta Wijaya, No. 2-3, Desa Renon, Kecamatan Denpasar Selatan, Kota Denpasar, Bali - 80226	(0361) 268899 / 267788
13	KC	Makassar	Jl. AP. Pettarani Ruko Sardonix 1 – 2 Ramayana Bussiners Center Kel. Masale, Kec. Panakkukang, Kota Makassar	(0411) 4092491 / 4098597 / 4098979
14	KC	Manado	Kawasan Mega Mas Ruko Blok 1F 1 No 16-17 Jl. Piere Tendean, Kel. Titiwungen Selatan, Kec. Sario, Kota Manado, Sulawesi Utara - 95113	(0431) 8806633
15	KC	Bandung	Jl. Astana Anyar No. 42-44, Kel. Cibadak, Kec. Astana Anyar, Kota Bandung, Jawa Barat - 40241	(022) 6030776
16	KC	Malang	Jl. Letjen Sutoyo No.108 Kelurahan Bunulrejo, Kecamatan Blimbing, Kota Malang, Jawa Timur - 65123	(0341) 4366318
17	KC	Semarang	Jl. Ahmad Yani No. 136 A, Kel. Karangkidul, Kec. Semarang Tengah, Kota Semarang, Jawa Tengah - 50241	(024) 76444681
18	KC	Surabaya	Jln. Raya Ngagel, Kel. Ngagel, Kec. Wonokromo, Kota Surabaya, Jawa Timur - 60246	(031) 99537300

Alamat Kantor dan/atau Kantor Cabang Atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	No. Telp
19	KC	Yogyakarta	Jl. Laksda Adi Sucipto No. 32-34, Kel. Demangan, Kec. Gondokusuman, Kota Yogyakarta, DIY - 55221	(0274) 554543
20	KC	Medan	Jl. Insinyur Haji Juanda No. 53, Kelurahan Jati, Kecamatan Medan Maimun, Kotamadya Medan, Sumatera Utara - 20152	(061) 4515586 / 4142269 / 4515826
21	KC	Palembang	Jl. Jendral Sudirman Km. 3,5, No.2413, RT.017, RW. 004, Kelurahan 20 Ilir III, Kecamatan Ilir Timur I, Kota Palembang, Sumatera Selatan - 30129	(0711) 5733338 / 5733553 / 5733418
Kantor Cabang Pembantu (KCP) Wilayah Banten / Supporting Branch Office in the Banten Region				
22	KCP	Palima	Jl. Syech Nawawi Al-Bantani No. 1, Kel. Sukawarna, Kec. Curug, Kota Serang, Banten	(0254) 7823499 / 7823501
23	KCP	Kramatwatu	Jl. Raya Serang - Cilegon Km. 10, Desa Pejaten, Kec. Kramatwatu, Kab. Serang, Banten - 42161	0254-7942919
24	KCP	Veteran Serang	Jl. Veteran No.4, Kel Cipare, Kec. Serang, Kota Serang - Banten	(0254) 7914966
25	KCP	RSUD Serang	Jl. Syeh Nawawi Al Bantani, Kelurahan Banjarsari, Kecamatan Cipocok Jaya, Kota Serang, Banten 42121	(0254) 7822279
26	KCP	KP3B Serang	Jl. Syech Nawawi Al-Bantani No.1 (Komp. KP3B Prov. Banten), Kel. Sukajaya, Kec. Curug, Kota Serang, Banten - 42171	0254 - 7823770
27	KCP	Bapenda	Jl. Syech Nawawi Al-Bantani No.48 (Komp. KP3B Prov. Banten), Kel. Sukajaya, Kec. Curug, Kota Serang, Banten - 42171	0254 - 7823978
28	KCP	Ciledug	Jl. KH. Hasyim Ashari RT 004 RW 006 Kel. Pinang, Kec. Pinang, Kota Tangerang - 15145	(021) 73460477
29	KCP	Ciputat	Jl. RE Martadinata Ruko 2D RT. 003 RW. 013, Kel. Ciputat, Kec. Ciputat, Kota Tangerang Selatan – Banten 15411	021-22742226
30	KCP	Bintaro	Ruko Kebayoran Arcade 1 Blok C3 No 56 Jl Boulevard Bintaro Jaya, Kel. Pondok Jaya, Kec. Pondok Aren, Tangerang Selatan - 15224	(021) 27622000 / 27622300
31	KCP	Alam Sutera	Jl Jalur Sutera Kavling 49D No 47 Alam Sutera, Kel. Pakualam, Kec. Serpong Utama, Kota Tangerang Selatan, Banten - 15320	(021) 50200361 / 50200362
32	KCP	BSD	Ruko Tol Boulevard Blok B No 23 BSD City, Kel. Rawa Buntu, Kec. Serpong, Kota Tangerang Selatan, Banten - 15318	(021) 55698540 / 55698541
33	KCP	Jatiuwung	Ruko BBC@Jatake Soll Marina Blok A 17 Jln. Gatot Subroto Km. 5,3 Kel. Gandasari, Kec. Jatiuwung, Kota Tangerang, Banten - 15137	(021) 55665438 / 55665403 / 55665440
34	KCP	Gading Serpong	Ruko Paramount 5th Avenue Blok A No. 33, Gading Serpong, Kel. Kelapa Dua, Kec. Kelapa Dua, Kab. Tangerang, Banten - 15811	(021) 59995528 / 59995527 / 59995526 / 59995525
35	KCP	Puspemkab Tangerang	Komplek Pemerintahan Kabupaten Tangerang, Gedung Sekda Jl. H. Somawinata No.1 Kadu Agung, Tigaraksa, Kab. Tangerang	-
36	KCP	Malingping	Kp. Polotot Utara RT 001 RW 001 Desa Malingping Selatan, Kec. Malingping, Kabupaten Lebak, Banten - 42391	(0252) 5605081 / 5605059

Alamat Kantor dan/atau Kantor Cabang atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	No. Telp
37	KCP	Maja	Kampung Gubugan No. 31, RT / RW. 001 / 003, Desa Maja, Kecamatan Maja, Kabupaten Lebak, Banten - 42382	(0252) 5554230
38	KCP	Panimbang	Jln. Raya Tanjung Lesung Km.01, Kampung Paniis, RT 001 RW 014 Desa Panimbang Jaya, Kec. Panimbang, Kabupaten Pandeglang, Banten - 42281	(0253) 5808734 / 5808993
39	KCP	Labuan	Jl. Jenderal Sudirman No. 79 Labuan, Desa Labuan, Kecamatan Labuan, Kabupaten Pandeglang, Provinsi Banten - 42260	(0253)5809930 / 5809972

DAFTAR ALAMAT SAMSAT

LIST OF ONE-STOP ADMINISTRATIVE SYSTEM OFFICE ADDRESSES

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	Kantor Cabang/Kcp Pengelola / Branch Office/Supporting Branch Office Management
1	KF	UPT SAMSAT Kota Serang / Serang City's One-Stop Integrated Administration System	Jl. Syech Nawawi Al-Bantani No.20, Kel. Banjarsari, Kec. Cipocok Jaya, Kota Serang, Banten - 42123	KC Serang
2	KF	UPT SAMSAT Ciruas / One-Stop Integrated Administration System Unit for Ciruas	Jl. Raya Serang Jakarta Km 6, Desa Plawad, Kec. Ciruas, Kab. Serang, Banten - 42182	
3	KF	Gerai SAMSAT Pamarayan / Papayaran One-Stop Integrated Administration System Outlet	Jl. Raya Bojong Loa Harendong No.01 Desa Pamarayan, Kec. Pamarayan, Kab. Serang, Banten - 42172	
4	KF	Gerai SAMSAT Ramayana / Ramayana One-Stop Integrated Administration System Outlet	Jl. Veteran No.6 Serang PT. Mandiri maju sentosa It basement mall ramayana, kotabaru, kec. Serang, kota serang, banten - 42112	
5	KF	Gerai SAMSAT Kepandean / Kepandean One-Stop Integrated Administration System Outlet	JL. Letnan Jidun RT.002/009 (Depan Pasar/ Terminal Kepandean), Kel. Lontar Baru, Kec. Serang, Kota Serang, Banten - 42112	
6	KF	Gerai SAMSAT MPP Kota Serang (DPMPTSP) / Serang City Public Service Mall One-Stop Administration System (DPMPTSP) Outlet	JL. M.syafei, Kp. Cilandung, Kel. Kotabaru, Kec. Serang, Kota Serang, Banten - 42112	
7	KF	Gerai SAMSAT Cikande / Cikande One-Stop Integrated Administration System Outlet	JL Raya Jakarta- Serang Km 69, No 1, Pasir Limus, Kel. Cikande, Kec. Cikande, Kab. Serang, Banten - 42186	
8	KF	Gerai SAMSAT Kramatwatu / Kramatwatu One-Stop Administration System Outlet	Jl. Raya Serang - Cilegon Km. 10, Desa Pejaten, Kec. Kramatwatu, Kab. Serang, Banten - 42161	
9	KF	Gerai SAMSAT Drive Thru Ciruas / Ciruas Drive Thru One-Stop Administration System Outlet	Jl. Raya Serang Jakarta Km 6, Desa Plawad, Kec. Ciruas, Kab. Serang, Banten - 42182	
10	KF	Gerai SAMSAT Padarincang / Padarincang One-Stop Administration System Outlet	Jl. Palka Km. 33 Kampung Cisauk, Kec. Padarincang, Kab. Serang, Banten - 42168	

Alamat Kantor dan/atau Kantor Cabang atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	Kantor Cabang/Kcp Pengelola / Branch Office/Supporting Branch Office Management
11	KF	UPT SAMSAT Ciledug / Technical Implementation Unit of the Ciledug One-Roof Integrated Administration System	Jl. Raden Fatah Km. 1, Kel. Sudimara Barat, Kec. Ciledug, Kota Tangerang, Banten - 15151	KC Kota Tangerang
12	KF	UPT SAMSAT Cikokol / Technical Implementation Unit of the Cikokol One-Roof Integrated Administration System	Jl. Perintis Kemerdekaan IIIA No.2B Babakan, Kel. Cikokol, Kec. Tangerang, Kota Tangerang, Banten - 15117	
13	KF	Gerai SAMSAT Batu Ceper / Batu Ceper One-Stop Administration System Outlet	Jl. Daan Mogot (Dekat Kantor Kecamatan), Kel. Batu Ceper, Kec. Batu Ceper, Kota Tangerang, Banten - 15122	
14	KF	Gerai SAMSAT Modernland / Modernland One-Stop Administration System Outlet	Ruko Modern Golf Shop House No.9i, Jln. Hartono Raya Modernland, Kel. Kelapa Indah, Kec. Tangerang, Kota Tangerang, Banten - 15117	
15	KF	Gerai SAMSAT Mall @Alam Sutera / Mall @Alam Sutera One-Stop Administration System Outlet	Mall @Alam Sutera Lantai Lg 1 Jl. Jalur Sutera Barat Kav. 16 Kel Panunggangan Timur, Kec. Pinang Kota Tangerang, Banten - 15143	
16	KF	Gerai SAMSAT Perum / Perum One-Stop Administration System Outlet	Jl. Prambanan Raya No.1A RT 006 RW 012 Cibodas Baru, Kec. Cibodas, Kota Tangerang	
17	KF	Gerai SAMSAT GIANT Kreo / GIANT Kreo One-Stop Administration System Outlet	Giant Kreo Ciledug Lt. Gf, Jl. Kh. Wahid Hasyim, Petukangan, Kel. Kreo Selatan, Kec. Larangan, Kota Tangerang, Banten - 15156	
18	KF	Gerai SAMSAT Corner Mall CBD / CBC Corner Mall One-Stop Administration System Outlet	Cbd Ciledug Jl. Hos Cokrominoto No. 93 Kel. Karang Tengah, Kec. Karang Tengah, Kota Tangerang, Banten - 15157	
19	KF	Gerai SAMSAT Cipondoh / Cipondoh One-Stop Administration System Outlet	Jl. KH. Hasyim Ashari No.46 Kel. Nerogtog, Kec. Pinang, Kota Tangerang, Banten - 15145	
20	KF	Gerai SAMSAT MPP Kota Tangerang / Tangerang City Public Service Mall's One-Stop Integrated Administration System Outlet	Pusat Pemerintahan Kota Tangerang, Jl. Satria Sudirman No. 1, Kel. Sukaasih, Kec. Tangerang, Kota Tangerang, Banten - 15111	
21	KF	Gerai SAMSAT Teluk Naga / Teluk Naga One-Stop Administration System Outlet	Ruko Airport City No. A2-D Jl. Raya Kampung Melayu Timur, Kel. Kp Melayu Timur, Kec. Teluk Naga, Kab. Tangerang, Banten - 15510	

Alamat Kantor dan/atau Kantor Cabang atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	Kantor Cabang/Kcp Pengelola / Branch Office/Supporting Branch Office Management
22	KF	UPT SAMSAT Ciputat / Technical Implementation Unit of the Ciputat One-Roof Integrated Administration System	Jl. RE Marta Dinata No.10, Kel. Cipayung, Kec. Ciputat, Kota Tangerang Selatan, Banten - 15411	KC Tangerang Selatan
23	KF	UPT SAMSAT Serpong / Technical Implementation Unit of the Serpong One-Roof Integrated Administration System	Jl. Civic Center Blok 405 No. 5 Sektor IV BSD, Kel. Lengkong Gudang, Kec. Serpong, Kota Tangerang Selatan, Banten - 15321	
24	KF	Gerai SAMSAT Bintaro / Bintaro One-Stop Integrated Administration System Outlet	Ruko Kebayoran Arcade 1 Blok C3 No 56 Jl Boulevard Bintaro Jaya, Kel. Pondok Jaya, Kec. Pondok Aren, Tangerang Selatan, Banten - 15224	
25	KF	Gerai SAMSAT Cinere / Cinere One-Stop Integrated Administration System Outlet	Jl. Limo Raya No.60 Kel. Limo, Kec. Limo, Kota Depok- Jawa Barat - 16512	
26	KF	Gerai SAMSAT Plaza Bintaro Jaya / Bintaro Jaya Plaza One- Stop Integrated Administration System Outlet	Bintaro Plaza Lt.2 Jl. Bintaro Utama 3a Kel. Pondok Karya, Kec. Pondok Aren, Kota Tangerang Selatan, Banten - 15225	
27	KF	Gerai SAMSAT Graha Raya Bintaro / Graha Raya Bintaro One-Stop Integrated Administration System Outlet	Ruko Cornelia, Pasar Segar Graha Raya, Kel. Pondok Jagung Timur Kec. Serpong Utara, Kota Tangerang Selatan, Banten - 15326	
28	KF	Gerai SAMSAT Ciater / Ciater One-Stop Integrated Administration System Outlet	Jl. Ciater Raya No. 18 A-C Kel. Rawa Mekarjaya, Kec.Serpong, Kota Tangerang Selatan, Banten - 15310	
29	KF	Gerai SAMSAT Pamulang Square / Pamulang Square One- Stop Integrated Administration System Outlet	Jalan Siliwangi No. B7/5 Kel. Pamulang Barat, Kec. Pamulang, Kota Tangerang Selatan, Banten - 15417	

Alamat Kantor dan/atau Kantor Cabang atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	Kantor Cabang/Kcp Pengelola / Branch Office/Supporting Branch Office Management
30	KF	UPT SAMSAT Balaraja / Technical Implementation Unit of the Balaraja One-Roof Integrated Administration System	Jl. Raya Perahu, Kel. Sukamulya, Kec. Sukamulya, Kab. Tangerang, Banten - 15612	KC Balaraja
31	KF	Gerai SAMSAT Pasar Kemis / Pasar Kemis One-Stop Integrated Administration System Outlet	Jl. Raya Otonom Cikupa - Pasar Kemis No. 99 Desa. Sukaharja Rt02 Rw.02 Kec. Sindang Jaya, Kabupaten Tangerang, Banten - 15561	
32	KF	Gerai SAMSAT Kronjo / Kronjo One-Stop Integrated Administration System Outlet	Jl. Raya Kronjo-Mauk Kp Pagedangan Udik Ds. Pagedangan Udik, Kec. Kronjo, Kab Tangerang, Banten - 15550	
33	KF	Gerai SAMSAT Jatiuwung / Jatiuwung One-Stop Integrated Administration System Outlet	Ruko BBC@Jatake Soll Marina Blok A 17 Jln. Gatot Subroto Km 5,3 Kel. Gandasari, Kec. Jatiuwung, Kota Tangerang, Banten - 15137	
34	KF	Gerai SAMSAT Supermall Karawaci / Supermall Karawaci One-Stop Integrated Administration System Outlet	Supermall Lt Ug A8 No2-3 Jl. Boulevard Diponegoro No.105, Kel. Bencongan, Kec. Kelapa Dua, Kab. Tangerang, Banten - 15811	
35	KF	Gerai SAMSAT Curug / Curug One-Stop Integrated Administration System Outlet	Ruko Golden Karawaci Desa Sukabakti, Kec. Curug. Kab. Tangerang, Banten - 15810	
36	KF	Gerai SAMSAT Sepatan / Sepatan One-Stop Integrated Administration System Outlet	Ruko Golden City R2 No 11 Jl Raya Mauk Km.9 (Belakang Klinik Medika), Kel. Sepatan, Kec. Sepatan, Kab. Tangerang, Banten - 15520	
37	KF	Gerai SAMSAT Sangiang / Sangiang One-Stop Integrated Administration System Outlet	Ruko Sangiang Square Jl. Moh Toha Km 36 Blok B No.100, Sangiang Jaya, Kec.periuk, Kota Tangerang, Banten - 15132	
38	KF	Gerai SAMSAT Gembong / Gembong One-Stop Integrated Administration System Outlet	Jl. Raya Serang Km 34 No1, Kel. Gembong, Kec. Balaraja, Kab. Tangerang, Banten - 15610	
39	KF	UPT SAMSAT Kelapa Dua / Technical Implementation Unit of the Kelapa Dua One-Roof Integrated Administration System	Jl. Scientia Boulevard, Gading Serpong G Town Square, Kel. Curug Sangerang, Kec. Kelapa Dua, Kab. Tangerang, Banten - 15811	
40	KF	Gerai SAMSAT Kelapa Dua / Kelapa Dua One-Stop Integrated Administration System Outlet	Sumarecon Gading Serpong Ruko Glaze Blok B No.31, Jl. Raya Boulevard. Kelapa Dua, Kec. Kelapa Dua, Kab. Tangerang, Banten - 15811	
41	KF	Gerai SAMSAT MPP Citra Raya Cikupa / Citra Raya Cikupa Integrated Service Mall One-Stop Administration System Outlet	Mall Ciputra Cikupa Jl. Citra Raya Boulevard No.1 Kel. Ciakar, Kec. Panongan, Kab. Tangerang, Banten - 15711	
42	KF	Gerai SAMSAT Samsat Intermoda / Intermodal One-Stop Integrated Administration System Outlet	Jl. Raya Serpong - Cisauk, Sampora, Kec. Cisauk, Kabupaten Tangerang, Banten 15345 LT 2	

Alamat Kantor dan/atau Kantor Cabang atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	Kantor Cabang/Kcp Pengelola / Branch Office/Supporting Branch Office Management
43	KF	UPT SAMSAT Rangkasbitung / Technical Implementation Unit of the Rangkasbitung One-Roof Integrated Administration System	Jl. Langlang Buana, Pasir Ona, Rangkasbitung Timur, Kec. Rangkasbitung, Kab. Lebak, Banten - 42313	KC Rangkas Bitung
44	KF	UPT SAMSAT Malingping / Technical Implementation Unit of the Malingping One-Roof Integrated Administration System	Jl. Raya Binuangeun - Malingping No. 89 Desa Sukamanah, Kec. Malingping, Kab. Lebak, Banten - 42391	
45	KF	Gerai SAMSAT Cipanas / Cipanas One-Stop Integrated Administration System Outlet	Jl. Raya Cipanas Km 36 No.35, Desa Sipayung, Kel. Cipanas, Kabupaten Lebak, Banten - 42372	
46	KF	Gerai SAMSAT Maja / Maja One-Stop Integrated Administration System Outlet	Jl. Raya Maja / Jasinga (Depan Polsek Maja) Kampung Maja Pasar Kecamatan Maja Kabupaten Lebak, Banten - 42382	
47	KF	Gerai SAMSAT Gunung Kencana / Gunung Kencana One-Stop Integrated Administration System Outlet	Jl. Raya Dederan, Kampung Gunungbilul, Kecamatan Gunung Kencana, Kabupaten Lebak, Banten - 42354	
48	KF	Gerai SAMSAT Bayah / Bayah One-Stop Integrated Administration System Outlet	Jl. Raya Bayah-Cikotok, Desa Bayah Barat, Kec. Bayah, Kab. Lebak - Banten 42393	
49	KF	Gerai SAMSAT Sonten (samson) / Sonten One-Stop Integrated Administration System Outlet	JL. Sunan Kalijaga No. 4 Muara Ciujung Barat, Kec. Rangkasbitung, Kab. Lebak, Banten - 42311	
50	KF	Gerai SAMSAT Banjarsari / Banjarsari One-Stop Integrated Administration System Outlet	JL. Raya Malingping, Jalupang, Kec. Banjarsari, Kab. Lebak, Banten - 42355	
51	KF	Gerai SAMSAT Ciligrang / Ciligrang One-Stop Integrated Administration System Outlet	JL. Raya Bayah Cibareno Km 25 Gunung Batu III RT. 001 RW. 003 Desa Gunung Batu, Kec. Ciligrang, Lebak, Banten - 42398	
52	KF	Gerai SAMSAT MPP Kab Lebak / Lebak Regency Public Service Mall One-Stop Integrated Administration System Outlet	JL. Soekarno-Hatta, Kel. Kaduagung Tengah, Kec. Cibadak, Kab. Lebak, Banten - 42317	
53	KF	UPT SAMSAT Pandeglang / Technical Implementation Unit of the Pandeglang One-Roof Integrated Administration System	Jl. Raya Labuan Km.3 (Term Abd.Hakim) Kel. Sukaratu, Kec. Majasari, Kab. Pandeglang, Banten - 42217	KC Pandeglang
54	KF	Gerai SAMSAT Saketi / Saketi One-Stop Integrated Administration System Outlet	Jl. Raya Labuan Km 18 Kp. Saketi Pasir RT/RW 01/01 Kec. Saketi, Kab. Pandeglang, Banten - 42278	
55	KF	Gerai SAMSAT Kadu Merak / Kadu Merak One-Stop Integrated Administration System Outlet	Jl. Raya Serang Km 1 Desa Kadu Merak, Kec. Karang Tanjung, Kab. Pandeglang, Banten - 42213	
56	KF	Gerai SAMSAT Panimbang / Panimbang One-Stop Integrated Administration System Outlet	Rest Area Ciseukeut (Depan Kantor Desa Mekarsari) Kec Panimbang, Kab. Pandeglang, Banten - 42281	

Alamat Kantor dan/atau Kantor Cabang Atau Kantor Perwakilan

Addresses of the Office and/or Branch Offices or Representative Offices

No	Status	Lokasi Kantor / Office Location	Alamat Kantor / Office Address	Kantor Cabang/Kcp Pengelola / Branch Office/Supporting Branch Office Management
57	KF	Gerai SAMSAT MPP Pandeglang / Pandeglang Public Service Mall One-Stop Integrated Administration System Outlet	JL. Ahmad Satriawijaya No 1 Kel. Pandeglang, Kec. Pandeglang, Kab. Pandeglang, Banten - 42211	
58	KF	UPT SAMSAT Cilegon / Technical Implementation Unit of the Pandeglang One-Roof Integrated Administration System	Jl. Raya Merak Km.3 No.19, Tegal Wangi, Kel. Gerem, Kec. Gerogol, Kota Cilegon, Banten - 42436	KC Cilegon
59	KF	Gerai SAMSAT Anyer / Anyer One-Roof Integrated Administration System Outlet	Jl. Raya Anyer Sirih No. 6 Desa Anyer, Kec. Anyar, Kab. Serang, Banten - 42166	
60	KF	Gerai SAMSAT Cibeber / Cibeber One-Roof Integrated Administration System Outlet	Ruko Monalisa, Jl. Raya Serang No. 8 Blok. B6, Kel. Cibeber, Kec. Cibeber, Kota Cilegon, Banten - 42423	
61	KF	Gerai SAMSAT Bojonegara / Bojonegara One-Roof Integrated Administration System Outlet	Kp. Gendong Rt.02/01. Desa Bojonegara, Kec. Bojonegara, Kab. Serang, Banten - 42454	
62	KF	Gerai SAMSAT Ramanuju / Ramanuju One-Roof Integrated Administration System Outlet	Jl. Letjen Suprpto No.7 Kel. Ramanuju, Kec. Purwakarta, Kota Cilegon, Banten - 42431	
63	KF	Gerai SAMSAT MPP Kota Cilegon / Cilegon City Public Service Mall One-Roof Integrated Administration System Outlet	Gedung Graha Edhi Praja Lt.1 Jln. Jend. Sudirman No.2, Kel. Ramanuju, Kec. Purwakarta, Kota Cilegon, Banten - 42431	
64	KF	Gerai SAMSAT POLDA Metro Jaya / Metro Jaya Regional Police One-Stop Integrated Administration System Outlet	Gedung Samsat Jakarta Selatan Lantai 1 Jl. Jendral Sudirman No. 55 Rt.5 Rw.3, Kel. Senayan, Kec. Kebayoran Baru, Kota Jakarta Selatan, Dki Jakarta - 12190	KC Pondok Indah

Informasi Website Perseroan

Company Website Information



Sebagai bentuk kepatuhan terhadap peraturan OJK No. 8/POJK.04/2015 mengenai situs web emiten atau perusahaan publik, Perseroan telah mengembangkan dan melengkapi situs resmi perusahaan, yaitu www.bankbanten.co.id, dengan berbagai informasi penting, meliputi:

1. Profil Perusahaan
2. Aspek Tata Kelola Perusahaan
3. Informasi Kepemilikan
4. Informasi Keuangan
5. Aksi Korporasi & Keterbukaan

Beberapa informasi yang dicantumkan dalam situs resmi Perusahaan, antara lain:

- Identitas Perusahaan
- Profil Manajemen
- Informasi Pemegang Saham
- Kronologi Pencatatan Saham
- Jaringan Kantor dan ATM
- Produk dan Layanan
- *Mobile Banking*
- Laporan Keuangan Tahunan terpisah selama 5 tahun terakhir
- GCG
- Pedoman Tata Kelola Perusahaan
- Kode Etik
- Berita dan Siaran Pers
- Tanggung Jawab Sosial Perusahaan
- Sistem Pelaporan Pelanggaran (*Whistle Blowing System*)

As a means of the Company's compliance with regulations imposed by OJK No. 8/POJK.04/2015 concerning issuer or public company websites, the Company has prepared and completed the Company's website, namely www.bankbanten.co.id with several important information as follows:

1. Company Profile
2. Corporate Governance Aspects
3. Ownership Information
4. Financial Information
5. Aksi Korporasi & Keterbukaan

Some of the information listed on the Company's official website includes:

- Company identity
- Management Profile
- Shareholder Information
- Chronology of Share Listing
- Office and ATM Network
- Products and Services
- Mobile Banking
- Separate Annual Financial Reports for the last 5 years
- GCG
- Corporate governance
- Code of Ethics
- News and Press Releases
- Corporate social responsibility
- Whistle Blowing System

Keterbukaan Informasi terkait Asset Sale/Buy

Keterbukaan Informasi terkait Asset Sale/Buy

Sebagai salah satu strategi dalam akselerasi pertumbuhan bisnis, Bank Banten melaksanakan pembelian portofolio aset kredit konsumtif/multiguna melalui kerjasama perjanjian jual beli piutang dengan Bank BJB berdasarkan Perjanjian Kredit No. 34 Tanggal 28 Agustus 2025 dengan nilai sebesar Rp1 Triliun dengan jangka waktu penarikan 12 bulan sejak tanggal perjanjian kredit, adapun terhadap terjasama tersebut telah dilakukan penarikan sebanyak 3 kali dengan rincian sebagai berikut:

Sebagai salah satu strategi dalam akselerasi pertumbuhan bisnis, Bank Banten melaksanakan pembelian portofolio aset kredit konsumtif/multiguna melalui kerjasama perjanjian jual beli piutang dengan Bank BJB berdasarkan Perjanjian Kredit No. 34 Tanggal 28 Agustus 2025 dengan nilai sebesar Rp1 Triliun dengan jangka waktu penarikan 12 bulan sejak tanggal perjanjian kredit, adapun terhadap terjasama tersebut telah dilakukan penarikan sebanyak 3 kali dengan rincian sebagai berikut:

<i>Tahap</i>	<i>Nominal Penarikan (Rp)</i>	<i>NoA</i>	<i>Tanggal</i>
1	107.753.482.160	1.082	30/09/2025
2	95.229.044.111	1.069	24/10/2025
3	323.215.133.218	3.022	19/12/2025
Total	526.197.659.489	5.173	



04



Tinjauan Unit Pendukung Bisnis

Overview on Business
Supports

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk



Sumber Daya Manusia

Human Capital



Bank Banten memandang bahwa sumber daya manusia (SDM) merupakan faktor penting dalam mendukung pencapaian kinerja Perusahaan di tahun 2025. Pengelolaan SDM Bank Banten mengacu pada peraturan perundang-undangan dan pedoman yang berlaku. Bank Banten senantiasa melakukan pengkajian terhadap kebijakan pengelolaan SDM yang diterapkan Perusahaan. Hasil evaluasi tersebut kemudian dijadikan bahan perbaikan bagi pengelolaan SDM di masa mendatang.

Pengelolaan sumber daya manusia dilaksanakan secara bijaksana dan bertanggung jawab sebagai bagian dari komitmen Perusahaan dalam mengembangkan potensi karyawan. Bank Banten secara rutin melakukan pengembangan SDM guna menciptakan SDM profesional dan kompeten dibidangnya.

Bank Banten regards human capital (HC) as a critical factor in supporting the achievement of the Company's performance in 2025. The management of HC at Bank Banten is guided by applicable laws, regulations, and prevailing guidelines. Bank Banten continuously reviews the HC management policies implemented by the Company, with the results of such evaluations serving as the basis for continuous improvement in future HC management.

Human capital management is carried out prudently and responsibly as part of the Company's commitment to developing employee potential. Bank Banten regularly conducts HC development initiatives to cultivate a professional and competent workforce across all areas of the business.

Sumber Daya Manusia

Human Capital

KOMITMEN TATA KELOLA SUMBER DAYA MANUSIA

Sebagai bagian dari strategi pertumbuhan berkelanjutan, Bank Banten berkomitmen menerapkan tata kelola Sumber Daya Manusia yang transparan, akuntabel, dan berbasis kompetensi. Pengelolaan SDM dilakukan secara terencana melalui proses rekrutmen yang selektif, pengembangan kompetensi yang berkelanjutan, serta sistem penilaian kinerja yang objektif dan adil. Komitmen ini bertujuan membangun insan perusahaan yang profesional dan adaptif terhadap perubahan, sehingga mampu mendukung pencapaian visi serta pertumbuhan Perusahaan secara berkelanjutan.

DEMOGRAFI KARYAWAN

Informasi demografi karyawan Bank Banten pada tahun 2025 dapat dilihat pada bab Profil Perusahaan dalam Laporan Tahunan ini.

KEBIJAKAN PENGELOLAAN DAN PENGEMBANGAN SDM

Pengelolaan sumber daya manusia Bank Banten dimulai dari rekrutmen hingga pensiun. Dipandu oleh kebijakan yang komprehensif, Perusahaan memastikan kepatuhan terhadap semua peraturan ketenagakerjaan yang relevan di Indonesia.

Selain itu, Bank Banten menerapkan kerangka kompetensi dan uraian tugas yang jelas, memanfaatkan kamus kompetensi untuk kriteria penempatan dan ketenagakerjaan. Dengan penerapan ini, kesenjangan apa pun diatasi melalui inisiatif pendidikan dan pelatihan yang berkelanjutan, dengan memanfaatkan semua potensi yang ada.

Yang mengawasi proses ini adalah Divisi Human Capital yang dipercaya mengelola SDM. Dengan terus mengedepankan inovasi, divisi ini merancang program pengembangan SDM agar selaras dengan lanskap bisnis yang berkembang, kebutuhan Bank Banten, dan harapan nasabah.

HUMAN CAPITAL GOVERNANCE COMMITMENT

As part of its sustainable growth strategy, Bank Banten is committed to implementing human capital governance that is transparent, accountable, and competency-based. HC management is carried out in a planned manner through selective recruitment processes, continuous competency development, and an objective and equitable performance appraisal system. This commitment aims to build a professional and adaptive workforce capable of responding to change, thereby supporting the achievement of the Company's vision and its sustainable growth.

EMPLOYEE DEMOGRAPHICS

Information on the employee demographics of Bank Banten for 2025 can be found in the Company Profile section of this Annual Report.

HC MANAGEMENT AND DEVELOPMENT POLICY

Human capital management at Bank Banten starts from recruitment through to retirement. Guided by a comprehensive policy framework, the Company ensures its compliance with all relevant labor regulations in Indonesia.

In addition, Bank Banten applies a clear competency framework and job descriptions, utilizing a competency dictionary as the basis for placement and employment criteria. Under this framework, any identified gaps are addressed through ongoing education and training initiatives, making full use of all available potential.

Overseeing this process is the Human Capital Division, which is entrusted with the management of human capital. Through a continued emphasis on innovation, the Division designs HC development programs that are aligned with the evolving business landscape, the needs of Bank Banten, and the expectations of its customers.

Sepanjang tahun 2025, Divisi Human Capital menjalankan serangkaian kebijakan lain, sebagai berikut:

- Sebagai pendukung komitmen Bank Banten dalam penerapan Sistem Manajemen Anti Penyuapan (SMAP), Divisi Human Capital mendukung penerapan SMAP di antaranya dengan menerapkan proses rekrutmen, promosi dan mutasi serta menyediakan program peningkatan kompetensi karyawan terkait dengan implementasi SMAP.
- Implementasi kebijakan Laporan Harta Kekayaan Pejabat Negara (LHKPN) dalam mendukung implementasi Bank sebagai Bank Pembangunan Daerah (BPD) yang bebas dari korupsi, kolusi, nepotisme dan tindakan lainnya yang bertentangan dengan peraturan perundang-undangan.
- Secara *continue* melakukan *review* terhadap kebijakan remunerasi karyawan sebagai bentuk perhatian Bank terhadap kesejahteraan karyawan yang diakomodir dalam bentuk pemberian gaji, tunjangan, fasilitas kesehatan, asuransi dan fasilitas lainnya.
- Penyediaan fasilitas Kredit Karyawan sebagai bentuk dukungan kesejahteraan pegawai yang dikelola secara *prudent* melalui skema kompetitif, analisis kelayakan, dan mekanisme *payroll deduction*. Sepanjang tahun berjalan, kualitas kredit terjaga dengan kolektibilitas yang baik, sehingga mendukung produktivitas sekaligus menjaga prinsip kehati-hatian dan keberlanjutan usaha.

ORGAN TATA KELOLA SDM

Pengelolaan SDM di lingkungan Perusahaan berada di bawah tanggung jawab Komite *Human Capital*. Komite *Human Capital* dibentuk berdasarkan Surat Keputusan Direksi No. 2025/SK/DIR-BB/XII/2024 tanggal 6 Desember 2024 sebagai komite di bawah Direksi yang bertugas memberikan pertimbangan strategis di bidang *Human Capital*. Pembentukan komite ini bertujuan memastikan pengelolaan sumber daya manusia berjalan optimal, terarah, dan selaras dengan Rencana Bisnis Bank.

Komite *Human Capital* berada di bawah dan bertanggung jawab langsung kepada Direksi, dengan struktur dan keanggotaan sebagai berikut :

Throughout 2025, the Human Capital Division implemented a number of additional policies, as follows:

- In support of Bank Banten's commitment to implementing the Anti-Bribery Management System (SMAP), the Human Capital Division contributed to the implementation of SMAP by, among other things, applying robust recruitment, promotion, and transfer processes, as well as providing employee competency enhancement programs related to SMAP implementation.
- Implementation of the State Officials' Wealth Report (LHKPN) policy in support of the Bank's role as a Regional Development Bank (BPD) that is free from corruption, collusion, nepotism, and other conduct contrary to applicable laws and regulations.
- Conducting continuous reviews of the employee remuneration policy as a reflection of the Bank's commitment to employee welfare, accommodated through the provision of salaries, allowances, healthcare facilities, insurance, and other benefits.
- Provision of an Employee Loan facility as a form of employee welfare support, managed prudently through a competitive scheme, feasibility analysis, and a payroll deduction mechanism. Throughout the year, credit quality was maintained at a sound level with good collectability, thereby supporting employee productivity while upholding the principles of prudence and business sustainability.

HUMAN CAPITAL GOVERNANCE BODY

Human capital management within the Company falls under the responsibility of the Human Capital Committee. The Human Capital Committee was established pursuant to Board of Directors' Decree No. 2025/SK/DIR-BB/XII/2024 dated 6 December 2024, as a committee under the Board of Directors tasked with providing strategic considerations in the field of Human Capital. The establishment of this committee aims to ensure that human capital management is carried out optimally, in a structured manner, and in alignment with the Bank's Business Plan.

The Human Capital Committee operates under and is directly accountable to the Board of Directors, with the following structure and membership:

Ketua Komite / Committee Chairperson	: Direktur Operasional / Operations Director
Sekretaris / Secretary	: Kepala Divisi yang membidang Human Capital (<i>ex-officio</i>) / Head of Division overseeing Human Capital (<i>ex-officio</i>) Permanent Members
Anggota Tetap / Permanent Members	: 1. Direktur Utama / President Director 2. Direktur Bisnis / Business Director 3. Direktur Kepatuhan / Compliance Director
Anggota Tidak Tetap / Non-Permanent Members	: 1. Seluruh Kepala Divisi (<i>ex-officio</i>) atau / All Division Heads (<i>ex-officio</i>); or 2. PUK/Unit Kerja/Pihak Terkait dan/atau Pihak Lainnya yang mengetahui dan memahami agenda atau permasalahannya / Work Units/Relevant Units/Related Parties and/or Other Parties who have knowledge of and familiarity with the agenda or

Adapun informasi terkait Profil Ketua Komite *Human Capital* adalah sebagai berikut:

The following sets out information regarding the Profile of the Human Capital Committee Chairperson:



RODI JUDO DAHONO

Ketua Komite Human Capital / Chairman of the Human Capital Committee

Profil Bapak Rodi Judo Dahono telah disajikan pada Bab Profil Perusahaan dalam Laporan Tahunan ini.

The profile of Mr. Rudi Judo Dahono has been presented in the Company Profile chapter of this Annual Report.

Ruang Lingkup Tugas dan Wewenang

Komite Human Capital memiliki fungsi utama dalam tiga area strategis:

1. Fungsi *Planning*, meliputi evaluasi dan rekomendasi kebijakan serta strategi di bidang:
 - a. Rekrutmen dan pemenuhan kebutuhan SDM;
 - b. Pelatihan dan pengembangan kompetensi;
 - c. Kompensasi dan benefit;
 - d. Hubungan industrial dan internalisasi budaya kerja.
2. Fungsi Disiplin, yaitu memberikan pertimbangan dan rekomendasi atas penanganan pelanggaran karyawan, termasuk klarifikasi, usulan sanksi, dan *corrective action*, dengan tetap memperhatikan ketentuan peraturan perusahaan, kode etik, serta peraturan perundang-undangan yang berlaku
3. Fungsi Manajemen Talenta dan Kinerja, mencakup pemberian rekomendasi terkait:

Scope of Duties and Authorities

The Human Capital Committee holds a primary function across three strategic areas:

1. Planning Function, encompassing the evaluation and recommendation of policies and strategies in the areas of:
 - a. Recruitment and fulfillment of Human Capital needs;
 - b. Training and competency development;
 - c. Compensation and benefits;
 - d. Industrial relations and internalization of work culture.
2. Discipline Function, namely providing considerations and recommendations on the handling of employee violations, including clarification, proposed sanctions, and corrective action, while adhering to the provisions of company regulations, the code of ethics, and applicable laws and regulations.
3. Talent and Performance Management Function, encompassing the provision of recommendations pertaining to:

- Promosi, mutasi, rotasi, dan demosi;
- Penilaian kinerja berbasis metode yang objektif dan selaras dengan *Balanced Scorecard*;
- Program penghargaan dan retensi talenta guna menjaga keberlanjutan kinerja organisasi

- Promotion, transfer, rotation, and demotion;
- Performance appraisal based on objective methods aligned with the *Balanced Scorecard*;
- Reward programs and talent retention to sustain organizational performance.

Mekanisme Rapat Komite Human Capital

Komite Human Capital melaksanakan rapat sekurang-kurangnya dua kali dalam satu tahun atau sesuai kebutuhan. Rapat dinyatakan kuorum apabila dihadiri minimal 51% dari anggota yang diundang. Keputusan diambil secara musyawarah untuk mufakat atau berdasarkan suara terbanyak apabila mufakat tidak tercapai. Seluruh hasil rapat dituangkan dalam risalah dan dimonitor tindak lanjut pelaksanaannya oleh Sekretaris Komite.

Human Capital Committee Meeting Mechanism

The Human Capital Committee convenes at least two meetings a year or as necessary. A meeting is deemed quorate when attended by a minimum of 51% of invited members. Decisions are reached through deliberation and consensus, or by majority vote should consensus not be achieved. All meeting outcomes are recorded in minutes and their follow-up implementation is monitored by the Committee Secretary.

Selama tahun 2025, Komite Human Capital telah menyelenggarakan rapat sebanyak 6 (enam) kali, dengan rincian pelaksanaan Rapat Komite sebagai berikut :

Throughout 2025, the Human Capital Committee held a total of 6 (six) meetings, with the details of the Committee Meeting proceedings as follows:

No	Tanggal Pelaksanaan / Date	Agenda Rapat / Meeting Agenda
1	21 Januari 2025 / January 21, 2025	- Remunerasi Karyawan, BOD/BOC / Employee, BOD/BOC Remuneration - SOP Lembur / Overtime SOP - SOP Pendidikan & Pelatihan / Education & Training SOP
2	19 Mei 2025 / May 19, 2025	- Efisiensi Lembur / Overtime Efficiency - Penetapan Definitif Pejabat Sementara / Definitive Appointment of Acting Officials - Perjalanan Dinas / Business Travel - Tunjangan keahlian / Expertise Allowance
3	10 Juli 2025 / July 10, 2025	Pembahasan Evaluasi Struktur Organisasi Bank Banten / Discussion on the Evaluation of Bank Banten's Organizational Structure
4	27 Agustus 2025 / August 27, 2025	- Pembahasan Pelaksanaan KPI Tahun 2024 dan Tengah Tahun 2025 / Overtime Efficiency - Struktur Organisasi / Organizational Structure
5	18 September 2025 / September 18, 2025	- LKS Bipartit / Bipartite Labor-Management Cooperation (LKS Bipartit) - Remunerasi / Remuneration - Struktur Organisasi / Organizational Structure
6	6 Oktober 2025 / October 6, 2025	Struktur Organisasi / Organizational Structure
7	18 Desember 2025 / December 18, 2025	Pembahasan Usulan Penetapan Pejabat Struktural Hasil Evaluasi Struktur Organisasi Baru / Discussion on the Proposed Appointment of Structural Officials Based on the Evaluation of the New Organizational Structure

Direksi melakukan evaluasi atas kinerja Komite Human Capital sekurang-kurangnya setiap akhir tahun buku. Pedoman dan Tata Tertib Kerja Komite ditinjau secara berkala, minimal sekali dalam tiga tahun, guna memastikan relevansi dan efektivitasnya dalam mendukung Tata Kelola Perusahaan yang Baik.

The Board of Directors evaluates the performance of the Human Capital Committee at least at the end of each fiscal year. The Committee's Guidelines and Rules of Procedure are reviewed periodically, at a minimum of once every three years, to ensure their continued relevance and effectiveness in supporting Good Corporate Governance.

PENGEMBANGAN KOMPETENSI

Pengembangan kompetensi merupakan pilar strategis dalam memperkuat kapabilitas organisasi dan memastikan keberlanjutan pertumbuhan usaha. Bank Banten memandang pengembangan kompetensi sebagai proses terintegrasi dan berkelanjutan untuk meningkatkan pengetahuan (*knowledge*), keterampilan (*skills*), dan sikap (*attitude*) karyawan agar selaras dengan arah transformasi bisnis, dinamika industri keuangan, serta tuntutan tata kelola yang semakin *prudent*.

Dalam mendukung pertumbuhan Bank Banten dan penguatan daya saing, pengembangan kompetensi memiliki peran strategis dengan tujuan sebagai berikut :

1. Meningkatkan Produktivitas dan Kinerja Karyawan
2. Mendukung Strategi Bisnis dan Inovasi
3. Meningkatkan Kepuasan dan Retensi Karyawan
4. Mempersiapkan Pemimpin Masa Depan (*Succession Planning*)
5. Meningkatkan Daya Saing Organisasi
6. Memastikan Kepatuhan terhadap Regulasi dan Standar Industri

Dalam pelaksanaannya, Divisi Human Capital berperan sebagai *strategic partner* dan pengendali kebijakan pengembangan kompetensi yang terintegrasi dengan arah bisnis dan transformasi organisasi. Pengelolaan pengembangan kompetensi dilakukan secara terstruktur melalui pembagian peran yang jelas antar fungsi, guna memastikan efektivitas, keberlanjutan, dan dampak terhadap kinerja perusahaan, sebagai berikut :

1. Bagian HC Training & Rekrutmen, berfokus pada pengembangan kompetensi teknis, fungsional, dan kepemimpinan melalui program pendidikan dan pelatihan yang dirancang berbasis *Training Need Analysis* (TNA), hasil manajemen kinerja, serta kebutuhan strategis Bank. Program pembelajaran dilaksanakan melalui pendekatan *blended learning*, *coaching*, dan *on-the-job development* untuk memastikan *transfer of knowledge* dan peningkatan produktivitas kerja.
2. Bagian HC Strategis, berperan dalam pengelolaan manajemen talenta yang mencakup identifikasi, pemetaan, pengembangan, dan retensi talenta potensial. Melalui integrasi dengan sistem manajemen kinerja dan *succession planning*, fungsi ini memastikan tersedianya *talent pipeline* yang siap mendukung pertumbuhan dan kesinambungan kepemimpinan organisasi.

COMPETENCY DEVELOPMENT

Competency development serves as a strategic pillar in strengthening organizational capability and ensuring the sustainability of business growth. Bank Banten views competency development as an integrated and continuous process aimed at enhancing employees' knowledge, skills, and attitude, so as to align with the direction of business transformation, the dynamics of the financial industry, and the increasingly prudent demands of corporate governance.

In support of Bank Banten's growth and the strengthening of its competitive position, competency development plays a strategic role with the following objectives:

1. Enhancing Employee Productivity and Performance
2. Supporting Business Strategy and Innovation
3. Improving Employee Satisfaction and Retention
4. Preparing Future Leaders (*Succession Planning*)
5. Strengthening Organizational Competitiveness
6. Ensuring Compliance with Regulations and Industry Standards

In its implementation, the Human Capital Division serves as a strategic partner and oversees the integrated competency development policy in alignment with the business direction and organizational transformation. Competency development management is carried out in a structured manner through a clear delineation of roles across functions, in order to ensure effectiveness, sustainability, and impact on Company performance, as follows:

1. HC Training & Recruitment Section, focused on the development of technical, functional, and leadership competencies through education and training programs designed on the basis of Training Needs Analysis (TNA), performance management outcomes, and the Bank's strategic requirements. Learning programs are delivered through a blended learning approach, coaching, and on-the-job development to ensure knowledge transfer and the enhancement of work productivity.
2. HC Strategy Section, responsible for talent management, encompassing the identification, mapping, development, and retention of high-potential talent. Through integration with the performance management system and succession planning, this function ensures the availability of a talent pipeline ready to support organizational growth and leadership continuity.

Kebijakan Pengembangan yang lebih fleksibel dan adaptif merupakan langkah strategis untuk memastikan kompetensi karyawan selalu selaras dengan kebutuhan bisnis dan perkembangan industri keuangan. Beberapa poin yang menjadi landasan dalam kebijakan ini, sebagai berikut :

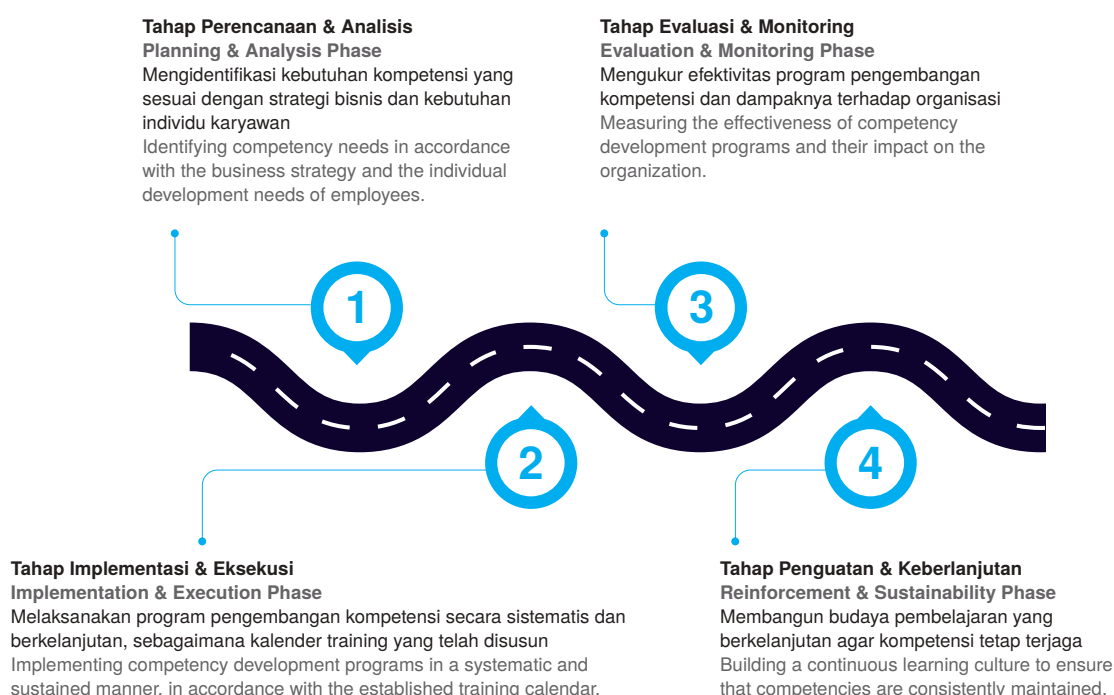
1. Strategi Penyusunan TNA
2. Diversifikasi Metode Pengembangan Kompetensi
3. Peningkatan Efektivitas Pelatihan
4. Kesenjangan Pengembangan Kompetensi

A more flexible and adaptive Development Policy is a strategic step to ensure that employee competencies remain consistently aligned with business needs and developments in the financial industry. The key principles underpinning this policy are as follows:

1. TNA Formulation Strategy
2. Diversification of Competency Development Methods
3. Enhancement of Training Effectiveness
4. Equality in Competency Development

Roadmap Pengembangan Kompetensi Karyawan

Employee Competency Development Roadmap



Pengembangan Kompetensi SDM Tahun 2025

Di tahun 2025, Perusahaan telah merealisasikan pengembangan kompetensi bagi karyawan baik dalam bidang teknis, non teknis hingga kepemimpinan. Informasi terkait pengembangan kompetensi yang diikuti oleh karyawan Perusahaan sepanjang tahun 2025 adalah sebagai berikut.

Human Capital Competency Development in 2025

In 2025, the Company realized competency development for its employees across technical, non-technical, and leadership domains. Information regarding the competency development programs attended by the Company's employees throughout 2025 is as follows.

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
1	TEKNIS / TECHNICAL	Overview Sistem Aplikasi Pelayanan Samsat / Overview Of One-Stop Administration Services Office (Samsat) Service Application System	9
2		Seminar & Rakernas FKDK BPDSI / Seminar & National Working Meeting Of FKDK Bpdsi	1
3		Sertifikasi Audit Internal Level Supervisor / Internal Audit Certification — Supervisor Level	2
4		Workshop & Koordinasi Satuan Pengawasan Internal Bumd Wilayah Provinsi Banten 2025 / Workshop & Coordination Of Internal Supervisory Unit Of Banten Province Regional-Owned Enterprises 2025	2

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
5		Workshop BPD Go Digital / Workshop BPD Go Digital	2
6		Sosialisasi Sop Tabungan Simpanan Pelajar (Simpel) / Dissemination Of Sop For Student Savings (Simpel)	54
7		Training Kredit Modal Kerja Konstruksi (KMKK) / Training On Construction Working Capital Credit (KMKK)	35
8		Sosialisasi Kewajiban Penyampaian Laporan Penilaian Sendiri Dan Pengkinian Data Pokok Bank / Dissemination On The Obligation To Submit Self-Assessment Reports And Update Bank Core Data	2
9		Refreshment Perbankan Sulawesi Selatan / South Sulawesi Banking Refreshment	1
10		Training Audit Internal : Roles And Fraud Prevention Strategy / Internal Audit Training: Roles And Fraud Prevention Strategy	2
11		Sosialisasi Petunjuk Teknis Operasional Mesin Pinpad / Dissemination Of Technical Operating Instructions For Pinpad Machines	114
12		Sosialisasi Implementasi Undang-Undang No. 6 Tahun 2023 : Ketenagakerjaan Dan Penyelesaian Permasalahan Hubungan Industrial / Dissemination On The Implementation Of Law No. 6 Of 2023: Employment And Resolution Of Industrial Relations Disputes	14
13		Training Overview Product Profesional & Decision Making For FO & CS / Training Overview: Professional Products & Decision Making For FO & CS	47
14		Sertifikasi Human Resources Level Manager / Human Resources Certification — Manager Level	2
15		Forum Koordinasi Dalam Rangka Menyusun Strategi Pemenuhan Kas Dan Layanan Periode Ramadhan Dan Idul Fitri 1446h / Coordination Forum For Formulating Cash Fulfillment And Service Strategies For The Ramadan And Eid Al-Fitr 1446h Period	1
16		Workshop Koordinasi Pemenuhan Kebutuhan Uang Tahun 2025 / Workshop On Coordination For Fulfillment Of Currency Needs 2025	1
17		Webinar Kebijakan Penghapusan Kredit Macet Umkm / Webinar On Policy For Writing Off Msme Non-Performing Loans	3
18		Webinar Data Driven Decision Making / Webinar On Data-Driven Decision Making	1
19		Sosialisasi Layanan Transfer Dana / Dissemination On Fund Transfer Services	164
20		Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 / Recertification Of Risk Management — Level 5, Batch 1	10
21		Refreshment Treasury Dealer Jenjang 6 / Refreshment Of Treasury Dealer Certification — Level 6	1
22		Training Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch 1 / Training On Implementation Of Apu-Ppt Program & Gratification Control, Batch 1	184
23		Certified Fraud Examiner (CFE) / Certified Fraud Examiner (CFE)	1
24		Executive Overview Perbankan - Dewan Komisaris / Executive Overview Of Banking — Board Of Commissioners	1
25		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vi Dewan Komisaris / Refreshment Of Risk Management Certification — Qualification Level Vi, Board Of Commissioners	2
26		Senior Dcc 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / Senior Dcc 2025: Strengthening Data Security In The Era Of Evolving Cyber Threats	2
27		Sosialisasi Sop Ketentuan Lembur Karyawan Bank Banten / Dissemination Of Sop On Employee Overtime Provisions Of Bank Banten	35
28		Training Iso 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / Training On Iso 37001:2016 Anti-Bribery Management System Awareness And Internal Auditor	23
29		Training Pashield 10k / Training Pashield 10k	10
30		Pembekalan Sertifikasi Jenjang 6 Dewan Komisaris /C Preparatory Briefing For Level 6 Certification — Board Of Commissioners	1
31		Sosialisasi SOP Fasilitas Kredit Karyawan / Dissemination Of SOP For Employee Loan Facility	30
32		Webinar Transforming HR With Real Tech : The Role Of Ai & Automation / Webinar: Transforming HR With Real Tech — The Role Of Ai & Automation	8
33		Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar On Building Cyber Resilience In The Digital Banking Era	4
34		Worshop Forum Cyber BPDSI / Workshop: BPDSI Cyber Forum	2
35		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination On Information Security Management System (ISMS)	613
36		Sertifikasi Treasury Jenjang 7 / Treasury Certification — Level 7	1
37		Workshop Teknis Penyusunan Laporan Crms Ojk Bagi Bpdsi / Technical Workshop On Preparation Of Ojk Crms Reports For Bpdsi	1

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
38		Sosialisasi Standarisasi Kompetensi Di Bidang Sistem Pembayaran (SK SP) / Dissemination On Competency Standardization In The Field Of Payment Systems (SK SP)	3
39		Bimbingan Teknis Forum Siber CTIS (<i>Cyber Threat Information Sharing</i>) / Technical Guidance: CTIS Cyber Forum (Cyber Threat Information Sharing)	2
40		Self Developpment & Koordinasi Pemenuhan Kebutuhan Uang Kartal Smester II / Self-Development & Coordination For Fulfillment Of Currency Needs — Semester II	1
41		Sosialisasi Sertifikasi Kompetensi Kkni Bidang Kepatuhan & Bidang Anti Pencucian Uang Dan Pencegahan Pendanaan Terorisme (APU PPT) / Dissemination On Kkni Competency Certification In The Fields Of Compliance & Anti-Money Laundering And Prevention Of Terrorism Financing (Apu Ppt)	1
42		Sosialisasi Petunjuk Teknis Pembebanan Biaya / Dissemination On Technical Guidelines For Cost Charging	150
43		Refrehment Sertifikasi Auditor / Refreshment Of Auditor Certification	1
44		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vii Direksi / Refreshment Of Risk Management Certification — Qualification Level Vii, Board Of Directors	3
45		Seminar FKDK Bpdsi Wilayah Tengah : Roadmap Penguatan BPD / Seminar Of FKDK Bpdsi Central Region: Roadmap For BPD Strengthening	4
46		Sertifikasi Office Channeling Taspen Semester Ii Tahun 2025 / Aspen Office Channeling Certification — Semester Ii, 2025	37
47		Sosialisasi PADG No 14 Tahun 2025 / Dissemination Of PADG No. 14 Of 2025	3
48		Sosialisasi Asuransi Kesehatan Karyawan (App One By Ifg-Bank Banten) / Dissemination On Employee Health Insurance (App One By Ifg — Bank Banten)	853
49		Training Titanium : Course Control Meets Endpoint Control / Training Titanium: Course Control Meets Endpoint Control	2
50		Sosialisasi, Coaching Clinic, Industrial Test Dan Implementasi Sistem Pelaporan Online Standarisasi Komptensi Di Bidang Sistem Pembayaran (SK SP) / Dissemination, Coaching Clinic, Industrial Test And Implementation Of Online Reporting System For Competency Standardization In Payment Systems (SK SP)	1
51		Training Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch 2 / Training On Implementation Of APU-PPT Program & Gratification Control, Batch 2	38
52		Workshop Digital Resillience In Action : Elevating Network And Security Excellence / Workshop: Digital Resilience In Action — Elevating Network And Security Excellence	2
53		Training Penerapan Program Apu-Ppt & Pengendalian Gratifikasi Batch Iii / Training On Implementation Of APU-PPT Program & Gratification Control, Batch 3	82
54		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch I / Training On Anti-Fraud Awareness & Anti-Bribery Management System (SMAP), Batch 1	40
55		Training Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch 1v / Training On Implementation Of APU-PPT Program & Gratification Control, Batch 4	52
56		Resertifikasi Auditor Level Supervisor / Recertification Of Auditor — Supervisor Level	1
57		Seminar Roadmap Penguatan BPD 2024-2027 / Seminar: Roadmap For BPD Strengthening 2024–2027	3
58		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch Iii / Training On Anti-Fraud Awareness & Anti-Bribery Management System (SMAP), Batch 3	83
59		Training Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch V / Training On Implementation Of APU-PPT Program & Gratification Control, Batch 5	73
60		Resertifikasi Manajemen Risiko Jenjang 4 Batch 1 / Recertification Of Risk Management — Level 4, Batch 1	10
61		Training Penyelesaian Permasalahan Implementasi Per-11 2025 : Pph 21 Pph Unifikasi & Ppn / Training On Resolving Implementation Issues Of Per-11/2025: Income Tax Article 21, Unified Income Tax & Vat	2
62		Diskusi Laporan Bank Umum (LBUT) Kelompok Informasi (KI) Harian / Discussion On Commercial Bank Reports (LBUT) — Daily Information Group (KI)	2
63		Sosialisasi Ketenagakerjaan / Dissemination On Employment Matters	20
64		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch Iii / Training On Anti-Fraud Awareness & Anti-Bribery Management System (SMAP), Batch 3	54
65		Workshop Keamanan Siber Bagi Bank Pembangunan Daerah / Workshop On Cyber Security For Regional Development Banks	2
66		Self Assesement SEOJK No 14seojk.032025 / Self-Assessment Of SEOJK No. 14/Seojk.03/2025	2
67		Pelatihan Operasional Sistem Bank Indonesia - Real Time Gross Settlement (BI-RTGS) / Training On Operational System Of Bank Indonesia — Real-Time Gross Settlement (BI-RTGS)	2

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
68		Workshop Membangun Infrastruktur Keamanan Informasi Yang Adaptif Dan Tangguh Di Era Serangan Siber Modern / Workshop On Building Adaptive And Resilient Information Security Infrastructure In The Era Of Modern Cyber Attacks	1
69		Sosialisasi BISILK Gen 2 Wilayah Bali / Dissemination Of BISILK Gen 2 — Bali Region	2
70		End User Training (EUT) Bisilk Gen 2 Wilayah Provinsi Sumatera Utara / End User Training (EUT) Bisilk Gen 2 — North Sumatra Province	1
71		Training Negotiation, Communication Skill And Coaching For Funding Officer / Training On Negotiation, Communication Skills And Coaching For Funding Officers	48
72		Pelatihan, Simulasi Dan Uji Live Penggunaan Fasilitas Guest Bank Sistem BI-RTGS, BI-SSSS, Sistem Bi-ETP Dan SKNBI Bank Indonesia / Training, Simulation And Live Test For Guest Bank Facilities: Bi-RTGS, BI-SSSS, BI-ETP And SKNBI Systems Of Bank Indonesia	6
73		Workshop Penyusunan Rencana Strategis Teknologi Informasi / Workshop On Preparation Of Information Technology Strategic Plan	3
74		Workshop Implementasi Sinergitas Bidang Manajemen Risiko Dan Tata Kelola Dalam Lingkup Kub / Workshop On Implementation Of Synergy In Risk Management And Governance Within The Kub Framework	3
75		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch IV / Training On Anti-Fraud Awareness & Anti-Bribery Management System (SMAP), Batch 4	109
76		Seminar Program Eksekutif BPD Implementasi GRC & Perlindungan Hukum Direksi Serta Komisaris / Seminar: BPD Executive Program — Implementation Of GRC & Legal Protection For Directors And Commissioners	1
77		Sosialisasi Memorandum Prosedur No. 150/MP/DIR-BB/IX/2025 / Dissemination Of Memorandum Of Procedure No. 150/MP/DIR-BB/IX/2025	98
78		Sosialisasi Bank Indonesia Sistem Informasi Layanan Kas (BISILK) Gen 2 / Dissemination Of Bank Indonesia Cash Service Information System (BISILK) Gen 2	2
79		Forum Diskusi Laporan Sertifikasi Treasury / Discussion Forum On Treasury Certification Reports	2
80		Workshop Forum Analisis & Informasi Keamanan Siber Sektor Keuangan Tahun Anggaran 2025 / Workshop: Forum For Cyber Security Analysis & Information In The Financial Sector, 2025 Fiscal Year	1
81		Training Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch Vi / Training On Implementation Of APU-PPT Program & Gratification Control, Batch 6	74
82		Coaching Clinic Laporan SKSP Tahap 2 / Coaching Clinic On SKSP Reporting — Phase 2	2
83		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refreshment Of Risk Management Certification — Level 5	22
84		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Training On Anti-Fraud Awareness & Anti-Bribery Management System (SMAP), Batch 5	169
85		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Training On Service & Culture: Reenergize Culture Bank Banten 2025	33
86		Bimtek System Integration Test & User Acceptance Testing Tabungan Pajak / Technical Guidance: System Integration Test & User Acceptance Testing For Tax Savings	7
87		CEO BPD Forum 2025 : Membangun Ketahanan BPD Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud And Cyber Threats In The Banking World	3
88		Sosialisasi Tematik Laporan Bank Umum Terintegrasi (LBUT) / Thematic Dissemination On Integrated Commercial Bank Reports (LBUT)	5
89		Edukasi Pengisian SPT Tahunan Tahun 2025 Melalui Coretax DJP / Education On Annual Tax Return (SPT) Filing For 2025 Via DJP Coretax	2
90		Forum Komunikasi Kliring Jakarta (FKKJ) Tahun 2025 / Jakarta Clearing Communication Forum (FKKJ) 2025	1
91		Workshop Teknis Kartu Kredit Pemerintah Daerah (KKPD) / Technical Workshop On Local Government Credit Cards (KKPD)	1
92		Bimbingan Teknis Signal Corporate / Technical Guidance: Signal Corporate	2
93		Pertemuan Evaluasi Kegiatan Operasional Pertukaran Warkat Debet Wilayah Sumatera Utara / Evaluation Meeting On Debit Clearing Operational Activities — North Sumatra Region	1
94		Training Anti-Fraud Awareness & SMAP Serta Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch I / Training On Anti-Fraud Awareness & SMAP And Implementation Of APU-PPT Program & Gratification Control, Batch 1	74
95		Bimbingan Teknis Dan Implementasi Persiapan Pelaporan SPT Pph Pasal 21 Masa Desember 2025 Sesuai Per-11/Pj/2025 / Technical Guidance And Implementation For Preparation Of Monthly Income Tax Article 21 SPT Reporting For December 2025 In Accordance With Per-11/Pj/2025	2

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
96		Workshop BPD Go Digital : Compliance & Innovation / Workshop BPD Go Digital: Compliance & Innovation	1
97		In-House Training : Tools Wazuh Integrasi Dengan Siem, Topology Cyber Security Dan Penguatan Kapasitas It Operation & Support Dalam Keamanan Siber Bank Banten / In-House Training: Wazuh Tools Integrated With Siem Topology For Cyber Security And Strengthening It Operation & Support Capacity In Bank Banten's Cyber Security	3
98		User Group SP Dan FMI FB (BI-RTGS), Bi-SSSS, Bi-ETP, SKNBI Dan Bi-Fast Tahun 2025 / User Group For SP And FMI: BI-RTGS, BI-SSSS, BI-ETP, SKNBI And Bi-Fast, 2025 Fiscal Year	2
99		Training Anti-Fraud Awareness & SMAP Serta Penerapan Program APU-PPT & Pengendalian Gratifikasi Batch II / Training On Anti-Fraud Awareness & SMAP And Implementation Of APU-PPT Program & Gratification Control, Batch 2	91
100		Seminar Nasional FKDKP Bpdsi Wilayah Barat : Protokol Pencegahan, Penanganan Dan Pemulihan Pasca Serangan Siber Terhadap Bank Umum / National Seminar Of FKDKP Bpdsi Western Region: Protocol For Prevention, Handling And Recovery From Cyber Attacks On Commercial Banks	1
101		Forum Koordinasi Dalam Rangka Evaluasi Kegiatan Penyetoran Dan Penarikan Uang Dan Persiapan Nataru 2025 / Coordination Forum For Evaluation Of Cash Deposit And Withdrawal Activities And Preparation For Year-End Holidays (Nataru) 2025	1
102		Refreshment Elektronifikasi Transaksi Pemerintah Daerah (Eptd) Semester II-2025 / Refreshment On Regional Government Transaction Electronification (Eptd) — Semester II, 2025	1
103		Sosialisasi LHPK AP & FMI Serta Kpdhn Tahun 2025 / Dissemination On LHPK AP & FMI And KPDHN 2025	3
104		Refreshment Sertifikasi SKSP - Surat Berharga Nasabah Jenjang 4 / Refreshment Of SKSP Certification — Customer Securities, Level 4	21
105		Sosialisasi POJK No 25 Tahun 2025 Tentang Pengelolaan Rekening Pada Bank Umum / Dissemination Of POJK No. 25 Of 2025 On Account Management At Commercial Banks	1
106		Workshop Pelaporan SCV LPS Bank Umum / Workshop On SCV LPS Reporting For Commercial Banks	2
107		Training Overview Product Profesional & Decision Making For FO & CS Batch II / Training Overview: Professional Products & Decision Making For Funding Officers & Customer Service, Batch 2	53
108		Refreshment Ketentuan Penyetoran/ Penarikan Perbankan Wilayah Jawa Barat / Refreshment On Provisions For Banking Deposits/Withdrawals — West Java Region	1
109		Overview Layanan Transaksi Akhir Tahun 2025 / Overview Of Year-End Transaction Services 2025	17
110		Training Corporate Secretary Excellence / Training On Corporate Secretary Excellence	1
111		Refreshment Sertifikasi Sksp - Surat Berharga Nasabah Jenjang 5 / Refreshment Of Sksp Certification — Customer Securities, Level 5	16
112		Training Performance Management / Training On Performance Management	2
113		Training Remuneration System / Training On Remuneration System	2
114		Training Analysis & Job Evaluation / Training On Analysis & Job Evaluation	3
115		Training Job Grading / Training On Job Grading	2
116		Refreshment Sertifikasi Sksp - Pengelolaan Transfer Dana Jenjang 5 / Refreshment Of Sksp Certification — Fund Transfer Management, Level 5	1
117		Bimtek System Integration Test & User Acceptance Testing Aplikasi Samsat Ceria Web Monitoring Transaksi / Technical Guidance: System Integration Test & User Acceptance Testing For Samsat Ceria Web Transaction Monitoring Application	8
118		Sosialisasi Sinergi Perbankan Melalui Sistem SKNBI Dan Transformasi Digital / Dissemination On Banking Synergy Through SKNBI System And Digital Transformation	1
119		Refreshment Mekanisme Pelaporan Bank / Refreshment On Bank Reporting Mechanisms	2
120		Training Assesment Center / Training On Assessment Center	2
121		Sertifikasi Human Resources Level Staff / Human Resources Certification — Staff Level	4
122		Sosialisasi Implementasi Pengisian Pelaporan Pajak Melalui Akun Coretax / Dissemination On Implementation Of Tax Reporting Filing Via Coretax Account	197
123	NON TEKNIS / NON-TECHNICAL	Induction & On Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch 1 / Employee Induction & Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 1	9
124		Seminar CEO Forum Perbanas 2025 / Seminar: Perbanas CEO Forum 2025	2
125		Workshop Bisnis - Bisnis Solid Bank Banten Bangkit 2025 / Business Workshop — Solid Business: Bank Banten Rises 2025	63
126		Undangan Sosialisasi Pengisian Goal Setting / Dissemination On Goal Setting Completion	477
127		OBS Treasury Conference 2025 / OBS Treasury Conference 2025	1

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
128		Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch 2 / Employee Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 2	7
129		Workshop Kerohanian Islam - Bakti Sosial, Silaturahmi, Buka Puasa Bersama Dan Santunan Yatim/Dhuafa Di Bulan Suci Ramadhan 1446 H / Islamic Spiritual Workshop — Social Service, Silaturahmi, Iftar And Orphan/Dhuafa Assistance During The Holy Month Of Ramadan 1446h	865
130		Induction & On Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch 3 / Employee Induction & Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 3	8
131		Webinar Tren & Inovasi Pengendalian Biaya Kesehatan Di Perusahaan / Webinar On Trends & Innovations In Corporate Healthcare Cost Management	3
132		Induction & On Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch 4 / Employee Induction & Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 4	7
133		Webinar Strategi Aman Transaksi Asept Kripto Dan Keuangan Digital : Perlindungan Data Pribadi Dampak Teknologi Biometrik Di Indonesia / Webinar On Safe Strategies For Crypto And Digital Financial Transactions: Personal Data Protection And The Impact Of Biometric Technology In Indonesia	7
134		Workshop Kerohanian Islam Dan Tasyakuan Grha Bank Banten : Menumbuhkan Rasa Syukur, Membangun Sinergi Positif Dengan Sesama Dan Lingkungan Serta Meningkatkan Produktivitas Banteners / Islamic Spiritual Workshop And Thanksgiving Ceremony At Grha Bank Banten: Cultivating Gratitude, Building Positive Synergy And Enhancing Banteners' Productivity	248
135		Seminar BPDSI : Penguatan BPDSI Dalam Implementasi Siskeudes / Seminar BPDSI: Strengthening Bpdsi In The Implementation Of Siskeudes	3
136		Induction & On Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch 5 / Employee Induction & Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 5	15
137		Induction & On Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch VI / Employee Induction & Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 6	15
138		Sosialisasi Standarisasi Pakaian Kerja & Penampilan Karyawan / Dissemination On Standardization Of Employee Work Attire & Appearance	874
139		Pelatihan Anti Korupsi Bagi Bumd Klaster Bank Daerah Tahun 2025 / Anti-Corruption Training For Regional-Owned Enterprises — Regional Bank Cluster, 2025	2
140		Workshop Evaluasi Layanan Bank Indonesia Fast Payment (Bi-Fast) Tahun 2025 / Workshop On Evaluation Of Bank Indonesia Fast Payment (Bi-Fast) Services, 2025	2
141		Gayeng Perkasa 2025 : Implementasi BISILK Gen 2 / Gayeng Perkasa 2025: Implementation Of BISILK Gen 2	1
142		Seminar FKDKP : Memahami Pentingnya Integritas Dalam Pengelolaan Lembaga Keuangan / FKDKP Seminar: Understanding The Importance Of Integrity In Financial Institution Management	2
143		Induction & On Boarding Karyawan : Pengenalan Budaya Perusahaan Bank Banten Batch VII / Employee Induction & Onboarding: Introduction To Bank Banten's Corporate Culture, Batch 7	12
144		Workshop Penyelarasan RSTI Untuk Sinergitas Kub / Workshop On RSTI Alignment For Kub Synergy	2
145		Rapat Koordinasi Pimpinan Cabang Jakarta BPDSI / Coordination Meeting Of Jakarta Branch Heads — BPDSI	1
146		Seminar Outlook Ekonomi & Likuiditas Akhir Tahun BPDSI / Seminar: BPDSI Year-End Economic Outlook & Liquidity	3
147		Evaluasi Implementasi SIPD Pada BPDSI 2025 / Evaluation Of SIPD Implementation At BPDSI 2025	2
148	KEPEMIMPINAN / LEADERSHIP	Capacity Building Petugas Kliring Sumatera Utara / Capacity Building For Clearing Officers — North Sumatra	1
149		Multipolar Bpd Forum : Navigating Her Transformation Journey - Cost Efective, Scalable, High-Performance And Secure Digital System / Multipolar Bpd Forum: Navigating Her Transformation Journey — Cost-Effective, Scalable, High-Performance And Secure Digital System	3
150		Capacity Building Kebijakan Sistem Pembayaran Bank Indonesia Tahun 2025 / Capacity Building On Bank Indonesia Payment System Policy, 2025	1
151		Fgd Perizinan Dan Penilaian Kemampuan Dan Kepatutan (PKK) Kepengurusan Dan Kepemilikan Bank Umum / Fgd On Licensing And Fit & Proper Test (PKK) For Management And Ownership Of Commercial Banks	1
152		Seminar Cultivating Future Leaders And Inspiring Risk / Seminar: Cultivating Future Leaders And Inspiring Risk	2
153		Capacity Building & Evaluasi Kegiatan Setoran Dan Penarikan Perbankan Se-Jabar Tahun 2025 / Capacity Building & Evaluation Of Deposit And Withdrawal Activities — West Java Banking, 2025	1
154		Capacity Building & Refreshment Sistem Pembayaran Nontunai Forum Sinergi Kliring Operasional Bank Se-Yogyakarta Tahun 2025 / Capacity Building & Refreshment On Non-Cash Payment Systems — Clearing Operational Synergy Forum For Banks In Yogyakarta, 2025	1
155		Capacity Building, Evaluasi Setoran Bayaran Semester I Dan Koordinasi Kebutuhan Uang Semester 2 Tahun 2025 / Capacity Building, Evaluation Of Semester I Deposits And Payments, And Coordination Of Semester Ii Currency Needs, 2025	1

No	Bidang / Field	Nama Program / Program Name	Jumlah Peserta / Number of Participants
156		Capacity Building Paguyuban Kasir Teller Yogyakarta (Pak Tejo) 2025 / Capacity Building: Yogyakarta Cashier Teller Association (Pak Tejo) 2025	1
157		Capacity Building & Forum Komunikasi Kliring 2025 / Capacity Building & Clearing Communication Forum 2025	1
158		Capacity Building Petugas Operasional Kas & Kliring Kliring Perbankan Banten 2025 / Capacity Building For Cash & Clearing Operational Officers — Banten Banking Clearing 2025	2
159		Capacity Building Dan Rapat Koordinasi TP2DD Se Banten Tahun 2025 / Capacity Building And Coordination Meeting Of TP2DD Throughout Banten Province, 2025	2
160		Refreshment & Capacity Building Perbankan Sulawesi Selatan / Refreshment & Capacity Building — South Sulawesi Banking	1
161		Capacity Building & Evaluasi Kegiatan Pengelolaan Uang Rupiah Wilayah Sumatera Utara Capacity Building & Evaluation Of Rupiah Currency Management Activities — North Sumatra Region	1
162		Capacity Building Pengelolaan Uang Rupiah (CB PUR) Perbankan Wilayah Jawa Timur / Capacity Building On Rupiah Currency Management (CB PUR) — East Java Banking Region	1
163		Capacity Building Petugas Pelindungan Konsumen Wilayah Provinsi Jawa Timur / Capacity Building For Consumer Protection Officers — East Java Province	1
164		Capacity Building & Sharing Session : Penguatan Ketahanan Siber Dan Persiapan Digitalisasi BPD Dalam Mendukung ETPD / Capacity Building & Sharing Session: Strengthening Cyber Resilience And Preparing BPD Digitalization In Support Of ETPD	2
165		Refreshment Ketentuan Capacity Building Pertukaran Warkat Debit Wilayah Jawa Barat Tahun 2025 / Refreshment On Capacity Building Provisions For Debit Clearing — West Java Region, 2025	1
166		Capacity Building Pemenuhan Uang Kartal Menjelang Nataru 2025 Dan Estimasi Kebutuhan Uang Tahun 2026 / Capacity Building On Fulfillment Of Currency Needs Ahead Of Year-End Holidays (Nataru) 2025 And Estimation Of Currency Needs For 2026	1
Total			6.685

Biaya Pengembangan Kompetensi Karyawan

Setiap tahunnya Bank Banten menyediakan anggaran yang jumlahnya ditentukan berdasarkan kebutuhan dengan tetap mempertimbangkan kemampuan keuangan bank. Pada tahun 2025, Bank Banten merealisasikan biaya pelatihan dan pengembangan sebesar Rp1,644 miliar, setara dengan 24% dari anggaran yang ditetapkan sebesar Rp6,620 miliar.

Adapun rincian biaya pelatihan dan pengembangan tahun 2025, sebagai berikut :

Employee Competency Development Costs

Each year, Bank Banten allocates a budget, the amount of which is determined based on operational needs while taking into account the Bank's financial capacity. In 2025, Bank Banten realized training and development expenditures of Rp1.644 billion, equivalent to 24% of the approved budget of Rp6.620 billion.

The breakdown of training and development costs for 2025 is as follows:

No	Program	Biaya (Rp) / Costs (Rp)
1	Teknis / Technical	1.409.115.618
2	Non Teknis / Non-Technical	178.844.513
3	Kepemimpinan / Leadership	56.959.501
Total		1.644.919.632

MANAJEMEN SUMBER DAYA MANUSIA

Pengelolaan SDM Perusahaan dilakukan dengan mengacu pada Undang-Undang No. 6 Tahun 2023 tentang Penetapan Peraturan Pemerintah Pengganti Undang-Undang No. 2 Tahun 2022 tentang Cipta Kerja. Perusahaan secara komprehensif melakukan pengelolaan SDM dengan menerapkan sistem yang menyeluruh pada setiap tahapan,

HUMAN CAPITAL MANAGEMENT

The Company's human capital management is carried out with reference to Law No. 6 of 2023 on the Enactment of Government Regulation in Lieu of Law No. 2 of 2022 on Job Creation. The Company comprehensively manages its human capital by implementing an end-to-end system at every stage, encompassing the employee recruitment

mulai dari proses rekrutmen karyawan, penilaian kinerja hingga program pensiun untuk karyawan yang akan atau sudah memasuki masa pensiun. Perusahaan juga berupaya memenuhi hak-hak para karyawan. Upaya tersebut dilakukan untuk mewujudkan keberlanjutan usaha Perusahaan di masa mendatang.

Rekrutmen Karyawan

Dalam menghadapi kondisi persaingan yang sangat ketat khususnya di sektor Perbankan, pemenuhan kebutuhan Bank terhadap SDM profesional dan berkualitas pun semakin tinggi. Oleh karena itu, fungsi seleksi dan rekrutmen dibuatkan bagian pada struktur organisasi yang membidangi *Human Capital* dengan tujuan untuk dapat melaksanakan proses rekrutmen dengan cepat, tepat dan efektif.

Bank Banten melaksanakan proses rekrutmen melalui beberapa program sebagai berikut:

1. Rekrutmen *Entry Level*

Program penerimaan calon pegawai yang diperuntukkan bagi *fresh graduate*, pengalaman bank/ non-bank memenuhi kebutuhan di level jabatan staf/officer.

2. Rekrutmen *Professional Hire*

Program penerimaan calon pegawai yang diperuntukkan bagi yang memiliki kompetensi dan pengalaman bidang dan jabatan tertentu sesuai dengan kebutuhan Bank.

Sistem rekrutmen di Bank Banten dilakukan melalui jalur internal dan eksternal. Rekrutmen internal mencakup promosi, rotasi, dan demosi, sementara rekrutmen eksternal dilakukan melalui seleksi bagi *fresh graduate* serta perekrutan tenaga ahli atau profesional sesuai dengan kebutuhan Bank. Perusahaan memastikan bahwa proses rekrutmen dilaksanakan secara transparan dan adil, dengan menjunjung tinggi prinsip kesetaraan gender serta berlandaskan pada kualifikasi yang dibutuhkan. Prinsip kesetaraan kesempatan kerja ini menjadi pedoman utama dalam memilih insan terbaik untuk bergabung sebagai bagian dari Bank Banten.

process, performance appraisal, and retirement programs for employees who are approaching or have reached retirement age. The Company also strives to fulfill the rights of its employees. These efforts are undertaken to ensure the sustainability of the Company's business in the future.

Employee Recruitment

In facing an increasingly competitive environment, particularly in the banking sector, the Bank's demand for professional and high-quality human capital continues to grow. Accordingly, the selection and recruitment function has been established as a dedicated unit within the organizational structure overseeing Human Capital, with the aim of executing the recruitment process in a swift, precise, and effective manner.

Bank Banten carries out its recruitment process through the following programs:

1. Entry Level Recruitment

A recruitment program for prospective employees intended for fresh graduates and candidates with banking or non-banking experience, aimed at fulfilling staffing needs at the staff and officer levels.

2. Professional Hire Recruitment

A recruitment program for prospective employees who possess the competencies and experience in specific fields and positions in accordance with the Bank's needs.

The recruitment system at Bank Banten is conducted through both internal and external channels. Internal recruitment encompasses promotions, rotations, and demotions, while external recruitment is carried out through the selection of fresh graduates as well as the hiring of specialists or professionals in accordance with the Bank's requirements. The Company ensures that the recruitment process is conducted in a transparent and equitable manner, upholding the principles of gender equality and based on the required qualifications. This principle of equal employment opportunity serves as the primary guideline in selecting the best individuals to join Bank Banten.

Tingkat Perputaran Karyawan

Berdasarkan proses rekrutmen pada tahun 2025, Bank Banten berhasil menjaring karyawan baru sebanyak 129 orang, naik dari tahun lalu yang sebesar 88 orang. Pemenuhan kebutuhan jumlah SDM ini mengacu pada perencanaan tenaga kerja sesuai dengan estimasi perhitungan jumlah karyawan pensiun, pergantian karyawan, dan ekspansi jaringan usaha. Sementara itu, jumlah karyawan yang berhenti tercatat sebanyak 79 orang.

Informasi terkait karyawan masuk, karyawan keluar dan tingkat perputaran karyawan sepanjang tahun 2025 adalah sebagai berikut.

Employee Turnover Rate

Based on the recruitment process in 2025, Bank Banten successfully onboarded 129 new employees, an increase from the previous year's figure of 88. The fulfillment of human capital requirements is guided by workforce planning in accordance with estimated projections of retiring employees, employee replacements, and business network expansion. Meanwhile, the number of employees who resigned or separated was recorded at 79.

Information regarding employee intake, employee departures, and the employee turnover rate throughout 2025 is as follows.

Karyawan Masuk Berdasarkan Level Jabatan

Kategori / Category	2025		
	Laki-Laki / Male	Perempuan / Female	Total
Entry Level	48	78	126
Pro Hire	2	1	3
Total	50	79	129

New Employees by Job Level

Karyawan Keluar Berdasarkan Alasan Mengundurkan Diri

Kategori / Category	2025		
	Laki-Laki / Male	Perempuan / Female	Total
Permintaan Sendiri / Voluntary Resignation	19	24	43
Kinerja Tidak Baik / Poor Performance	-	1	1
Kontrak Berakhir / Contract Expiry	-	1	1
Pensiun Alami / Normal Retirement	6	2	8
Melakukan Pelanggaran / Violation of Conduct	17	6	23
Meninggal / Deceased	1	2	3
Total	43	36	79

Employee Leave Based on Reason for Resignation

Tingkat Perputaran Karyawan 2025

Kategori / Category	2025	
	Laki-Laki / Male	Perempuan / Female
Karyawan Masuk / New Employees	50	79
Karyawan Keluar / Departing Employees	43	36
Tingkat Perputaran / Turnover Rate	54%	46%

Employee Turnover Rate in 2025

Kebijakan Kesetaraan di Lingkungan Perusahaan

Bank Banten berkomitmen menerapkan prinsip keadilan dan kesetaraan dalam proses pengelolaan SDM sebagai bagian dari tata kelola SDM yang inklusif dan berkeadilan. Bank Banten memberikan kesempatan yang setara dan adil bagi seluruh karyawan tanpa membedakan gender, suku, latar belakang, agama dan golongan, baik dalam proses rekrutmen, pengembangan karier, promosi jabatan, maupun pemberian remunerasi. Kebijakan ini didasarkan pada prinsip profesionalisme, kompetensi, dan kinerja sebagai tolok ukur utama dalam pengambilan keputusan.

Bank Banten berupaya menciptakan lingkungan kerja yang aman, nyaman serta bebas dari segala bentuk diskriminasi dan pelecehan. Dengan adanya kebijakan ini, diharapkan mampu mendorong terciptanya budaya kerja yang saling menghargai dan mendukung kinerja Perusahaan secara berkelanjutan.

Kebijakan Remunerasi

Bank Banten menerapkan kebijakan remunerasi karyawan tanpa diskriminasi dan berdasarkan pada posisi, masa kerja, serta pencapaian kinerja. Bank Banten menetapkan struktur pengupahan dan skala pengupahannya sesuai dengan peraturan perundang-undangan dan melakukan evaluasi secara berkala tanpa membedakan gender. Bank Banten juga memastikan remunerasi dan tunjangan diberikan kepada seluruh karyawan, baik karyawan tetap maupun tidak tetap (kontrak). Pemberian remunerasi diberikan berdasarkan pada tiga kelompok status, yakni pegawai tetap, tidak tetap (kontrak), dan *probation*. Status tersebut berpengaruh terhadap jenis pekerjaan dan jenis tunjangan yang diterima pegawai.

Adapun kebijakan remunerasi yang ditempuh Bank Banten adalah:

1. Mengembangkan sistem remunerasi yang berbasis pencapaian kinerja (*merit system*) yang terdiri dari remunerasi yang bersifat tetap dan remunerasi yang bersifat variabel.
2. Menyesuaikan kebijakan remunerasi dengan tetap memperhatikan rasio BTK terhadap pencapaian bisnis sesuai dengan standar dan strategi yang telah ditetapkan Perseroan.

Equality Policy in the Workplace

Bank Banten is committed to upholding the principles of fairness and equality in its human capital management processes as part of an inclusive and equitable HC governance framework. Bank Banten provides equal and fair opportunities to all employees regardless of gender, ethnicity, background, religion, or social group, whether in the recruitment process, career development, job promotion, or the provision of remuneration. This policy is grounded in the principles of professionalism, competency, and performance as the primary benchmarks in decision-making.

Bank Banten strives to create a safe and comfortable working environment that is free from all forms of discrimination and harassment. This policy is expected to foster a culture of mutual respect and to support the Company's sustained performance.

Remuneration Policy

Bank Banten implements a non-discriminatory employee remuneration policy based on position, length of service, and performance achievement. Bank Banten establishes its wage structure and wage scale in accordance with applicable laws and regulations and conducts periodic reviews without gender distinction. Bank Banten also ensures that remuneration and benefits are provided to all employees, both permanent and non-permanent (contract) employees. Remuneration is granted based on three employment status categories, namely permanent employees, non-permanent (contract) employees, and employees on probation. These statuses determine the type of work and the benefits received by each employee.

The remuneration policies adopted by Bank Banten are as follows:

1. Developing a performance-based remuneration system (*merit system*) comprising both fixed and variable remuneration components.
2. Adjusting the remuneration policy while maintaining the ratio of personnel costs to business achievement in accordance with the standards and strategies established by the Company.

3. Menerapkan upah minimum karyawan yang berlaku di tahun 2025 sesuai ketentuan yang berlaku.
4. Meninjau dan menyesuaikan Kembali kebijakan remunerasi yang berlaku saat ini sesuai Peraturan Otoritas Jasa Keuangan (POJK) yang paling sedikit memuat:
 - a. Struktur remunerasi: Skala Remunerasi berdasarkan tingkat pangkat (*grading*) dan jabatan; dan
 - b. Komponen remunerasi: Metode dan mekanisme penetapan remunerasi.

Selain memberikan remunerasi, Bank Banten juga memberikan fasilitas dan benefit bagi karyawan yang jenis dan besarnya disesuaikan dengan jenjang jabatan karyawan, antara lain:

1. Kesehatan
Fasilitas kesehatan yang diberikan berupa tunjangan kesehatan sebesar satu kali nominal gaji setiap tahunnya, serta BPJS Kesehatan atau asuransi kesehatan mandiri bagi pegawai beserta keluarganya.
2. Kesejahteraan
Bank Banten juga memberikan benefit kesejahteraan lain kepada karyawan berupa Tunjangan Hari Raya (THR) sebesar satu kali nominal gaji setiap tahunnya
3. Cuti Melahirkan
Kebijakan Perusahaan terkait cuti melahirkan mengacu pada Pasal 82 Undang-Undang No. 13 Tahun 2003 tentang Ketenagakerjaan. Perusahaan memberikan Hak Istirahat Bersalin selama 3 (tiga) bulan. Sementara itu, bagi pegawai perempuan yang mengalami keguguran kandungan berhak memperoleh istirahat 1,5 (satu setengah) bulan. Perusahaan juga memberikan izin tidak bekerja selama 1 (satu) hari bagi pekerja pria yang istrinya melahirkan.

Selama tahun 2025, karyawan yang mengajukan cuti melahirkan dan cuti ayah sebanyak 32 orang yang terdiri dari 23 karyawan perempuan dan 9 karyawan laki-laki dan 100% karyawan yang kembali bekerja ke Bank Banten setelah masa cuti berakhir.

3. Implementing the applicable minimum wage for 2025 in accordance with prevailing regulations.
4. Reviewing and realigning the current remuneration policy in accordance with the Financial Services Authority Regulation (POJK), which shall at a minimum contain:
 - a. Remuneration structure: Remuneration scale based on grading level and position; and
 - b. Remuneration components: Methods and mechanisms for determining remuneration.

In addition to providing remuneration, Bank Banten also provides facilities and benefits to employees, the type and amount of which are adjusted according to the employee's job level, including:

1. Healthcare
Healthcare facilities are provided in the form of a healthcare allowance equivalent to one month's salary per year, as well as BPJS Health coverage or independent health insurance for employees and their families.
2. Employee Welfare
Bank Banten also provides additional welfare benefits to employees in the form of a Religious Holiday Allowance (THR) equivalent to one month's salary per year.
3. Maternity Leave
The Company's maternity leave policy is guided by Article 82 of Law No. 13 of 2003 on Manpower. The Company grants maternity rest leave of 3 (three) months. In the case of a miscarriage, female employees are entitled to 1.5 (one and a half) months of rest leave. The Company also grants 1 (one) day of leave to male employees whose wives give birth.

Throughout 2025, a total of 32 employees applied for maternity and paternity leave, comprising 23 female employees and 9 male employees, with 100% of employees returning to work at Bank Banten upon the conclusion of their leave period.

Bank Banten terus berkomitmen melalui penerapan kebijakan remunerasi yang wajar dan ideal bagi karyawan berdasarkan kinerja dan pengalaman dengan tetap mempertimbangkan risiko yang ada. Bank Banten terus melakukan evaluasi atas kebijakan remunerasi yang ada secara berkala dengan menyesuaikan dengan kebijakan pemerintah, kebutuhan serta pertumbuhan kinerja Bank.

PROGRAM PENGEMBANGAN SDM 2025

Sepanjang tahun 2025, sejumlah program kerja pengembangan SDM yang dilaksanakan oleh Divisi Human Capital, sebagai berikut :

1. Penyempurnaan struktur organisasi guna menyelaraskan dengan rencana strategis Bank.
2. Pengembangan *Human Capital Information System* (HCIS) untuk mengintegrasikan seluruh aktivitas pada *human capital*.
3. Penyempurnaan dan standarisasi *Key Performance Indicator* (KPI).
4. Sosialisasi dan pemahaman budaya perusahaan, budaya kepatuhan, budaya anti *fraud*, dan budaya manajemen risiko kepada seluruh karyawan Bank Banten.
5. Pendidikan dan pelatihan baik *soft skills* maupun *hard skills*, termasuk pada pengembangan karyawan secara teknis, non teknis dan *leadership* serta pelaksanaan sertifikasi khususnya yang bersifat *mandatory regulator*.
6. Program pengembangan karier melalui *High Potential Leader* (HPL) untuk mendapatkan karyawan yang memiliki kemampuan, keahlian serta kompetensi yang dibutuhkan untuk posisi jabatan struktural atau eksekutif.
7. Program *Internal Job Posting* (IJP) sebagai implementasi manajemen talenta bagi perusahaan untuk memenuhi posisi melalui *source internal* serta memberikan kesempatan kepada karyawan dalam mengembangkan karier yang sesuai dengan *passionnya*.
8. Pelaksanaan asesmen kompetensi dan potensi melalui *assessment* internal, *profiling test*, serta pemetaan *talent* (9-Box Matrix) sebagai dasar objektif dalam promosi, rotasi, pengembangan karier, dan *succession planning* guna memastikan kesiapan *pipeline* kepemimpinan yang selaras dengan strategi bisnis Bank.

Bank Banten remains committed to implementing a fair and appropriate remuneration policy for employees based on performance and experience, while continuing to take into account existing risks. Bank Banten continuously reviews its remuneration policy on a periodic basis, adjusting it in line with government policies, the Bank's needs, and its performance growth.

HUMAN CAPITAL DEVELOPMENT PROGRAM IN 2025

Throughout 2025, the Human Capital Division implemented a number of HC development work programs, as follows:

1. Refinement of the organizational structure to align with the Bank's strategic plan.
2. Development of the Human Capital Information System (HCIS) to integrate all human capital activities.
3. Refinement and standardization of Key Performance Indicators (KPIs).
4. Dissemination and internalization of corporate culture, compliance culture, anti-fraud culture, and risk management culture among all Bank Banten employees.
5. Education and training in both soft skills and hard skills, including technical, non-technical, and leadership development, as well as the implementation of certifications, particularly those that are mandatory under regulatory requirements.
6. Career development program through the High Potential Leader (HPL) initiative to identify employees with the capabilities, expertise, and competencies required for structural or executive positions.
7. Internal Job Posting (IJP) program as an implementation of talent management, enabling the Company to fill positions through internal sourcing while providing employees with the opportunity to develop their careers in alignment with their professional interests.
8. Implementation of competency and potential assessments through internal assessments, profiling tests, and talent mapping (9-Box Matrix) as an objective basis for promotions, rotations, career development, and succession planning, to ensure the readiness of a leadership pipeline aligned with the Bank's business strategy.

9. Pelaksanaan Workload Analysis (WLA) untuk mengukur beban kerja dan efektivitas organisasi sebagai dasar penataan struktur, perencanaan kebutuhan SDM, serta optimalisasi produktivitas dan efisiensi biaya secara berkelanjutan.
10. Kajian dan penyempurnaan terhadap kebijakan-kebijakan Human Capital, khususnya berkaitan dengan kebijakan *Rekrutmen & Seleksi, Training & Development, Compensation & Benefit, Employee Relation, Career Management, Industrial Relation, Separation Management*.

9. Implementation of Workload Analysis (WLA) to measure workload and organizational effectiveness as the basis for structural planning, human capital needs planning, and the continuous optimization of productivity and cost efficiency.
10. Review and refinement of Human Capital policies, particularly those relating to Recruitment & Selection, Training & Development, Compensation & Benefits, Employee Relations, Career Management, Industrial Relations, and Separation Management.

RENCANA PROGRAM PENGEMBANGAN KOMPETENSI KARYAWAN 2026

Dalam rangka mendukung strategi pertumbuhan bisnis, Bank Banten telah menyusun rencana program pengembangan kompetensi untuk tahun mendatang selaras dengan kebutuhan organisasi dan arah strategis Perusahaan. Program ini difokuskan pada peningkatan kompetensi karyawan guna menjawab tantangan industri yang semakin dinamis.

Perusahaan telah menyusun program pengembangan kompetensi karyawan untuk tahun 2026 mendatang. Program tersebut terdiri dari pelatihan di bidang teknis, non teknis dan kepemimpinan baik yang dilakukan oleh pihak internal maupun eksternal Perusahaan. Berikut ini adalah program pengembangan kompetensi karyawan tahun 2026.

EMPLOYEE COMPETENCY DEVELOPMENT PROGRAM PLAN FOR 2026

In support of the Bank's business growth strategy, Bank Banten has formulated a competency development program plan for the coming year, aligned with the organizational needs and strategic direction of the Company. This program is focused on enhancing employee competencies to address the increasingly dynamic challenges of the industry.

The Company has prepared an employee competency development program for 2026. The program comprises training in technical, non-technical, and leadership domains, delivered by both internal and external parties. The employee competency development program for 2026 is as follows.

No	Bidang / Sector	Program Pelatihan / Training Program
1	BIDANG TEKNIS / TECHNICAL	
	Sertifikasi Kompetensi Kerja di Sektor Perbankan (SKKNI) dan Selain SKKNI / Occupational Competency Certification in the Banking Sector (SKKNI) and Non-SKKNI	Sertifikasi Manajemen Risiko Jenjang 4 / Risk Management Certification — Level 4
		Sertifikasi Manajemen Risiko Jenjang 5 / Risk Management Certification — Level 5
		Sertifikasi Manajemen Risiko Jenjang 6 / Risk Management Certification — Level 6
		Sertifikasi Manajemen Risiko Jenjang 7 / Risk Management Certification — Level 7
		Sertifikasi <i>Treasury</i> Tingkat Lanjut (Jenjang 7) / Advanced Treasury Certification (Level 7)
		Sertifikasi <i>Treasury</i> Tingkat Menengah (Jenjang 6) / Intermediate Treasury Certification (Level 6)
		Sertifikasi <i>Treasury</i> Tingkat Dasar (Jenjang 5) / Basic Treasury Certification (Level 5)
		Sertifikasi SPPUR Pelaksana / SPPUR Certification — Practitioner Level
		Sertifikasi SPPUR Penyelia / SPPUR Certification — Supervisor Level
		Sertifikasi SPPUR Eksekutif / SPPUR Certification — Executive Level
		Sertifikasi SPPUR Direksi / SPPUR Certification — Board of Directors Level

No	Bidang / Sector	Program Pelatihan / Training Program
		Sertifikasi Audit Advance / Advanced Audit Certification
		Sertifikasi Audit Supervisor / Audit Supervisor Certification
		Sertifikasi Audit Dasar / Basic Audit Certification
		Sertifikasi <i>Customer Service</i> / Customer Service Certification
		Sertifikasi Kepatuhan Jenjang 5 / Compliance Certification — Level
		Sertifikasi Kepatuhan Jenjang 6 / Compliance Certification — Level 6
		Sertifikasi Kepatuhan Jenjang 7 / Compliance Certification — Level 7
		Sertifikasi HR / Human Resources (HR) Certification
		Sertifikasi Fprocurement 1,2 dan 3 / Procurement Certification — Levels 1, 2, And 3
	Kompetensi lainnya / Other Competencies	Audit Prevention BOD/BOC
		Corporate Level Strategy BOD
		Enterprise Risk Management BOD/BOC
		Good Corporate Governance BOD/BOC
		Strategic Performance Management BOD/BOC
		Staf Development Program / Staff Development Program
		Grafonomi Dan Grafologi / Graphonomy And Graphology
		Pelatihan Cyber Risk / Cyber Risk Training
		Pelatihan Excel / Excel Trainint
		Train For The Trainer
		Training Kredit Komersial Dan Konsumer / Commercial And Consumer Credit Training
		Penilaian Jaminan Kredit (Appraisal) / Credit Collateral Valuation (Appraisal)
		Analisa Laporan Keuangan / Financial Statement Analysis
		Analisa Kredit / Credit Analysis
		APU – PPT / APU-PPT (Anti-Money Laundering And Prevention Of Terrorism Financing)
		Anti Fraud
		Tax Bravet A dan B
		Workshop Operasional / Operational Workshop
		Interpersonal Development for Secretary
		Implementasi PDP / PDP Implementation
		Persiapan Pra Pensiun / Pre-Retirement Preparation
		Profesional Debt Collection
2	BIDANG NON TEKNIS / NON-TECHNICAL	
	Non Teknis / Non- Technical	Standar Layanan / Service Standards
		Pengenalan Bank Banten / Introduction To Bank Banten
		Coaching And Decision Making
		Comunication Skill
		Selling Skill
3	BIDANG KEPEMIMPINAN / LEADERSHIP	
	Leadership	Leadership BOD
		Corporate Culture
		Leadership Management

Melalui inisiatif ini, Perusahaan berharap dapat membangun SDM yang kompeten, profesional, dan mampu memberikan kontribusi optimal bagi pertumbuhan yang berkelanjutan.

Through these initiatives, the Company aims to build a competent and professional workforce capable of making an optimal contribution to sustainable growth.

Teknologi Informasi

Information Technology



Teknologi informasi (TI) menjadi aspek penting untuk mendukung perkembangan dan kemajuan Perusahaan. Adanya TI mampu meningkatkan efektivitas operasional Perusahaan. Bank Banten terus berupaya mengimplementasikan TI secara menyeluruh di semua lini bisnis sebagai bagian dari strategi transformasi dan penguatan daya saing.

Penerapan TI dilakukan melalui pengembangan sistem yang terintegrasi, peningkatan keamanan informasi, serta optimalisasi layanan berbasis digital. Langkah ini tidak hanya mendukung kelancaran operasional, tetapi juga memperkuat tata kelola, akurasi data, dan pengambilan keputusan yang lebih cepat dan tepat. Dengan komitmen tersebut, Perusahaan optimis dapat menghadirkan layanan yang inovatif, andal, dan berorientasi pada kebutuhan nasabah.

Information technology (IT) is a critical aspect in supporting the development and advancement of the Company. IT enables the enhancement of the Company's operational effectiveness. Bank Banten continuously strives to implement IT comprehensively across all lines of business as part of its transformation strategy and the strengthening of its competitive position.

The implementation of IT is carried out through the development of integrated systems, the enhancement of information security, and the optimization of digital-based services. These measures not only support the smooth running of operations, but also strengthen governance, data accuracy, and faster and more precise decision-making. With this commitment, the Company is confident in its ability to deliver innovative, reliable, and customer-centric services.

Teknologi Informasi

Information Technology

KOMITMEN PENGELOLAAN TEKNOLOGI INFORMASI

Perusahaan menyadari pentingnya teknologi informasi bagi kelancaran aktivitas bisnis. Oleh karena itu, Perusahaan berupaya memanfaatkan TI secara maksimal untuk mendukung operasional serta memperkuat daya saing. Selain itu, Perusahaan juga melakukan berbagai upaya pengembangan TI secara berkelanjutan, antara lain melalui pembaruan sistem aplikasi, peningkatan kapasitas dan keamanan jaringan, serta pengembangan layanan digital yang lebih inovatif dan responsif terhadap kebutuhan nasabah.

Implementasi tata kelola TI Bank Banten berpedoman pada Surat Keputusan Direksi Nomor:149/SK/DIR-BB/IV/2025 tentang Kebijakan Teknologi Informasi. Pedoman tersebut secara berkala ditinjau oleh manajemen dan diperbaharui agar sesuai dengan perkembangan teknologi. Selain itu, Bank Banten juga berpedoman pada standar *best practice* dan regulasi dari Bank Indonesia serta POJK tentang Penyelenggaraan Teknologi Informasi oleh Bank Umum. Pada tahun 2025, fokus tata kelola Bank Banten meliputi:

1. Penerapan standardisasi dokumen dan spesifikasi teknis sesuai ketentuan yang berlaku, termasuk implementasi Standar Nasional Open API Pembayaran (SNAP);
2. Penguatan pengelolaan akses serta validasi transaksi secara berlapis, antara lain melalui implementasi validasi SP2D Online dan mekanisme *message signing* pada layanan BI-FAST;
3. Pengembangan *Loss Event Database* (LED) untuk meningkatkan akurasi pencatatan dan pemantauan risiko operasional.

Kebijakan Pengembangan TI

Pada tahun 2025, pengembangan Teknologi Informasi Bank Banten diarahkan sebagai fondasi strategis untuk mendukung peran Bank Banten sebagai mitra utama Pemerintah Provinsi Banten dalam pengelolaan Rekening Kas Umum Daerah (RKUD) serta memperluas inklusi keuangan. Melalui pemutakhiran infrastruktur dan aplikasi, Bank Banten berkomitmen menghadirkan layanan perbankan yang andal, aman, dan terintegrasi.

INFORMATION TECHNOLOGY GOVERNANCE COMMITMENT

The Company recognizes the importance of information technology to the smooth conduct of its business activities. Accordingly, the Company endeavors to make maximum use of IT to support operations and strengthen its competitive position. In addition, the Company undertakes various ongoing IT development efforts, including through the updating of application systems, enhancement of network capacity and security, and the development of more innovative and responsive digital services to meet customer needs.

The implementation of IT governance at Bank Banten is guided by Board of Directors' Decree No. 149/SK/DIR-BB/IV/2025 on Information Technology Policy. This guideline is periodically reviewed by management and updated to keep pace with technological developments. In addition, Bank Banten also adheres to best practice standards and regulations issued by Bank Indonesia as well as the POJK on the Implementation of Information Technology by Commercial Banks. In 2025, Bank Banten's IT governance focus encompassed:

1. Implementation of document standardization and technical specifications in accordance with applicable regulations, including the implementation of the National Open API Payment Standard (SNAP);
2. Strengthening of access management and multi-layered transaction validation, including through the implementation of SP2D Online validation and message signing mechanisms for BI-FAST services;
3. Development of a Loss Event Database (LED) to improve the accuracy of recording and monitoring of operational risks.

IT Development Policy

In 2025, the development of Information Technology at Bank Banten was directed as a strategic foundation to support Bank Banten's role as the primary partner of the Banten Provincial Government in the management of the Regional General Cash Account (RKUD) and to expand financial inclusion. Through the upgrading of infrastructure and applications, Bank Banten is committed to delivering reliable, secure, and integrated banking services.

Bank Banten telah menyusun kebijakan pengembangan TI yang diselaraskan dengan strategi bisnis Perusahaan. Kebijakan pengembangan TI Bank Banten diprioritaskan untuk :

1. Melakukan Integrasi Ekosistem Pemerintah Daerah dengan mengembangkan sistem yang terhubung langsung dengan tata kelola keuangan daerah dengan pemanfaatan Aplikasi SIPD RI untuk memastikan kelancaran pengelolaan pengeluaran keuangan RKUD di lingkungan Pemerintah Daerah;
2. Melakukan modernisasi kanal digital dengan tujuan memperkuat kapabilitas *Digital Banking* melalui fitur BIFAST, QRIS, dan pengembangan *Mobile Banking* (Jawara Mobile) guna meningkatkan *fee-based income* dan dana murah (CASA);
3. Melakukan Pemenuhan standar regulasi terbaru dari Otoritas Jasa Keuangan maupun Bank Indonesia yang di antaranya adalah pemutakhiran terhadap (SNAP BI), dan penguatan sistem internal audit serta manajemen risiko;
4. Implementasi Aplikasi SPRINT yaitu integrasi aplikasi SPRINT secara *host to host* dengan Kementerian Keuangan untuk pelayanan pembukaan rekening kelembagaan/Kementerian.

Tujuan Pengembangan TI

Berdasarkan kebijakan strategis yang telah disusun, pengembangan TI Perusahaan di tahun 2025 bertujuan untuk:

1. Menjamin keandalan dan kecepatan transaksi Pemerintah Daerah melalui digitalisasi proses pencairan dan penerimaan daerah;
2. Meningkatkan *customer experience* nasabah melalui layanan yang lebih cepat, seperti transfer antar bank *real-time* dan pembayaran non-tunai;
3. Memperkuat infrastruktur pengendalian internal guna memitigasi risiko operasional dan *fraud*;
4. Mendukung efisiensi operasional bank melalui otomatisasi pelaporan dan pengelolaan data.

PIHAK PENGELOLA TEKNOLOGI INFORMASI

Pengembangan Teknologi Informasi di Bank Banten dikelola oleh Divisi Teknologi Informasi yang berada di bawah supervisi langsung Direktur Operasional. Dalam pelaksanaannya, pengelolaan tersebut didukung oleh

Bank Banten has formulated an IT development policy aligned with the Company's business strategy. Bank Banten's IT development policy is prioritized as follows:

1. Integration of the Regional Government Ecosystem by developing systems directly connected to regional financial governance, utilizing the SIPD RI Application to ensure the smooth management of RKUD financial expenditures within the Regional Government environment;
2. Modernization of digital channels with the aim of strengthening Digital Banking capabilities through BI-FAST, QRIS, and the development of Mobile Banking (Jawara Mobile) to increase fee-based income and low-cost funds (CASA);
3. Fulfillment of the latest regulatory standards from the Financial Services Authority and Bank Indonesia, including the updating of the National Open API Payment Standard (SNAP BI) and the strengthening of the internal audit system and risk management;
4. Implementation of the SPRINT Application, namely the host-to-host integration of the SPRINT application with the Ministry of Finance for the opening of institutional/ministerial accounts.

IT Development Objectives

Based on the strategic policies formulated, the Company's IT development in 2025 aims to:

1. Ensure the reliability and speed of Regional Government transactions through the digitalization of regional disbursement and revenue processes;
2. Enhance customer experience through faster services, such as real-time interbank transfers and non-cash payments;
3. Strengthen internal control infrastructure to mitigate operational and fraud risks;
4. Support the Bank's operational efficiency through the automation of reporting and data management.

INFORMATION TECHNOLOGY MANAGEMENT

Information Technology development at Bank Banten is managed by the Information Technology Division, which operates under the direct supervision of the Operations Director. In its execution, this management is supported

Komite Pengarah Teknologi Informasi (*IT Steering Committee*) yang berperan dalam memberikan arahan strategis, serta dilaksanakan melalui kerja sama dengan pihak ketiga (*vendor*) terpilih sesuai dengan kebutuhan pengembangan sistem dan ketentuan yang berlaku.

by the Information Technology Steering Committee (*IT Steering Committee*), which is responsible for providing strategic direction, and is carried out in collaboration with selected third-party vendors (*vendors*) in accordance with system development needs and applicable regulations.

DONALD FETERENCE Kepala Divisi Teknologi Informasi / <i>Head of Information Technology Division</i>	
Dasar Pengangkatan	1. SK Direksi No. 307/SK/DIR-BB/VII/2021 tentang Mutasi Karyawan; / Board of Directors' Decree No. 307/SK/DIR-BB/VII/2021 on Employee Transfer; 2. SK Direksi No. 522/SK/DIR-BB/X/2021 tentang Definitif Jabatan Karyawan / Board of Directors' Decree No. 522/SK/DIR-BB/X/2021 on Definitive Appointment of Employee Position.

Profil bapak Donald Feterence menjabat sebagai Ketua Divisi Teknologi Informasi telah disajikan dalam Bab Profil Perusahaan di bagian Pejabat Eksekutif.

The profile of Mr. Donald Feterence who serves as the Head of the Information Technology Division has been presented in the Company Profile Chapter in the Executive Officers section.

Tugas dan Tanggung Jawab

Dalam melaksanakan tata kelola teknologi informasi, Divisi Teknologi Informasi memiliki tugas dan tanggung jawab antara lain :

1. Menyusun rencana strategis dan rencana kerja pengembangan Teknologi Informasi yang selaras dengan strategi bisnis Bank.
2. Menetapkan arsitektur Teknologi Informasi sebagai acuan dalam pengembangan sistem dan infrastruktur.
3. Melaksanakan pengembangan, pengujian, implementasi, dan pemeliharaan aplikasi serta sistem Teknologi Informasi sesuai standar yang berlaku.
4. Memastikan setiap pengembangan sistem dilakukan melalui proses manajemen perubahan (*change management*) dan pengujian yang memadai sebelum implementasi.
5. Mengelola infrastruktur TI untuk memastikan ketersediaan, keandalan, kapasitas, dan kinerja sistem tetap optimal.
6. Menerapkan pengendalian keamanan informasi dan keamanan siber dalam setiap proses pengembangan dan operasional sistem.
7. Mengidentifikasi, mengukur, memantau, dan mengendalikan risiko yang timbul dari kegiatan pengembangan Teknologi Informasi.
8. Memastikan seluruh kegiatan pengembangan TI mematuhi ketentuan regulator, kebijakan internal, serta standar keamanan informasi yang berlaku.

Duties and Responsibilities

In the implementation of information technology governance, the Information Technology Division has the following duties and responsibilities:

1. Formulating the strategic plan and work plan for Information Technology development in alignment with the Bank's business strategy.
2. Establishing the Information Technology architecture as a reference framework for system and infrastructure development.
3. Carrying out the development, testing, implementation, and maintenance of applications and Information Technology systems in accordance with applicable standards.
4. Ensuring that every system development is conducted through an adequate change management process and testing prior to implementation.
5. Managing IT infrastructure to ensure the availability, reliability, capacity, and performance of systems remain optimal.
6. Implementing information security and cybersecurity controls in every system development and operational process.
7. Identifying, measuring, monitoring, and controlling risks arising from Information Technology development activities.
8. Ensuring that all IT development activities comply with regulatory requirements, internal policies, and applicable information security standards.

9. Melakukan pemantauan dan evaluasi terhadap pelaksanaan proyek pengembangan Teknologi Informasi.
10. Menyampaikan laporan perkembangan proyek, risiko, serta kinerja layanan TI secara berkala kepada manajemen dan/atau Komite Pengarah TI.

9. Conducting monitoring and evaluation of Information Technology development project implementation.
10. Submitting periodic reports on project progress, risks, and IT service performance to management and/or the IT Steering Committee.

REALISASI PENGEMBANGAN TI 2025

Sebagai wujud komitmen untuk menjadi pengelola RKUD yang kredibel dan meningkatkan inklusi keuangan, Bank Banten telah merealisasikan serangkaian inisiatif strategis sepanjang tahun 2025 yang mencakup tiga pilar utama:

1. Dukungan Ekosistem RKUD dan Pemerintah Daerah Untuk memfasilitasi peran sebagai pemegang Kas Daerah, Bank Banten telah melakukan pengembangan sistem yang masif, antara lain:
 - Integrasi SIPD RI sebagai bentuk implementasi spesifikasi dokumen SIPD RI SNAP dan Validasi atas Transaksi SP2D Online untuk mempercepat proses pencairan dana APBD secara digital dan transparan;
 - Optimalisasi pendapatan daerah dengan melakukan pengembangan Aplikasi Samsat Ceria, modul Tabungan Pajak Kendaraan Bermotor untuk memudahkan pembayaran dan pengelolaan pajak daerah;
 - Dukungan terhadap layanan Giro Pemerintah dengan melakukan pembaruan sistem pembebanan biaya admin transfer Giro Pemerintah untuk akurasi pembukuan.
 - Dukungan terhadap Penerimaan pendapatan Asli Daerah (PAD), melalui layanan Pembayaran Pajak PBB, PDAM baik wilayah Banten dan di luar Banten, baik melalui *channel Teller* maupun *Mobile Banking* (Jawara Mobile).
2. Akselerasi Layanan Digital dan Inklusi Keuangan Dalam rangka meningkatkan daya saing dan inklusi keuangan di Banten, dalam hal ini Bank Banten meluncurkan fitur-fitur pada tahun 2025 adalah sebagai berikut:
 - Melakukan Implementasi terhadap BIFAST (Incoming & Outgoing) dengan fitur keamanan *Message Signing*, serta perluasan akseptasi QRIS BJTM untuk melayani BLUD Provinsi Banten dan Aplikasi *Monitoring QRIS Merchant* untuk mendukung UMKM di Provinsi Banten;

IT DEVELOPMENT REALIZATION IN 2025

As a manifestation of its commitment to becoming a credible RKUD manager and enhancing financial inclusion, Bank Banten has realized a series of strategic initiatives throughout 2025 encompassing three main pillars:

1. RKUD and Regional Government Ecosystem Support To facilitate its role as the custodian of Regional Cash, Bank Banten undertook extensive system development, including:
 - Integration of SIPD RI as an implementation of the SIPD RI SNAP document specifications and validation of SP2D Online transactions, to accelerate the digital and transparent disbursement of regional budget (APBD) funds;
 - Optimization of regional revenue through the development of the Samsat Ceria Application and the Motor Vehicle Tax Savings module to facilitate the payment and management of regional taxes;
 - Support for Government Current Account (Giro Pemerintah) services through the updating of the administrative fee charging system for Government Current Account transfers to ensure bookkeeping accuracy;
 - Support for Regional Own-Source Revenue (PAD) collection through Land and Building Tax (PBB) and PDAM payment services, covering both Banten and non-Banten regions, accessible via Teller channels as well as Mobile Banking (Jawara Mobile).
2. Acceleration of Digital Services and Financial Inclusion In order to enhance competitiveness and financial inclusion in Banten, Bank Banten launched the following features in 2025:
 - Implementation of BI-FAST (Incoming & Outgoing) with Message Signing security features, as well as the expansion of BJTM QRIS acceptance to serve the Banten Province BLUD and the QRIS Merchant Monitoring Application to support MSMEs in Banten Province;

- Melakukan proses pengembangan *Top up E-wallet* BantenPay sebagai solusi pembayaran digital yang lebih luas bagi masyarakat;
 - Implementasi H2H Aplikasi SPRINT untuk pelayanan pembukaan rekening Kelembagaan/Kementerian.
3. Penguatan operasional dan manajemen Internal pada sisi internal Bank Banten, untuk meningkatkan efisiensi dan tata Kelola Bank Banten melakukan beberapa upaya, antara lain:
- Penguatan pada Sistem Audit & Risiko Peluncuran Aplikasi Audit System V2.0 dan Aplikasi *Loss Event Database* (LED) untuk memperkuat fungsi pengawasan (*3rd line of defense*);
 - Pengelolaan Kredit & Data dengan melakukan pengembangan Aplikasi Rekap SLIK, konversi kredit PRK ke Kredit Loan, dan Aplikasi Olah Data Pemegang Saham V2.0;
 - Sinergi Bisnis dengan melakukan integrasi modul aplikasi dengan mitra strategis, Web Sentralisasi Asuransi, serta aplikasi untuk kebutuhan asuransi.
3. Strengthening of Operations and Internal Management On the internal side, Bank Banten undertook several measures to improve efficiency and governance, including:
- Strengthening of the Audit & Risk System through the launch of Audit System V2.0 and the Loss Event Database (LED) Application to reinforce the supervisory function (*3rd line of defense*);
 - Credit & Data Management through the development of the SLIK Recap Application, conversion of PRK credit to Loan Credit, and the Shareholder Data Processing Application V2.0;
 - Business Synergy through the integration of application modules with strategic partners, the Insurance Centralization Web, and applications for insurance needs.

Implementasi pada Tahun 2025 menegaskan kesiapan infrastruktur TI Bank Banten dalam menyongsong pertumbuhan bisnis yang berkelanjutan dan memberikan layanan prima bagi Pemerintah Provinsi Banten serta seluruh nasabah.

The implementations carried out in 2025 affirm the readiness of Bank Banten's IT infrastructure in anticipating sustainable business growth and delivering excellent services to the Banten Provincial Government and all customers.

INVESTASI PENGEMBANGAN TI 2025

Sepanjang tahun 2025, Bank Banten telah melakukan pembayaran atas layanan *managed service* dan pengembangan Teknologi Informasi sebagai bagian dari upaya peningkatan kapasitas layanan digital, penguatan keamanan sistem, serta modernisasi infrastruktur dan aplikasi pendukung operasional Bank. Pengeluaran tersebut mencakup layanan *managed service*, pengembangan aplikasi dan integrasi sistem, peningkatan infrastruktur Teknologi Informasi, implementasi penguatan keamanan siber, serta pengembangan sistem pendukung tata kelola dan manajemen risiko. Total biaya yang telah direalisasikan pada tahun 2025 sebesar Rp35.474.585.994.

IT DEVELOPMENT INVESTMENT IN 2025

Throughout 2025, Bank Banten made payments for managed services and Information Technology development as part of its efforts to enhance digital service capacity, strengthen system security, and modernize infrastructure and operational support applications. These expenditures encompassed managed services, application development and system integration, IT infrastructure enhancement, cybersecurity strengthening implementation, as well as the development of governance and risk management support systems. The total costs realized in 2025 amounted to Rp35,474,585,994.

PROSES GOVERNANSI TERKAIT ISU TI TERMASUK *DISRUPTION*, *CYBER SECURITY* DAN *DISASTER RECOVERY*

Isu Teknologi Informasi yang berkaitan dengan gangguan layanan (*system disruption*), serangan siber (*cyber attack*), maupun kondisi bencana (*disaster*) telah dikelola melalui mekanisme penanganan yang terstruktur dan melibatkan unit kerja terkait sesuai dengan peran dan tanggung jawab masing-masing. Penanganan risiko serangan siber melibatkan Divisi Manajemen Risiko, sementara pengelolaan kondisi bencana melibatkan Divisi Operasional, serta unit kerja terkait lainnya sesuai dengan jenis dan tingkat dampak gangguan yang terjadi.

Dalam proses koordinasi penanganan insiden, Bank Banten menggunakan mekanisme *call tree* sebagai media komunikasi resmi untuk memastikan respons yang cepat dan terkoordinasi. Hasil penanganan insiden, termasuk status, dampak, dan langkah mitigasi yang dilakukan, selanjutnya dilaporkan kepada Direksi oleh unit kerja terkait sebagai bagian dari mekanisme pengawasan dan tata kelola Teknologi Informasi.

RENCANA PENGEMBANGAN TEKNOLOGI INFORMASI TAHUN 2026

Rencana Program Pengembangan Teknologi Informasi Bank Banten untuk 1 (satu) tahun ke depan mengacu pada Rencana Pengembangan Teknologi Informasi (RPTI) yang telah disusun sebagai bagian dari perencanaan strategis Bank. RPTI tersebut mencakup pengembangan dan peningkatan aplikasi, infrastruktur, keamanan informasi, serta layanan digital guna mendukung kebutuhan bisnis, operasional, dan kepatuhan terhadap ketentuan regulator.

GOVERNANCE PROCESS RELATING TO IT ISSUES INCLUDING *DISRUPTION*, *CYBER SECURITY*, AND *DISASTER RECOVERY*

Information Technology issues relating to service disruptions, cyber-attacks, and disaster conditions are managed through a structured handling mechanism involving relevant work units in accordance with their respective roles and responsibilities. The handling of cyber-attack risks involves the Risk Management Division, while the management of disaster conditions involves the Operations Division, as well as other relevant work units depending on the type and level of impact of the disruption.

In the incident handling coordination process, Bank Banten employs a call tree mechanism as the official communication medium to ensure a swift and coordinated response. The results of incident handling, including status, impact, and mitigation measures taken, are subsequently reported to the Board of Directors by the relevant work units as part of the Information Technology oversight and governance mechanism.

INFORMATION TECHNOLOGY DEVELOPMENT PLAN FOR 2026

The Information Technology Development Program Plan for Bank Banten for the next 1 (one) year is guided by the Information Technology Development Plan (RPTI), which has been formulated as part of the Bank's strategic planning. The RPTI encompasses the development and enhancement of applications, infrastructure, information security, and digital services to support business and operational needs as well as compliance with regulatory requirements.

Program pengembangan Teknologi Informasi yang direncanakan antara lain meliputi penguatan layanan sistem pembayaran dan integrasi perbankan, peningkatan keamanan transaksi dan sistem melalui implementasi pengamanan berlapis, serta modernisasi infrastruktur pusat data dan sistem pendukung operasional. Selain itu, Bank juga merencanakan penguatan sistem pengawasan dan manajemen risiko Teknologi Informasi, termasuk pengembangan sistem pendeteksian *fraud*, peningkatan mekanisme pencadangan dan pemulihan bencana (*disaster recovery*), serta penguatan sistem autentikasi dan proteksi aplikasi.

Sejalan dengan peningkatan ketahanan keamanan siber, Bank Banten juga merencanakan penyempurnaan kebijakan, standar, dan prosedur keamanan informasi guna memperkuat tata kelola keamanan Teknologi Informasi, termasuk penguatan kebijakan pengendalian akses, manajemen insiden keamanan informasi, serta pengelolaan risiko keamanan siber agar selaras dengan ketentuan regulator dan praktik terbaik industri.

Dari sisi layanan digital dan bisnis, RPTI juga mencakup pengembangan dan penyempurnaan fitur pada layanan perbankan elektronik dan *mobile banking*, pengembangan layanan transaksi keuangan digital, integrasi dengan mitra dan instansi eksternal, serta pengembangan layanan pendukung bisnis dan pemerintah daerah. Seluruh rencana pengembangan Teknologi Informasi tersebut dilaksanakan secara bertahap dengan memperhatikan prinsip tata kelola Teknologi Informasi yang baik, manajemen risiko, serta keselarasan dengan strategi bisnis Bank.

The planned Information Technology development programs include, among others, the strengthening of payment system services and banking integration, the enhancement of transaction and system security through the implementation of multi-layered security measures, and the modernization of data center infrastructure and operational support systems. In addition, the Bank also plans to strengthen its Information Technology supervisory and risk management systems, including the development of fraud detection systems, the enhancement of backup and disaster recovery mechanisms, and the strengthening of authentication systems and application protection.

In line with the enhancement of cybersecurity resilience, Bank Banten also plans to refine its information security policies, standards, and procedures to strengthen IT security governance, including the reinforcement of access control policies, information security incident management, and cybersecurity risk management, in alignment with regulatory requirements and industry best practices.

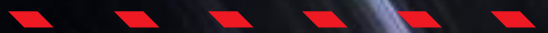
From the perspective of digital and business services, the RPTI also encompasses the development and enhancement of features in electronic and mobile banking services, the development of digital financial transaction services, integration with external partners and agencies, as well as the development of business and regional government support services. All Information Technology development plans are to be implemented in a phased manner, with due regard to the principles of sound IT governance, risk management, and alignment with the Bank's business strategy.



05



Analisis dan Pembahasan Manajemen



Management Discussion
and Analysis

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk



Tinjauan Makro Ekonomi

Macroeconomic Overview

EKONOMI GLOBAL

Menjelang akhir tahun 2025, ekonomi global masih diliputi dengan ketidakpastian. Hal ini dipicu oleh adanya risiko ekonomi seperti fragmentasi perdagangan global, kerentanan fiskal dan utang publik, risiko koreksi pasar keuangan global, hingga perubahan kebijakan tarif dagang Amerika Serikat terkait ekspor-impor. Selain faktor perdagangan, sejumlah peristiwa penting turut memengaruhi arah perekonomian global. Pertama, konflik geopolitik di Ukraina dan Timur Tengah yang menimbulkan kekhawatiran terhadap stabilitas harga energi dan pangan. Kedua, adanya volatilitas pasar keuangan internasional yang meningkat seiring dengan penguatan dollar AS (Kementerian Keuangan, 2025).

Beberapa faktor tersebut, membuat perekonomian global berada pada kisaran 3,1%. Berdasarkan data International Monetary Fund (IMF), pertumbuhan ekonomi negara-negara di dunia turut menunjukkan hasil yang tidak stabil. Secara keseluruhan, pertumbuhan ekonomi Kawasan Eropa adalah sebesar 1,5%, berada dalam fase pemulihan yang lambat namun relatif stabil. Hal ini didukung oleh konsumsi rumah tangga, pariwisata, dan dukungan fiskal. Pertumbuhan ekonomi Tiongkok tercatat sebesar 5,2%, masih mampu mencapai target yang telah ditetapkan. Hal ini didukung oleh kuatnya ekspor dan sektor manufaktur berteknologi tinggi. Selanjutnya, perekonomian Amerika Serikat (AS) mampu tumbuh sebesar 2,0% dan diikuti oleh Jepang dengan pertumbuhan sebesar 1,2%. Kondisi ini mencerminkan proses penyesuaian ekonomi global setelah berbagai guncangan dalam beberapa tahun terakhir, termasuk tekanan inflasi, kebijakan moneter yang ketat, serta dinamika geopolitik yang masih berlangsung.

Memasuki triwulan keempat, inflasi global menunjukkan tren yang beragam tiap negara. Di negara maju seperti AS dan Inggris masih menghadapi tekanan inflasi yang berada di atas target Bank Sentral 2%, sementara inflasi Inggris tercatat sebesar 3,6%. Negara-negara Asia cenderung mengalami moderasi dan perlambatan inflasi yang disebabkan oleh dampak kebijakan The Fed dan permintaan domestik yang melemah. Namun demikian, dari sisi harga, inflasi di sebagian besar negara ASEAN relatif

GLOBAL ECONOMY

As 2025 drew to a close, the global economy remained clouded by uncertainty. Key risk factors included global trade fragmentation, fiscal vulnerabilities and rising public debt, the risk of correction in global financial markets, and shifts in United States trade tariff policies on exports and imports. Beyond trade-related concerns, several significant developments further shaped the global economic outlook. Geopolitical conflicts in Ukraine and the Middle East stoked fears over energy and food price stability, while heightened volatility in international financial markets was compounded by the continued strengthening of the US dollar (Ministry of Finance, 2025).

Taken together, these factors contributed to global economic growth of approximately 3.1%. According to International Monetary Fund (IMF) data, growth trajectories across economies remained uneven. The European region expanded by 1.5%, sustaining a slow but relatively stable recovery underpinned by household consumption, tourism, and fiscal support. China's economy grew by 5.2%, meeting its established growth target on the back of robust exports and a high-technology manufacturing sector. The United States recorded growth of 2.0%, followed by Japan at 1.2%. These figures reflect an ongoing global economic adjustment in the wake of multiple shocks in recent years, including inflationary pressures, restrictive monetary policies, and persistent geopolitical tensions.

Entering the fourth quarter, global inflation trends diverged across countries. Advanced economies such as the United States and the United Kingdom continued to grapple with inflation above the 2% central bank target, with the United Kingdom recording inflation of 3.6%. Across Asia, inflation generally moderated in response to the US Federal Reserve's policy stance and softening domestic demand. Within the ASEAN region, price pressures were broadly contained. Indonesia recorded annual inflation of 2.72%

Tinjauan Makro Ekonomi

Macroeconomic Overview

terkendali. Indonesia mencatat inflasi tahunan sebesar 2,72% (YoY), konsisten dengan sasaran Bank Indonesia. Filipina melaporkan inflasi 1,7% (YoY), dengan kontribusi utama dari kelompok makanan dan transportasi. Malaysia mencatat inflasi 1,3% (YoY), turun dari bulan sebelumnya, terutama dipengaruhi oleh moderasi harga makanan dan jasa restoran. Sementara itu, Vietnam mencatat inflasi 3,25% (YoY), sedikit menurun dari 3,38% pada September. Singapura melaporkan inflasi 1,2% (YoY), didorong oleh kenaikan harga jasa, transportasi, dan kesehatan. Thailand masih mengalami deflasi sebesar 0,76% (YoY). Stabilitas inflasi di kawasan ASEAN mencerminkan efektivitas kebijakan moneter serta peran konsumsi domestik sebagai penopang utama pertumbuhan.

Rencana Amerika Serikat dalam menerapkan tarif impor resiprokal ke berbagai negara tidak hanya memperlambat perekonomian, tetapi juga mengganggu rantai pasok global. Dampaknya dirasakan oleh negara-negara mitra dagang utama seperti Eropa, Jepang, dan India. Kebijakan tarif ini dikhawatirkan akan mendorong kenaikan harga barang secara global, memperburuk inflasi, menekan pertumbuhan, dan meningkatkan pengangguran. Negara berkembang menjadi pihak yang paling rentan karena keterbatasan ruang fiskal dalam merespons dampak tersebut.

Secara keseluruhan, kondisi ekonomi global pada akhir 2025 berada dalam fase penyesuaian. Meskipun masih dibayangi ketidakpastian perdagangan dan risiko geopolitik, terdapat sinyal positif berupa penurunan inflasi dan mulai longgarnya kebijakan moneter di sejumlah negara.

(YoY), in line with Bank Indonesia's target. The Philippines reported inflation of 1.7% (YoY), driven primarily by food and transportation costs. Malaysia's inflation eased to 1.3% (YoY), reflecting moderation in food and restaurant service prices. Vietnam recorded inflation of 3.25% (YoY), marginally lower than the 3.38% recorded in September. Singapore reported inflation of 1.2% (YoY), supported by higher prices in services, transportation, and healthcare. Thailand remained in deflationary territory at -0.76% (YoY). The relative inflation stability across ASEAN underscores the effectiveness of regional monetary policies and the resilience of domestic consumption as the primary engine of growth.

The United States' plans to impose reciprocal import tariffs on trading partners posed a dual threat, not only dampening economic growth but also disrupting global supply chains. Major trading partners, including Europe, Japan, and India, felt the ripple effects of these measures. The tariff policies raised concerns of driving up consumer prices globally, exacerbating inflation, suppressing growth, and increasing unemployment. Developing economies were particularly vulnerable, given their limited fiscal capacity to absorb and respond to such external shocks.

Overall, the global economy at the close of 2025 was navigating a period of adjustment. While trade uncertainty and geopolitical risks continued to cast a shadow, encouraging signs emerged in the form of easing inflation and a gradual loosening of monetary policy in several countries.

PERTUMBUHAN EKONOMI DUNIA DAN KAWASAN

WORLD AND REGIONAL ECONOMIC GROWTH

Uraian / Description	2023	2024	2025
Dunia / World	2,9	3,2	3,1
Negara Maju / Developed Economies	1,4	1,8	1,4
Negara Berkembang / Developing Economies	4,1	4,2	4,1
Asia Timur dan Pasifik / East Asia and Pacific	4,6	4,8	5,2
Eropa dan Asia Tengah / Europe and Central Asia	2,4	2,4	1,8
Amerika Latin dan Karibia / Latin America and the Caribbean	2	2,4	2,4
Timur Tengah dan Afrika Utara / Middle East and North Africa	1,9	2,9	3,0
Asia Selatan / South Asia	5,8	6,4	5,8
Sub Sahara Afrika / SubSaharan Africa	2,5	3,8	3,7

Tinjauan Ekonomi Nasional

National Economic Overview

PRODUK DOMESTIK BRUTO

Melihat gejolak ekonomi global yang masih berlanjut ke tahun 2025, Perekonomian Indonesia masih dihadapi dengan ketidakpastian seperti adanya inflasi, ketegangan politik, hingga risiko ekonomi lainnya. Namun demikian, perekonomian Indonesia menunjukkan ketahanan. Berdasarkan data Badan Pusat Statistik (BPS), Produk Domestik Bruto (PDB) triwulan pertama pada tahun 2025 tercatat tumbuh sebesar 4,87% secara tahunan (yoy). Selanjutnya, PDB triwulan kedua menunjukkan pertumbuhan ekonomi sebesar 4,04% yoy. Pertumbuhan ekonomi terlihat semakin membaik pada triwulan ketiga dengan tingkat PDB tumbuh 5,04%. Hingga pada akhir Desember 2025, PDB tercatat tumbuh sebesar 5,11%, lebih tinggi dibandingkan capaian tahun 2024 yang mengalami pertumbuhan sebesar 5,03 persen.

Pertumbuhan PDB didukung oleh peningkatan baik dari segi produksi maupun segi pengeluaran. Dari sisi produksi, Lapangan Usaha Jasa Lainnya mengalami pertumbuhan tertinggi sebesar 9,93 persen. Sementara dari sisi pengeluaran, Komponen Ekspor Barang dan Jasa mengalami pertumbuhan tertinggi sebesar 7,03 persen.

GROSS DOMESTIC PRODUCT

Against the ongoing global economic turbulence extending into 2025, the Indonesian economy faced persistent uncertainties, including inflationary pressures, political tensions, and various other economic risks. Nevertheless, the Indonesian economy demonstrated resilience. According to data from the Statistics Indonesia (BPS), Gross Domestic Product (GDP) in the first quarter of 2025 grew by 4.87% on a year-on-year (YoY) basis. In the second quarter, GDP growth moderated to 4.04% YoY. Growth showed further improvement in the third quarter, with GDP expanding by 5.04%. By the end of December 2025, GDP growth was recorded at 5.11%, surpassing the 5.03% growth achieved in 2024.

GDP growth was supported by improvements on both the production and expenditure sides. On the production side, the Other Services sector recorded the highest growth at 9.93%. On the expenditure side, the Exports of Goods and Services component recorded the highest growth at 7.03%.

PERTUMBUHAN EKONOMI NASIONAL 2021-2025

Tahun / Year	Pertumbuhan Ekonomi Nasional (%) / National Economic Growth (%)
2025	5,11%
2024	5,03%
2023	5,03%
2022	5,31
2021	3,69

*Sumber: Badan Pusat Statistik (BPS), 2025

NATIONAL ECONOMIC GROWTH IN 2021–2025

*Source: Statistics Indonesia (BPS), 2025

Pada tahun 2021, perekonomian Indonesia mulai pulih dari dampak pandemi COVID-19 dengan pertumbuhan sebesar 3,69%, didorong oleh berbagai intervensi pemerintah melalui program Pemulihan Ekonomi Nasional (PEN). Pemulihan berlanjut pada tahun 2022 dengan pertumbuhan mencapai 5,31%. Meskipun menghadapi ketidakpastian ekonomi global, Indonesia berhasil mempertahankan pertumbuhan stabil sekitar 5% pada tahun 2023 dan 2024.

In 2021, the Indonesian economy began its recovery from the impact of the COVID-19 pandemic, recording growth of 3.69%, driven by various government interventions through the National Economic Recovery (PEN) program. The recovery continued in 2022, with growth reaching 5.31%. Despite facing global economic uncertainty, Indonesia maintained stable growth of approximately 5% in both 2023 and 2024, supported by strong domestic consumption,

Tinjauan Ekonomi Nasional

National Economic Overview

Pertumbuhan ini didukung oleh konsumsi domestik yang kuat, belanja pemerintah, serta investasi yang meningkat, termasuk pembangunan infrastruktur di berbagai wilayah Indonesia.

Namun, ekspor mengalami kontraksi sebesar 4,26% pada tahun 2024 akibat perlambatan ekonomi global. Meskipun demikian, ekspor jasa tetap tumbuh kuat, didukung oleh peningkatan kunjungan wisatawan mancanegara. Posisi cadangan devisa Indonesia pada akhir Desember 2024 tercatat sebesar 146,4 miliar dolar AS, lebih tinggi dibandingkan posisi akhir November 2024 dan Desember 2023. Nilai tukar Rupiah per 28 Desember 2024 ditutup pada level Rp15.415 per dolar AS, sementara *yield* Surat Berharga Negara (SBN) 10 tahun turun ke 6,46%.

Didukung oleh konsumsi rumah tangga, perdagangan, dan hilirisasi, perekonomian Indonesia di tahun 2025 semakin menunjukkan ketahanan. Ekonomi Indonesia tahun 2025 tumbuh impresif sebesar 5,11% (yoy). Pertumbuhan ini menunjukkan resiliensi ekonomi Indonesia di tengah tekanan global, dengan sektor industri pengolahan tetap menjadi penyumbang terbesar PDB

Secara keseluruhan, pertumbuhan ekonomi Indonesia selama periode 2021-2025 mencerminkan ketahanan dan adaptabilitas terhadap berbagai tantangan, baik dari dalam maupun luar negeri.

government expenditure, and increasing investment, including infrastructure development across various regions of Indonesia.

However, exports contracted by 4.26% in 2024 due to the global economic slowdown. Nonetheless, services exports continued to grow strongly, supported by an increase in foreign tourist arrivals. Indonesia's foreign exchange reserves at the end of December 2024 were recorded at USD146.4 billion, higher than the positions at the end of November 2024 and December 2023. The Rupiah exchange rate as of December 28, 2024 closed at Rp15,415 per US dollar, while the yield on 10-year Government Securities (SBN) fell to 6.46%.

Supported by household consumption, trade, and downstream industry development, the Indonesian economy in 2025 demonstrated further resilience. Indonesia's economy grew impressively by 5.11% (YoY) in 2025, reflecting the economy's resilience amid global pressures, with the manufacturing sector remaining the largest contributor to GDP.

Overall, Indonesia's economic growth during the 2021–2025 period reflects its resilience and adaptability in the face of various challenges, both domestic and external.

INDIKATOR PEREKONOMIAN NASIONAL

NATIONAL ECONOMIC INDICATORS

Komponen / Component	2021	2022	2023	2024	2025
Transaksi Berjalan / Current Account	3,5	13,2	-2,1	-2,2	1,5
A. Barang / Goods	43,8	62,7	46,3	9,3	39,9
- Ekspor, fob / Exports, f.o.b.	232,8	292,5	257,7	67,2	261,8
- Impor, fob / Imports / f.o.b.	-189,0	-229,9	-211,4	-57,9	-221,9
a. Nonmigas / Non-Oil & Gas	57,8	89,8	67,8	14,8	65,0
b. Migas / Oil & Gas	-13,0	-24,8	-19,9	-4,4	-4,8
B. Jasa-jasa / Services	-14,6	-20,0	-17,8	-4,2	-5,0
C. Pendapatan Primer / Primary Income	-32,0	-35,3	-36,0	-8,9	36,5
D. Pendapatan Sekunder / Secondary Income	6,3	5,8	5,4	1,6	1,7
Transaksi Modal dan Finansial / Capital and Financial Account	12,5	-9,2	9,5	6,6	7,0
1. Investasi Langsung / Direct Investment	17,3	18,1	14,6	5,2	15,0
2. Investasi Portofolio / Portfolio Investment	5,1	-11,6	2,2	9,6	8,5
3. Investasi Lainnya / Other Investment	-10,2	-15,6	-7,4	-8,6	16,5
Neraca Keseluruhan / Overall Balance	13,5	4,0	6,3	5,9	5,5

Komponen / Component	2021	2022	2023	2024	2025
Memorandum:					
- Cadangan Devisa / Foreign Exchange Reserves	144,9	137,2	146,4	149,9	150,0
Dalam bulan Impor dan Pembayaran ULN Pemerintah / In months of Imports and Government External Debt Payments	7,8	5,9	6,5	6,4	6,3
- Transaksi Berjalan (% PDB) / Current Account (% of GDP)	0,3	1,0	-0,2	-0,6	-0,1

Badan Pusat Statistik (BPS) mengungkapkan bahwa kinerja pertumbuhan ekonomi 2024 di semua kelompok pulau tercatat kondusif, meskipun dibayangi pelemahan ekonomi global. Pulau Jawa masih memberikan kontribusi terbesar terhadap struktur perekonomian Indonesia, yakni 56,93%. Adapun kontributor terbesar lainnya diikuti oleh pulau Sumatera dengan perolehan 22,22%, Kalimantan sebesar 8,12%, Sulawesi sebesar 7,22%, Bali dan Nusa Tenggara 2,82%, serta Maluku dan Papua sebesar 2,69%.

Statistics Indonesia (BPS) reported that economic growth performance in 2024 was conducive across all island groups, despite being overshadowed by the global economic slowdown. The island of Java continued to contribute the largest share to Indonesia's economic structure at 56.93%, followed by Sumatra at 22.22%, Kalimantan at 8.12%, Sulawesi at 7.22%, Bali and Nusa Tenggara at 2.82%, and Maluku and Papua at 2.69%.

Wilayah / Region	Kontribusi (%) / Contribution (%)		Pertumbuhan (%) / Growth (%)	
	2024	2025	2024	2025
Jawa / Java	57,02	56,93	4,92	5,30
Sumatera / Sumatra	22,12	22,22	4,45	4,81
Kalimantan	8,24	8,12	5,52	4,79
Sulawesi	7,12	7,22	6,18	6,23
Bali & Nusa Tenggara	2,81	2,82	5,04	4,87
Maluku & Papua	2,69	2,69	7,81	1,44

*)Sumber : Data Badan Pusat Statistik (BPS) 2025

*)Source: Statistics Indonesia (BPS), 2025

Pertumbuhan ekonomi yang stabil juga diikuti dengan tingkat inflasi nasional yang terkendali di sepanjang 2023. Inflasi nasional pada 2024 tercatat sebesar 2,25% yoy, menurun dibandingkan realisasi tahun 2023, yakni sebesar 2,61% yoy. Tingkat inflasi yang terjaga tidak terlepas dari koordinasi dan sinergi yang kuat dari berbagai pihak melalui TPIP-TPID dalam mengendalikan gejolak harga di tengah ketidakpastian yang masih tinggi, salah satunya gangguan cuaca El Nino. Kestabilan inflasi juga patut dibanggakan karena capaian tersebut lebih baik dibandingkan dengan sejumlah negara yang tingkat inflasinya masih berada di atas sasaran targetnya.

Stable economic growth was also accompanied by controlled national inflation throughout 2023. National inflation in 2024 was recorded at 2.25% YoY, declining from the 2.61% YoY recorded in 2023. The sustained stability of inflation was largely attributable to strong coordination and synergy among various parties through the National and Regional Inflation Control Teams (TPIP-TPID) in managing price volatility amid persistently high uncertainty, including weather disruptions caused by the El Niño phenomenon. This inflation stability is also noteworthy given that the achievement compares favorably to a number of countries where inflation rates remain above their respective targets.

LAJU INFLASI TAHUN 2023-2025

INFLATION RATE IN 2023-2025

Tingkat Inflasi / Inflation Rate	2023	2024	2025
Desember / December	0,41	1,57	2,92
Tahun Kalender (Januari-Desember) / Calendar Year (January – December)	2,61	2,26	2,72

*Sumber : Data Bank Indonesia, 2025

*Source: Bank Indonesia Data, 2025

NILAI TUKAR MATA UANG

Pada tahun 2025, nilai tukar rupiah terhadap dolar Amerika Serikat (USD) mengalami fluktuasi namun tetap berada pada kisaran Rp16.000–Rp16.765 per USD sepanjang tahun. Pergerakan nilai tukar ini dipengaruhi oleh dinamika ekonomi global, kebijakan moneter negara maju, serta arus modal internasional.

Berdasarkan publikasi Bank Indonesia, rupiah sempat berada di kisaran Rp16.325 per dolar AS pada akhir Juli 2025. Sementara itu, pada akhir Desember 2025 rupiah berada di kisaran Rp16.665–Rp16.765 per dolar AS, mencerminkan tekanan dari kondisi ekonomi global dan pergerakan pasar keuangan internasional. Pergerakan tersebut terutama dipengaruhi oleh kebijakan suku bunga global yang masih relatif tinggi, penguatan dolar AS, serta dinamika arus modal di pasar keuangan negara berkembang.

Meskipun demikian, stabilitas nilai tukar rupiah tetap terjaga melalui berbagai kebijakan stabilisasi yang dilakukan oleh Bank Indonesia, termasuk intervensi di pasar valuta asing, penguatan operasi moneter, serta optimalisasi instrumen kebijakan makroprudensial. Koordinasi yang erat antara otoritas moneter dan pemerintah juga turut mendukung stabilitas sistem keuangan nasional.

EXCHANGE RATE

In 2025, the Rupiah exchange rate against the United States Dollar (USD) experienced fluctuations but remained within the range of Rp16,000–Rp16,765 per USD throughout the year. These exchange rate movements were influenced by global economic dynamics, monetary policy decisions in advanced economies, and international capital flows.

Based on publications by Bank Indonesia, the Rupiah was at approximately Rp16,325 per US dollar at the end of July 2025. At the end of December 2025, the Rupiah was in the range of Rp16,665–Rp16,765 per US dollar, reflecting pressures from global economic conditions and movements in international financial markets. These movements were primarily driven by persistently elevated global interest rates, the strengthening of the US dollar, and capital flow dynamics in emerging market financial markets.

Nevertheless, the stability of the Rupiah exchange rate was maintained through various stabilization policies implemented by Bank Indonesia, including interventions in the foreign exchange market, the strengthening of monetary operations, and the optimization of macroprudential policy instruments. Close coordination between the monetary authority and the government also contributed to the stability of the national financial system.

Tinjauan Perekonomian Provinsi Banten

Economic Review of Banten Province

Mengacu pada laporan Badan Pusat Statistik (BPS), Perekonomian Provinsi Banten tahun 2025 yang dihitung berdasarkan besaran Produk Domestik Regional Bruto (PDRB) atas dasar harga berlaku mencapai Rp936,20 triliun dan PDRB per kapita mencapai Rp74,67 juta atau US\$4.532,45.

Perekonomian Banten secara keseluruhan pada tahun 2025 tumbuh sebesar 5,37 persen, pertumbuhan ini lebih cepat dibandingkan tahun 2024 yang tumbuh 4,79 persen. Dari sisi produksi, pertumbuhan tertinggi dicapai oleh lapangan

According to a report by Statistics Indonesia (BPS), the economy of Banten Province in 2025, measured by Gross Regional Domestic Product (GRDP) at current prices, reached Rp936.20 trillion, with per capita GRDP reaching Rp74.67 million or USD 4,532.45.

The overall economy of Banten in 2025 grew by 5.37%, faster than the 4.79% growth recorded in 2024. On the production side, the highest growth was achieved by the Agriculture, Forestry, and Fisheries sector at 9.60%. On

usaha Pertanian, Kehutanan, dan Perikanan sebesar 9,60 persen. Sementara itu, dari sisi pengeluaran, komponen Total Net Ekspor mengalami pertumbuhan tertinggi sebesar 11,27 persen.

Lima lapangan usaha yang memiliki kontribusi besar terhadap perekonomian Provinsi Banten, yang pada tahun 2025 ini mengalami pertumbuhan di antaranya adalah Industri Pengolahan sebesar 5,37 persen; Perdagangan Besar dan Eceran; Reparasi Mobil dan Sepeda Motor sebesar 4,61 persen; Konstruksi sebesar 5,89 persen; Transportasi dan Pergudangan sebesar 4,20; serta Real Estat sebesar 5,94 persen.

Jika dibandingkan dengan triwulan IV 2024, ekonomi Provinsi Banten triwulan IV 2025 mengalami pertumbuhan sebesar 5,64 persen (*y-on-y*). Dari sisi produksi, lapangan usaha Administrasi Pemerintahan, Pertahanan, dan Jaminan Sosial Wajib mencatat pertumbuhan tertinggi yaitu sebesar 16,42 persen. Dari sisi pengeluaran, pertumbuhan tertinggi dimiliki oleh komponen Pengeluaran Konsumsi Pemerintah sebesar 9,09 persen.

the expenditure side, the Total Net Exports component recorded the highest growth at 11.27%.

The five business sectors that made the largest contributions to the economy of Banten Province and recorded growth in 2025 were: Manufacturing at 5.37%; Wholesale and Retail Trade, and Repair of Motor Vehicles and Motorcycles at 4.61%; Construction at 5.89%; Transportation and Warehousing at 4.20%; and Real Estate at 5.94%.

Compared to the fourth quarter of 2024, the economy of Banten Province in the fourth quarter of 2025 grew by 5.64% (year-on-year). On the production side, the Government Administration, Defense, and Compulsory Social Security sector recorded the highest growth at 16.42%. On the expenditure side, the Government Consumption Expenditure component recorded the highest growth at 9.09%.

Pertumbuhan Ekonomi Triwulan IV-2025 terhadap Triwulan IV-2024

Komponen / Component	2024 (%)	2025 (%)
Pengeluaran Konsumsi Rumah Tangga / Household Consumption Expenditure	4,68	5,45
Pengeluaran Konsumsi LNPRT / Non-Profit Institutions Serving Households (LNPRT) Consumption Expenditure	5,55	4,52
Pengeluaran Konsumsi Pemerintah / Government Consumption Expenditure	4,55	9,09
Pembentukan Modal Tetap Bruto / Gross Fixed Capital Formation	1,61	5,35
Total Net Ekspor / Total Net Exports	21,61	5,81

Sumber: Data Badan Pusat Statistik (BPS), 2025

Ekonomi Banten pada triwulan IV-2025 terhadap triwulan IV-2024 tumbuh 5,64 persen (*y-on-y*). Pertumbuhan tertinggi terjadi pada komponen Pengeluaran Konsumsi Pemerintah (PK-P) sebesar 9,09 persen. Kemudian diikuti oleh komponen Total Net Ekspor tumbuh sebesar 5,81 persen, komponen Pengeluaran Konsumsi Rumah Tangga (PKRT) sebesar 5,45 persen, komponen Pembentukan Modal Tetap Bruto (PMTB) sebesar 5,35 persen dan komponen Pengeluaran Konsumsi Lembaga Non Profit (LNPRT) sebesar 4,52 persen.

Economic Growth Q4-2025 compared to Q4-2024

Source: Statistics Indonesia (BPS) Data, 2025

The economy of Banten in Q4-2025 compared to Q4-2024 grew by 5.64% (year-on-year). The highest growth was recorded in the Government Consumption Expenditure (PK-P) component at 9.09%, followed by the Total Net Exports component at 5.81%, the Household Consumption Expenditure (PKRT) component at 5.45%, the Gross Fixed Capital Formation (PMTB) component at 5.35%, and the Non-Profit Institutions Serving Households (LNPRT) Consumption Expenditure component at 4.52%.

Tinjauan Industri Perbankan

Banking Industry Overview



Di tengah dinamika perekonomian global maupun nasional, sektor jasa keuangan Indonesia mampu mempertahankan posisinya dan tumbuh meraih kinerja positif. Kondisi fundamental perekonomian dan kinerja sektor jasa keuangan Indonesia tergolong solid dengan tingkat kontribusi pembiayaan pembangunan mencapai Rp9,840 triliun. Capaian ini terutama di dorong oleh kredit perbankan yang tumbuh 9,63%. Likuiditas perbankan di tahun 2025 mencapai 28,5%, meningkat dibandingkan capaian tahun 2024 sebesar 25,6%. Selanjutnya, *Capital Adequacy Buffer* (CAR) mencapai 25,89%. Hal ini menunjukkan kapasitas perbankan dalam menyerap potensi risiko masih sangat baik. Dengan permodalan yang kuat, perbankan memiliki ruang yang cukup untuk mendukung ekspansi kredit sekaligus menjaga stabilitas sistem keuangan. Pertumbuhan ini mencerminkan meningkatnya aktivitas ekonomi serta peran perbankan dalam mendukung pembiayaan sektor riil.

Amid the dynamics of both the global and national economy, Indonesia's financial services sector maintained its position and achieved positive performance. The fundamental conditions of the Indonesian economy and the performance of its financial services sector were broadly solid, with development financing contributions reaching Rp9,840 trillion. This achievement was primarily driven by banking credit growth of 9.63%. Banking liquidity in 2025 reached 28.5%, an improvement from the 25.6% recorded in 2024. Furthermore, the Capital Adequacy Ratio (CAR) reached 25.89%, reflecting the banking sector's continued strong capacity to absorb potential risks. With robust capitalization, the banking sector has sufficient room to support credit expansion while maintaining financial system stability. This growth reflects increased economic activity and the banking sector's role in supporting financing for the real sector.

Dari sisi penghimpunan dana masyarakat, dana pihak ketiga (DPK) juga mengalami pertumbuhan yang stabil. Data OJK menunjukkan bahwa pertumbuhan DPK mencapai sekitar 8,51% (yoy) hingga pertengahan tahun 2025, yang menunjukkan tingkat kepercayaan masyarakat terhadap sektor perbankan tetap tinggi. Kondisi ini turut didukung oleh tingkat likuiditas perbankan yang tetap memadai, tercermin dari rasio alat likuid terhadap dana pihak ketiga yang berada jauh di atas ambang batas ketentuan regulator.

Dari sisi prospek bisnis, industri perbankan tetap menunjukkan optimisme. Survei Orientasi Bisnis Perbankan yang dilakukan oleh OJK menunjukkan Indeks Orientasi Bisnis Perbankan (IBP) sebesar 60, yang berada pada zona optimis. Optimisme tersebut didorong oleh ekspektasi stabilitas kondisi makroekonomi domestik serta potensi peningkatan aktivitas intermediasi perbankan

Sektor jasa keuangan tahun 2026 mendatang di proyeksikan akan mengalami pertumbuhan Kredit perbankan sebesar 10%-12%, didukung pertumbuhan Dana Pihak Ketiga sebesar 7%-9%. Industri perbankan diharapkan terus memperkuat ketahanan dan meningkatkan peran strategisnya dalam mendukung pertumbuhan ekonomi nasional melalui penyaluran kredit yang produktif, penguatan transformasi digital, serta penerapan manajemen risiko dan tata kelola yang semakin baik.

ASPEK PEMASARAN DAN PANGSA PASAR

STRATEGI PENGHIMPUNAN DANA PIHAK KETIGA (DPK)

1. Kerja sama Pengelolaan Kas Daerah dengan Pemkab/ Pemkot Provinsi Banten Bank Banten menempatkan sinergi dengan Pemerintah Daerah sebagai prioritas utama dalam penghimpunan dana. Strategi ini dilakukan melalui:

- a. Peningkatan Fasilitas Khusus untuk Kas Daerah

Bank akan menawarkan layanan khusus, seperti prioritas dalam pencairan dana, suku bunga yang kompetitif serta dukungan teknis yang responsif untuk Pemerintah Daerah yang menyimpan dana di Bank. Hal ini menciptakan daya tarik tambahan bagi Kabupaten/Kota untuk memilih Bank Banten sebagai mitra utama pengelolaan kas daerah;

On the funding side, third-party funds (DPK) also recorded stable growth. OJK data indicates that DPK growth reached approximately 8.51% (YoY) through mid-2025, reflecting sustained public confidence in the banking sector. This was further supported by adequate banking liquidity levels, as evidenced by the liquid assets to third-party funds ratio remaining well above the regulatory threshold.

From a business prospects perspective, the banking industry continued to demonstrate optimism. The Banking Business Orientation Survey conducted by OJK recorded a Banking Business Orientation Index (IBP) of 60, placing it in the optimistic zone. This optimism was driven by expectations of stable domestic macroeconomic conditions and the potential for increased banking intermediation activity.

The financial services sector in 2026 is projected to experience banking credit growth of 10%–12%, supported by third-party fund growth of 7%–9%. The banking industry is expected to continue strengthening its resilience and enhancing its strategic role in supporting national economic growth through productive credit disbursement, the strengthening of digital transformation, and the continued improvement of risk management and governance practices.

MARKETING AND MARKET SHARE ASPECTS

THIRD-PARTY FUND (DPK) MOBILIZATION STRATEGY

1. Regional Cash Management Cooperation with Regency/ Municipal Governments of Banten Province places synergy with Regional Governments as the primary priority in fund mobilization. This strategy is implemented through:

- a. Enhancement of Special Facilities for Regional Cash Management

The Bank will offer specialized services, such as priority in fund disbursement, competitive interest rates, and responsive technical support for Regional Governments depositing funds with the Bank. This creates additional appeal for Regencies/ Municipalities to select Bank Banten as their primary regional cash management partner.

- b. Penempatan Tim Ahli di Lokasi Pemerintah Daerah Untuk memastikan layanan kas daerah berjalan lancar, Bank dapat menempatkan tenaga ahli di lokasi pemerintahan yang telah bekerjasama khususnya yang bertugas menangani kendala teknis dan memberikan dukungan terkait kebutuhan transaksi keuangan.
 - c. Menjalin dan memperluas kerja sama pengelolaan kas daerah dengan seluruh Pemerintah Kabupaten/ Kota di Provinsi Banten, Penyediaan *Cash Management System* (CMS) yang modern, terintegrasi, dan sesuai kebutuhan pengelolaan keuangan daerah. Pengelolaan layanan *payroll* ASN, penerimaan pajak dan retribusi daerah, serta pembayaran belanja daerah melalui sistem Bank Banten.
 - d. Membangun hubungan jangka panjang dengan Pemda melalui Nota Kesepahaman (MoU) yang diperkuat dengan perjanjian kerja sama operasional.
2. Meningkatkan *Volume* CASA dari Dana APBD dan Rekanan Pemerintah
Upaya peningkatan CASA difokuskan pada optimalisasi dana yang bersumber dari pemerintah dan rekanan, dengan langkah-langkah sebagai berikut:
 - a. Meningkatkan penghimpunan dana murah dari APBD, BLUD, BUMD, serta unit kerja pemerintah daerah;
 - b. Mendorong rekanan pemerintah (kontraktor, vendor, penyedia barang/jasa) untuk membuka dan menggunakan rekening giro/tabungan Bank Banten sebagai rekening utama transaksi;
 - c. Program Kemitraan untuk Perusahaan Rekanan Pemerintah
Menyediakan paket layanan dan insentif yang menarik bagi mitra rekanan dengan mempertimbangkan volume dana dan transaksi. Program ini akan menarik perusahaan untuk menggunakan Bank Banten sebagai Bank operasional mereka.
 - d. Integrasi Sistem Pembayaran *Non* Tunai untuk Pemerintah Daerah
Mengembangkan sistem pembayaran *non* tunai terintegrasi bagi Pemerintah Daerah dan rekanan. Dengan integrasi ini, setiap pembayaran pemerintah otomatis dilakukan melalui rekening giro di Bank Banten yang dapat meningkatkan aliran CASA secara berkelanjutan.
 - b. Placement of Expert Teams in Regional Cash Management Cooperation with all Regency/Municipal Governments in Banten Province, provision of a modern and integrated Cash Management System (CMS) tailored to regional financial management needs, management of civil servant (ASN) payroll services, regional tax and levy collection, and regional expenditure payments through the Bank Banten system.
 - c. Building long-term relationships with Regional Governments through Memoranda of Understanding (MoU), reinforced by Regional Government Location Agreements To ensure the smooth operation of regional cash services, the Bank may deploy specialist personnel at cooperating government locations, particularly those tasked with handling technical issues and providing support for financial transaction needs.
 - d. Establishing and expanding operational cooperation.
2. Increasing CASA Volume from Regional Budget (APBD) Funds and Government Partners
CASA enhancement efforts are focused on optimizing funds sourced from the government and its partners, through the following measures:
 - a. Increasing the mobilization of low-cost funds from APBD, BLUD, BUMD, and regional government work units;
 - b. Encouraging government partners (contractors, vendors, goods/service providers) to open and use Bank Banten current accounts/savings accounts as their primary transaction accounts;
 - c. Partnership Program for Government Partner Companies
Providing attractive service packages and incentives for partner companies based on fund and transaction volumes. This program is designed to attract companies to use Bank Banten as their primary operating bank.
 - d. Integrated Non-Cash Payment System for Regional Governments
Developing an integrated non-cash payment system for Regional Governments and their partners. Through this integration, all government payments would automatically be processed through current accounts at Bank Banten, thereby sustainably increasing CASA flows.

3. Sinergi dengan Pemerintah Daerah untuk Transaksi *Non Tunai*

- a. Penyediaan kanal pembayaran digital seperti QRIS, e-channel, dan virtual account untuk pajak, retribusi, dan layanan publik;
- b. Integrasi sistem Host to Host dengan perangkat daerah untuk memastikan transparansi dan akuntabilitas transaksi;
- c. Edukasi dan Promosi Transaksi *Non Tunai* di Masyarakat

Bersama dengan Pemerintah Daerah, Bank dapat mengadakan program edukasi tentang manfaat transaksi *non tunai* kepada masyarakat seperti kemudahan dalam bertransaksi dan keamanan. Edukasi ini dapat dilakukan melalui kegiatan masyarakat, media sosial atau media lokal untuk memperluas penggunaan rekening Bank Banten di wilayah Banten;

- d. Pengembangan Aplikasi Pembayaran *Non Tunai* Terpadu

Mengembangkan aplikasi pembayaran *non tunai* khusus untuk masyarakat Banten yang dapat digunakan untuk pembayaran pajak, retribusi dan transaksi harian sehingga meningkatkan frekuensi penggunaan rekening Bank Banten oleh masyarakat.

4. Produk Dana Pihak Ketiga yang Kompetitif untuk Segmen Retail

Dalam rangka diversifikasi sumber DPK, Bank Banten memperkuat penetrasi pada segmen retail melalui Penyediaan produk tabungan yang variatif dan kompetitif, seperti Tabungan Berjangka, Tabungan Pendidikan, Tabungan Haji/Umrah, serta tabungan dengan program loyalitas berbasis undian hadiah.

5. Pengembangan Program Tabungan Khusus

Bank Banten merancang produk tabungan tematik untuk memenuhi kebutuhan spesifik segmen masyarakat Banten, di antaranya:

- a. Tabungan SimPel Program Pemerintah dan Edukasi Finansial untuk Pelajar

Menggandeng sekolah dan perguruan tinggi untuk program Tabungan SimPel disertai edukasi literasi keuangan bagi pelajar dan mahasiswa, program ini bisa menjadi sarana untuk meningkatkan jumlah nasabah muda sekaligus memperkenalkan mereka pada produk - produk perbankan;

3. Synergy with Regional Governments for Non-Cash Transactions

- a. Provision of digital payment channels such as QRIS, e-channels, and virtual accounts for taxes, levies, and public services;
- b. Host-to-host system integration with regional agencies to ensure transaction transparency and accountability;
- c. Non-Cash Transaction Education and Promotion in the Community

In collaboration with Regional Governments, the Bank may organize education programs on the benefits of non-cash transactions for the public, such as ease and security of transactions. This education can be delivered through community activities, social media, or local media to broaden the use of Bank Banten accounts throughout the Banten region;

- d. Development of an Integrated Non-Cash Payment Application

Developing a dedicated non-cash payment application for the people of Banten, usable for tax payments, levies, and daily transactions, thereby increasing the frequency of Bank Banten account usage among the public.

4. Competitive Third-Party Fund Products for the Retail Segment

In order to diversify DPK sources, Bank Banten strengthens its penetration of the retail segment through the provision of varied and competitive savings products, such as Time Deposits, Education Savings, Haji/Umrah Savings, and savings products with loyalty programs based on prize draws.

5. Development of Special Savings Programs

Bank Banten designs thematic savings products to meet the specific needs of the Banten community, including:

- a. SimPel Savings as Government Program and Financial Literacy

Education for Students Partnering with schools and universities for the SimPel Savings program, accompanied by financial literacy education for students. This program can serve as a means to increase the number of young customers while introducing them to banking products.

b. Kartu Khusus dan Layanan <i>Concierge</i> untuk <i>Prime Customer</i> Memberikan kartu khusus dan layanan <i>concierge</i> bagi <i>prime customer</i> yang menawarkan manfaat seperti diskon di mitra <i>merchant</i>, akses prioritas di Bank serta layanan konsultasi keuangan khusus. Program ini dapat meningkatkan loyalitas nasabah dengan layanan eksklusif yang tidak ditemukan di Bank lain; c. Program <i>Referral</i> dan Ajak Teman dengan Insentif Menarik Menyelenggarakan program referral bagi nasabah <i>existing</i> yang mereferensikan teman atau keluarga untuk membuka rekening di Bank Banten. Program ini bisa memberikan insentif berupa poin, <i>cashback</i> atau hadiah langsung untuk meningkatkan jumlah nasabah baru. 8. Promosi dan <i>Sponsorship</i> yang Berkelanjutan Dalam rangka meningkatkan visibilitas dan daya tarik produk penghimpunan dana, Bank Banten melaksanakan strategi promosi berkesinambungan melalui: a. Promosi Media Sosial dengan Influencer Lokal Bekerjasama dengan <i>influencer</i> lokal Banten untuk mempromosikan produk dan layanan Bank Banten, terutama di kalangan millennial dan Gen Z. <i>Influencer</i> dapat membantu memperkenalkan Bank Banten kepada masyarakat luas dengan cara yang lebih kreatif dan personal; b. <i>Sponsorship</i> untuk <i>Event</i> Komunitas dan Kegiatan Lokal Berpatisipasi sebagai sponsor dalam acara komunitas atau kegiatan lokal yang menarik banyak peserta seperti bazar UMKM, festival budaya atau seminar edukasi yang memperkuat eksposur Bank Banten sekaligus menarik perhatian calon nasabah baru. 9. Rekrutmen SDM Berdasarkan Kompetensi untuk Pemasaran Dana Pihak Ketiga Pelatihan Memberikan pelatihan dan sertifikasi untuk tenaga pemasaran di bidang Keuangan dengan fokus pada peningkatan kemampuan dalam menarik Dana Pihak Ketiga. Program ini akan memperkuat kompetensi mereka untuk mencapai target yang telah ditetapkan.	b. Special Cards and Concierge Services for Prime Customers Providing special cards and concierge services for prime customers offering benefits such as discounts at merchant partners, priority access at the Bank, and dedicated financial consultation services. This program can enhance customer loyalty through exclusive services not found at other banks. c. Referral and "Bring a Friend" Program with Attractive Incentives Organizing a referral program for existing customers who refer friends or family members to open accounts at Bank Banten. This program can provide incentives in the form of points, cashback, or direct gifts to increase the number of new customers. 8. Sustained Promotion and Sponsorship In order to enhance the visibility and appeal of its fund mobilization products, Bank Banten implements a sustained promotional strategy through: a. Social Media Promotion with Local Influencers Collaborating with local Banten influencers to promote Bank Banten's products and services, particularly among millennials and Generation Z. Influencers can help introduce Bank Banten to a wider audience in a more creative and personalized manner. b. Sponsorship for Community Events and Local Activities Participating as a sponsor in community events or local activities that attract large numbers of participants, such as MSME bazaars, cultural festivals, or educational seminars, which strengthen Bank Banten's exposure while attracting the attention of prospective new customers. 9. Competency-Based Human Capital Recruitment for Third-Party Fund Marketing Providing training and certification for marketing personnel in the field of finance, with a focus on enhancing their ability to attract Third-Party Funds. This program will strengthen their competencies to achieve established targets.

10. Pelatihan dan Pengembangan SDM untuk Peningkatan Hubungan dengan Nasabah

- Pelatihan *Soft Skills* untuk Meningkatkan Kemampuan Berkomunikasi
Mengadakan pelatihan khusus dalam komunikasi efektif dan negosiasi untuk tenaga pemasaran agar mereka dapat membangun hubungan jangka panjang dengan nasabah. Pelatihan ini juga mencakup pemahaman produk yang mendalam agar mereka mampu memberikan solusi finansial yang sesuai dengan kebutuhan nasabah;
- Program Pengembangan Berkelanjutan dengan Mentor
Setiap tenaga pemasaran dapat didampingi oleh mentor senior untuk memastikan mereka terus berkembang dalam pengetahuan produk dan keterampilan dalam hal penjualan. Mentor akan memantau perkembangan dan memberikan arahan untuk karyawan baru.

11. Sistem *Reward* dan *Punishment* Berdasarkan Kinerja

- Program Bonus Berbasis Target dan Kontribusi Nasabah
Memberikan bonus berdasarkan target yang dicapai setiap bulannya, dengan mempertimbangkan kontribusi dari setiap nasabah yang berhasil dihimpun. Program ini memberikan insentif langsung yang mendorong produktivitas tenaga pemasaran;
- Evaluasi Rutin dengan *Reward* untuk Kinerja Terbaik
Melakukan evaluasi kinerja secara berkala dengan pemberian *reward* untuk karyawan dengan capaian terbaik. *Reward* ini bisa berupa pengakuan publik, insentif tambahan atau kesempatan promosi untuk meningkatkan motivasi karyawan lainnya.

Strategi Pengembangan Bisnis Kredit

1. Strategi Kredit Konsumer

Penyaluran kredit konsumer dilakukan dengan beberapa strategi antara lain :

- Penyaluran kredit konsumer untuk ASN (PNS dan PPPK) yang berada di wilayah Provinsi Banten dimana gaji beserta tunjangannya telah dibayarkan melalui Bank Banten baik dengan skema penyaluran kredit langsung ke *end user* ataupun melalui *Asset Buy*;

10. Human Capital Training and Development for Enhanced Customer Relationships

- Soft Skills* Training to Enhance Communication Capabilities
Conducting specialized training in effective communication and negotiation for marketing personnel to enable them to build long-term relationships with customers. This training also encompasses in-depth product knowledge so that they are able to provide financial solutions tailored to customer needs.
- Continuous Development Program with Mentors

Each marketing personnel member may be accompanied by a senior mentor to ensure their continued development in product knowledge and sales skills. Mentors will monitor progress and provide guidance for new employees.

11. Performance-Based Reward and Punishment System

- Target-Based and Customer Contribution Bonus Program
Providing bonuses based on monthly targets achieved, taking into account the contribution of each customer successfully acquired. This program provides direct incentives that drive marketing personnel productivity.
- Regular Performance Evaluation with Rewards for Top Performers
Conducting periodic performance evaluations with rewards for employees with the best achievements. These rewards may take the form of public recognition, additional incentives, or promotion opportunities to enhance the motivation of other employees.

Credit Business Development Strategy

1. Consumer Credit Strategy

Consumer credit disbursement is carried out through the following strategies:

- Disbursement of consumer credit to civil servants (PNS and PPPK) within the Banten Province region whose salaries and allowances are paid through Bank Banten, whether through direct credit disbursement to end users or through an *Asset Buy* scheme;

b. Perluasan target pasar dalam penyaluran Kredit Konsumer bagi pegawai berpenghasilan tetap pada instansi pemerintah maupun swasta baik yang telah memiliki kerja sama ataupun belum dengan memperhatikan tingkat risiko yang dapat diterima; c. Menambah kerja sama kemitraan kredit pensiun (<i>fronting</i>) untuk mengakselerasi pertumbuhan portofolio Kredit Pensiun; d. Melakukan diversifikasi produk Konsumer, termasuk Produk Kredit Pemilikan Rumah (KPR), Kredit Perumahan Bersubsidi (FLPP) dan perbaikan proses bisnis sesuai target pasar, dengan memperhatikan kesiapan sarana dan prasarana serta biaya investasi yang diperlukan; e. Melakukan evaluasi dan perbaikan fitur produk serta proses bisnis untuk mempertahankan dan meningkatkan akuisisi debitur; f. Meningkatkan pola penyaluran kerja sama kredit dengan Bank dan atau lembaga keuangan non Bank dengan pola <i>channelling</i>, <i>executing</i>, <i>joint financing</i>, <i>asset buy</i> maupun <i>aset sale</i>; g. Meningkatkan <i>marketing campaign</i> baik yang berskala nasional maupun daerah.	b. Expansion of the target market for Consumer Credit disbursement to fixed-income employees in both government and private institutions, whether or not existing cooperation agreements are in place, while taking into account acceptable risk levels; c. Adding retirement credit partnership (<i>fronting</i>) arrangements to accelerate the growth of the Retirement Credit portfolio; d. Diversifying Consumer products, including Home Ownership Credit (KPR), Subsidized Housing Credit (FLPP), and improving business processes in accordance with target markets, while taking into account the readiness of facilities and infrastructure and the required investment costs; e. Conducting evaluations and improvements to product features and business processes to maintain and increase debtor acquisition; f. Enhancing credit cooperation disbursement patterns with banks and/or non-bank financial institutions through channeling, executing, joint financing, asset buy, and asset sale schemes; g. Increasing marketing campaigns at both the national and regional levels.
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2. Strategi Kredit Komersial Rencana dan strategi pengembangan bisnis Kredit Komersial dilakukan secara selektif sesuai dengan tahapan prioritas penyaluran kredit segmen komersial yang telah dicanangkan oleh Bank antara lain : a. Meningkatkan komunikasi dan koordinasi dengan Dinas atau Instansi yang bertindak selaku Pengguna Anggaran (PA) baik APBD maupun APBN termasuk dengan asosiasi maupun organisasi pengusaha pengadaan barang dan jasa; b. Mempersiapkan kebijakan dan prosedur serta infrastruktur yang dibutuhkan dalam rangka penyaluran Kredit Korporasi dan Sindikasi; c. Melakukan evaluasi dan pengembangan produk Kredit Komersial secara berkala dengan memperhatikan perkembangan para pelaku usaha; d. Memprioritaskan penyaluran Kredit Komersial pada perusahaan kontraktor yang mengandalkan sumber pembayaran proyek dari dana APBD Provinsi Banten, BUMN dalam bidang strategis, Perusahaan <i>go public</i> yang memiliki rating baik, <i>recall</i> debitur	2. Commercial Credit Strategy The Commercial Credit business development plans and strategies are implemented selectively in accordance with the commercial segment credit disbursement priority stages established by the Bank, including: a. Enhancing communication and coordination with agencies or institutions acting as Budget Users (PA) for both regional (APBD) and national (APBN) budgets, including with associations and organizations of goods and services procurement entrepreneurs; b. Preparing the policies, procedures, and infrastructure required for the disbursement of Corporate and Syndicated Credit; c. Conducting periodic evaluations and development of Commercial Credit products, taking into account developments among business actors; d. Prioritizing Commercial Credit disbursement to contractor companies whose project payment sources rely on Banten Province APBD funds, state-owned enterprises (BUMN) in strategic sectors, publicly listed companies with good ratings, recall

yang pernah memiliki fasilitas kredit di Bank dengan *track record* baik dan lancar serta pada sektor ekonomi atau sektor usaha yang menjadi prioritas pemerintah dan memiliki prospek usaha yang baik serta tingkat risiko yang dapat diterima oleh Bank untuk menggerakkan kembali roda perekonomian;

- e. Meningkatkan kompetensi SDM di bidang Kredit Komersial melalui pelatihan secara berkala dengan narasumber atau praktisi dari Bank lain yang telah berpengalaman dalam penyaluran Kredit Komersial serta melakukan rekrutmen SDM yang berpengalaman guna mengakselerasi penyaluran kredit komersial sesuai dengan kebutuhan.

3. Strategi Kredit UMKM dan Kredit *BPR Business & Linkage*

Penyaluran kredit kepada para pelaku UMKM dilakukan dengan beberapa strategi antara lain :

- a. Mempersiapkan penyaluran kredit program berbasis subsidi pemerintah seperti Kredit Usaha Rakyat (KUR);
- b. Meningkatkan penyaluran kredit dengan pola linkage pada lembaga keuangan seperti BPR, Modal Ventura dan Lembaga Keuangan lainnya yang memiliki kinerja baik dan fokus bisnis pembiayaan pelaku usaha mikro, kecil dan menengah (UMKM) serta konsumen;
- c. Melakukan penyempurnaan produk termasuk fitur kredit untuk memenuhi kebutuhan permodalan dan transaksi pelaku usaha pada sektor-sektor tertentu yang menjadi prioritas pemerintah;
- d. Memprioritaskan penyaluran kredit UMKM di wilayah Provinsi Banten dan melakukan Upaya pemasaran intensif kepada UMKM di luar Provinsi Banten;
- e. Meningkatkan kolaborasi dengan pihak lain, termasuk instansi pemerintah dalam rangka pengembangan dan pemberdayaan UMKM;
- f. Pengembangan kompetensi SDM pada bidang Kredit UMKM dan melakukan rekrutmen SDM baru guna mengakselerasi penyaluran kredit.

of debtors who previously held credit facilities at the Bank with a good and current track record, and in economic or business sectors that are government priorities, have good business prospects, and present acceptable risk levels for the Bank, in order to reinvigorate economic activity;

- e. Enhancing human capital competencies in the Commercial Credit field through periodic training with resource persons or practitioners from other banks experienced in Commercial Credit disbursement, as well as recruiting experienced personnel to accelerate commercial credit disbursement in accordance with needs.

3. MSME Credit Strategy and Rural Bank (BPR) Business & Linkage Credit

Credit disbursement to MSME players is carried out through the following strategies:

- a. Preparing the disbursement of government subsidy-based program credit such as the People's Business Credit (KUR);
- b. Increasing credit disbursement through linkage patterns with financial institutions such as Rural Banks (BPR), Venture Capital firms, and other financial institutions with good performance and a business focus on financing micro, small, and medium enterprise (MSME) and consumer segments;
- c. Refining products, including credit features, to meet the capital and transaction needs of business actors in certain sectors that are government priorities;
- d. Prioritizing MSME credit disbursement in the Banten Province region and conducting intensive marketing efforts to MSMEs outside Banten Province;
- e. Enhancing collaboration with other parties, including government agencies, in the context of MSME development and empowerment;
- f. Developing human capital competencies in the MSME Credit field and recruiting new personnel to accelerate credit disbursement.

Strategi Treasury

1. Manajemen Likuiditas

Menjaga likuiditas dengan memenuhi rasio yang ditetapkan oleh regulator dan menyiapkan mekanisme cadangan dana untuk kondisi darurat.

2. Optimalisasi *Yield* Ekses Likuiditas

Melakukan penempatan jangka pendek pada instrumen pada Alat Likuid seperti *Reverse Repo* Bank Indonesia, Sekuritas Rupiah Bank Indonesia (SRBI), *Term Deposit* Bank Indonesia dan *Deposit Facility* Bank Indonesia guna meningkatkan keuntungan dari ekses likuiditas.

3. Pengembangan *Dealing Room* dan Sertifikasi *Treasury*

Melakukan restrukturisasi *Dealing Room* agar lebih efektif dan memenuhi persyaratan sertifikasi *treasury* sesuai regulasi serta menambah aktivitas transaksi *treasury* yang produktif.

4. Hubungan Bisnis *Reciprocal* dengan *Counterparty*

Membangun hubungan jangka panjang dengan Bank dan Non bank untuk menciptakan sinergi bisnis yang saling menguntungkan, termasuk :Transaksi *Interbank Money Market* (*call money lending & borrowing*),

- Transaksi *Fixed Income*,
- Transaksi Reksadana (*Mutual Fund*),
- *Borrowing* dan *Placement*
- Non-RKUD sebagai unit bisnis untuk menghasilkan profit tambahan melalui penempatan dana antar bank, pinjaman antar bank, dan instrumen pasar uang yang sesuai dengan *risk appetite* Bank.

5. Transaksi Repo dengan BPD dan Kemenkeu

Meningkatkan kerja sama transaksi Repo dengan BPD melalui perjanjian *Global Master Repurchase Agreement* (GMRA) untuk memperluas pasar dan optimalisasi likuiditas.

PANGSA PASAR

Sepanjang tahun 2025, Bank Banten telah menyalurkan kredit sebesar Rp5,07 triliun dengan mayoritas terdiri dari kredit konsumen sebesar 91,84%, kredit UMKM 4,65%, dan kredit komersial 3,51%.

Treasury Strategy

1. Liquidity Management

Maintaining liquidity by fulfilling the ratios established by regulators and preparing reserve fund mechanisms for emergency conditions.

2. Optimization of Excess Liquidity Yield

Conducting short-term placements in liquid instruments such as Bank Indonesia Reverse Repos, Bank Indonesia Rupiah Securities (SRBI), Bank Indonesia Term Deposits, and Bank Indonesia Deposit Facilities to enhance returns from excess liquidity.

3. Dealing Room Development and Treasury Certification

Restructuring the Dealing Room to improve effectiveness and meet treasury certification requirements in accordance with regulations, as well as expanding productive treasury transaction activities.

4. Reciprocal Business Relationships with Counterparties

Building long-term relationships with banks and non-bank institutions to create mutually beneficial business synergies, including:

- Interbank Money Market transactions (*call money lending & borrowing*)
- Fixed Income transactions
- Mutual Fund (Reksa Dana) transactions
- Non-RKUD Borrowing and Placement as a business unit to generate additional profit through interbank fund placements, interbank loans, and money market instruments in accordance with the Bank's risk appetite.

5. Repo Transactions with Regional Development Banks (BPD) and the Ministry of Finance

Enhancing Repo transaction cooperation with BPDs through Global Master Repurchase Agreement (GMRA) arrangements to expand the market and optimize liquidity.

MARKET SHARE

Throughout 2025, Bank Banten disbursed credit totaling Rp5.07 trillion, with the majority comprising consumer credit at 91.84%, MSME credit at 4.65%, and commercial credit at 3.51%.

PROSPEK USAHA

Perekonomian global tahun 2025 masih dihadapkan pada berbagai ketidakpastian yang dipengaruhi oleh dinamika ekonomi di negara maju, kebijakan suku bunga global yang masih relatif tinggi, serta ketegangan geopolitik yang masih berlangsung di beberapa wilayah dunia. Kondisi tersebut turut mempengaruhi stabilitas pasar keuangan global dan nilai tukar berbagai mata uang terhadap dolar Amerika Serikat. Namun demikian, perekonomian Indonesia diperkirakan tetap menunjukkan ketahanan yang cukup baik dengan didukung oleh konsumsi domestik yang kuat, stabilitas sistem keuangan, serta berbagai kebijakan pemerintah dalam menjaga pertumbuhan ekonomi nasional.

Sejalan dengan prospek pertumbuhan ekonomi nasional yang tetap positif, aktivitas ekonomi di wilayah Provinsi Banten yang ditopang oleh sektor industri, perdagangan, dan jasa memberikan peluang yang cukup besar bagi pengembangan bisnis perbankan. Kondisi ini menjadi peluang bagi Bank Banten untuk meningkatkan peran intermediasi melalui peningkatan penghimpunan dana pihak ketiga serta penyaluran kredit kepada sektor produktif yang mendukung pertumbuhan ekonomi daerah.

Dari sisi pengembangan bisnis, Bank Banten akan terus memperkuat layanan perbankan melalui pengembangan digital banking, optimalisasi layanan **Jawara Mobile**, serta pemanfaatan sistem pembayaran **BI-FAST** guna meningkatkan kemudahan transaksi dan kualitas layanan kepada nasabah. Selain itu, Bank juga akan memperluas sumber pendapatan berbasis komisi (*fee based income*) melalui pengembangan produk dan layanan perbankan digital.

Dalam hal penyaluran kredit, Bank Banten akan tetap fokus pada penguatan segmen konsumen khususnya kepada Aparatur Sipil Negara (ASN) dan pensiunan, serta meningkatkan penyaluran kredit kepada pelaku UMKM dan sektor komersial yang memiliki keterkaitan dengan aktivitas pembangunan daerah. Selain itu, kredit komersial kepada kontraktor yang terlibat dalam proyek pengadaan barang dan jasa pemerintah daerah diharapkan dapat menjadi sumber pertumbuhan bisnis yang potensial.

BUSINESS PROSPECTS

The global economy in 2025 continued to face various uncertainties, influenced by economic dynamics in advanced economies, persistently elevated global interest rates, and ongoing geopolitical tensions in several regions of the world. These conditions also affected the stability of global financial markets and the exchange rates of various currencies against the US dollar. Nevertheless, the Indonesian economy is expected to continue demonstrating sound resilience, supported by strong domestic consumption, financial system stability, and various government policies aimed at maintaining national economic growth.

In line with the continued positive national economic growth outlook, economic activity in the Banten Province region, underpinned by the industrial, trade, and services sectors, presents considerable opportunities for banking business development. This creates an opportunity for Bank Banten to enhance its intermediation role through increased third-party fund mobilization and credit disbursement to productive sectors supporting regional economic growth.

From a business development perspective, Bank Banten will continue to strengthen its banking services through the development of digital banking, the optimization of the **Jawara Mobile** service, and the utilization of the **BI-FAST** payment system to improve transaction convenience and service quality for customers. In addition, the Bank will also expand fee-based income sources through the development of digital banking products and services.

In terms of credit disbursement, Bank Banten will remain focused on strengthening the consumer segment, particularly for Civil State Apparatus (ASN) and retirees, as well as increasing credit disbursement to MSME players and commercial sectors with linkages to regional development activities. Furthermore, commercial credit to contractors involved in regional government goods and services procurement projects is expected to serve as a potential source of business growth.

Optimalisasi pengelolaan dana pemerintah daerah termasuk Rekening Kas Umum Daerah (RKUD) dari beberapa pemerintah kabupaten/kota di Provinsi Banten juga diharapkan dapat memberikan dampak positif terhadap peningkatan likuiditas serta memperkuat basis bisnis Bank. Dengan dukungan strategi bisnis yang adaptif, penguatan layanan digital, serta peningkatan sinergi dengan pemerintah daerah dan mitra strategis, prospek usaha Bank Banten pada tahun 2025 diharapkan tetap positif dan mampu mendukung pertumbuhan bisnis secara berkelanjutan.

STRATEGI DAN PROSPEK BISNIS TAHUN 2026

STRATEGI BISNIS

Pulau Jawa masih menjadi wilayah dengan kontribusi terbesar terhadap perekonomian Indonesia, termasuk di dalamnya Provinsi Banten sebagai salah satu pusat aktivitas ekonomi yang terus berkembang. Dalam rangka memperkuat kontribusi terhadap pertumbuhan ekonomi daerah, Bank Banten sebagai Bank Pembangunan Daerah Provinsi Banten terus melakukan transformasi bisnis melalui strategi yang adaptif dan berkelanjutan.

Memasuki tahun 2026, Bank Banten menetapkan langkah strategis untuk memperkuat posisi sebagai bank daerah yang sehat, kompetitif, dan modern melalui penguatan sinergi Kelompok Usaha Bank (KUB) dengan Bank Jatim, optimalisasi pengelolaan Rekening Kas Umum Daerah (RKUD) pemerintah daerah, serta pengembangan layanan perbankan digital dan peningkatan kualitas layanan kepada Aparatur Sipil Negara (ASN), UMKM, dan sektor produktif daerah.

Melalui strategi tersebut, Bank Banten berupaya membangun **dynamic strategic fit** terhadap perubahan lingkungan bisnis dan regulasi industri perbankan, sekaligus memperkuat struktur permodalan, meningkatkan intermediasi kredit, serta memperluas sumber pendanaan dan *fee based income* guna mendukung pembangunan ekonomi daerah secara berkelanjutan.

The optimization of regional government fund management, including the Regional General Cash Account (RKUD) from several regency/municipal governments in Banten Province, is also expected to have a positive impact on liquidity enhancement and the strengthening of the Bank's business base. With the support of an adaptive business strategy, strengthened digital services, and enhanced synergy with regional governments and strategic partners, Bank Banten's business prospects in 2025 are expected to remain positive and capable of supporting sustainable business growth.

2026 BUSINESS STRATEGY AND OUTLOOK

BUSINESS STRATEGY

The island of Java remains the region with the largest contribution to the Indonesian economy, including Banten Province as one of its continuously growing centers of economic activity. In order to strengthen its contribution to regional economic growth, Bank Banten, as the Regional Development Bank of Banten Province, continues to undergo business transformation through an adaptive and sustainable strategy.

Entering 2026, Bank Banten has established strategic measures to strengthen its position as a sound, competitive, and modern regional bank through the strengthening of synergy within the Bank Business Group (KUB) with Bank Jatim, the optimization of regional government Regional General Cash Account (RKUD) management, the development of digital banking services, and the enhancement of service quality for Civil State Apparatus (ASN), MSMEs, and productive regional sectors.

Through these strategies, Bank Banten endeavors to build a dynamic strategic fit in response to changes in the business environment and banking industry regulations, while simultaneously strengthening its capital structure, enhancing credit intermediation, and expanding funding sources and fee-based income to support sustainable regional economic development.

Adapun arah kebijakan Bank akan difokuskan pada :

1. Penguatan dan Pertumbuhan Bisnis Berkualitas Berkelanjutan
2. Penguatan *Service Excellence & Operational Excellence*
3. Peningkatan Sinergi, Kolaborasi dan Kemitraan Strategis
4. Penguatan *Human Capital* yang Berintegritas, Profesional & Produktif

Secara umum, strategi korporasi Bank diarahkan pada penguatan posisi Bank sebagai lembaga keuangan daerah yang sehat, kompetitif, dan berkelanjutan melalui pertumbuhan bisnis yang berkualitas dengan tetap mengedepankan prinsip kehati-hatian, peningkatan kualitas layanan dan keunggulan operasional berbasis transformasi digital, serta penguatan sinergi dan kolaborasi strategis dengan pemegang saham, pemerintah daerah, dan berbagai mitra dalam ekosistem industri keuangan. Di sisi lain, Bank juga terus mendorong pengembangan sumber daya manusia yang berintegritas, profesional, dan produktif guna mendukung terciptanya organisasi yang adaptif, inovatif, dan berdaya saing tinggi, sehingga mampu memberikan nilai tambah bagi pemangku kepentingan serta berkontribusi secara optimal terhadap pertumbuhan ekonomi daerah secara berkelanjutan.

PROSPEK USAHA

Prospek usaha Bank Banten pada tahun 2026 diperkirakan tetap memiliki peluang yang positif seiring dengan proyeksi pertumbuhan ekonomi nasional yang stabil serta aktivitas ekonomi di wilayah Pulau Jawa yang masih menjadi kontributor utama terhadap perekonomian nasional. Provinsi Banten sebagai salah satu wilayah dengan perkembangan sektor industri, perdagangan, dan jasa yang cukup pesat memberikan potensi yang besar bagi pengembangan bisnis perbankan, khususnya dalam peningkatan penghimpunan dana pihak ketiga dan penyaluran kredit kepada sektor produktif.

The Bank's policy direction will be focused on:

1. Strengthening and Sustainable Quality Business Growth
2. Strengthening Service Excellence & Operational Excellence
3. Enhancing Synergy, Collaboration, and Strategic Partnerships
4. Strengthening Human Capital with Integrity, Professionalism & Productivity

In general, the Bank's corporate strategy is directed toward strengthening its position as a sound, competitive, and sustainable regional financial institution through quality business growth, while upholding the principles of prudence, improving service quality and operational excellence based on digital transformation, and strengthening strategic synergy and collaboration with shareholders, regional governments, and various partners within the financial industry ecosystem. At the same time, the Bank continues to promote the development of human capital with integrity, professionalism, and productivity to support the creation of an adaptive, innovative, and highly competitive organization, thereby delivering added value to stakeholders and contributing optimally to sustainable regional economic growth.

BUSINESS PROSPECTS

Bank Banten's business prospects for 2026 are expected to remain positive, in line with projections of stable national economic growth and continued economic activity on the island of Java, which remains the primary contributor to the national economy. Banten Province, as one of the regions with rapid development in the industrial, trade, and services sectors, presents significant potential for banking business development, particularly in the enhancement of third-party fund mobilization and credit disbursement to productive sectors.

Sebagai Bank Pembangunan Daerah, Bank Banten memiliki peran strategis dalam mendukung pembangunan ekonomi daerah melalui optimalisasi pengelolaan dana pemerintah daerah termasuk Rekening Kas Umum Daerah (RKUD), penguatan layanan kepada Aparatur Sipil Negara (ASN), serta peningkatan pembiayaan kepada pelaku usaha dan sektor produktif di wilayah Provinsi Banten. Selain itu, penguatan sinergi dalam kerangka Kelompok Usaha Bank (KUB), pengembangan layanan digital, serta peningkatan kualitas layanan dan efisiensi operasional diharapkan dapat memperkuat daya saing Bank di tengah dinamika industri perbankan yang semakin kompetitif.

Dengan dukungan strategi korporasi yang berfokus pada pertumbuhan bisnis yang berkualitas dan berkelanjutan, peningkatan *service excellence* dan *operational excellence*, penguatan sinergi dan kemitraan strategis, serta pengembangan sumber daya manusia yang unggul, Bank Banten diharapkan mampu menjaga kinerja yang sehat dan berkelanjutan serta memberikan kontribusi yang optimal terhadap pertumbuhan ekonomi daerah.

As a Regional Development Bank, Bank Banten plays a strategic role in supporting regional economic development through the optimization of regional government fund management, including the Regional General Cash Account (RKUD), the strengthening of services to the Civil State Apparatus (ASN), and the expansion of financing to business actors and productive sectors within Banten Province. Furthermore, the strengthening of synergy within the Bank Business Group (KUB) framework, the development of digital services, and the improvement of service quality and operational efficiency are expected to enhance the Bank's competitiveness amid an increasingly competitive banking industry landscape.

With the support of a corporate strategy focused on quality and sustainable business growth, the enhancement of service excellence and operational excellence, the strengthening of strategic synergies and partnerships, and the development of superior human capital, Bank Banten is expected to maintain sound and sustainable performance while making an optimal contribution to regional economic growth.

Tinjauan Operasional Per Segmen Bisnis

Operational Overview Per Business Segment

A. Dana

Hingga 31 Desember 2025, DPK Bank Banten mencapai Rp6,4 triliun.

Sesuai dengan Anggaran Dasar Perseroan, Perusahaan menjalankan aktivitas penghimpunan dana dari masyarakat, baik individu maupun korporasi, untuk kemudian dikelola dan disalurkan kepada debitur perorangan maupun perusahaan. Selain itu, Perseroan juga menyediakan layanan transaksi keuangan, seperti pengiriman uang/transfer, inkaso, dan berbagai layanan perbankan lainnya.

Dari kegiatan di segmen Dana ini, Perusahaan memperoleh pendapatan dalam bentuk *fee-based income*, bunga, serta bagi hasil, yang berperan dalam menunjang operasional dan pengembangan bisnis demi keberlanjutan usaha.

Produk dan Target Pasar Dana

Perusahaan melakukan penghimpunan dana melalui beberapa produk utama, yaitu tabungan, giro, dan deposito. Setiap produk memiliki karakteristik yang berbeda, baik dari segi tingkat bunga, tujuan penggunaan, maupun fasilitas.

a. Tabungan

Sepanjang tahun 2025, Bank Banten menawarkan beragam produk tabungan, di antaranya:

1. Tabungan Harapan Perorangan
Produk tabungan yang ditujukan untuk masyarakat umum, dilengkapi dengan kartu ATM sehingga nasabah dapat melakukan transaksi penarikan kapan saja. Untuk meningkatkan aksesibilitas, kartu ATM ini terhubung dengan jaringan ATM Bersama dan ATM Prima.
2. Tabungan Harapan Non Perorangan
Jenis tabungan yang ditujukan bagi nasabah non-perorangan, seperti perusahaan, firma, CV, yayasan, koperasi, dan badan hukum lainnya.
3. Tabungan Harapan Pensiun
Produk tabungan yang diperuntukkan bagi nasabah pensiunan atau calon pensiunan, yang digunakan untuk menerima manfaat pensiun dari PT Taspen (Persero).
4. Tabungan Jawara Bisnis Perorangan
Tabungan yang dirancang untuk nasabah bisnis, dengan keuntungan tambahan yang mendukung aktivitas transaksi dan kebutuhan usaha.

A. Funding

As of December 31, 2025, Bank Banten's third-party funds (DPK) reached Rp6.4 trillion.

In accordance with the Company's Articles of Association, the Company conducts fund mobilization activities from the public, both individuals and corporations, which are then managed and channeled to individual and corporate debtors. In addition, the Company also provides financial transaction services, such as remittances/transfers, collections (inkaso), and various other banking services.

From activities in the Funding segment, the Company earns revenue in the form of fee-based income, interest, and profit-sharing, which supports operational activities and business development for the sustainability of the business.

Funding Products and Target Markets

The Company mobilizes funds through several main products, namely savings accounts, current accounts (giro), and time deposits. Each product has distinct characteristics in terms of interest rates, purpose of use, and available facilities.

a. Savings Accounts

Throughout 2025, Bank Banten offered a range of savings products, including:

1. Harapan Individual Savings
A savings product intended for the general public, equipped with an ATM card enabling customers to make withdrawals at any time. To enhance accessibility, this ATM card is connected to the ATM Bersama and ATM Prima networks.
2. Harapan Non-Individual Savings
A type of savings intended for non-individual customers, such as companies, firms, CVs, foundations, cooperatives, and other legal entities.
3. Harapan Retirement Savings
A savings product intended for retired or soon-to-be-retired customers, used to receive pension benefits from PT Taspen (Persero).
4. Jawara Bisnis Individual Savings
A savings product designed for business customers, offering additional benefits to support transaction activities and business needs.

5. Tabungan Jawara Bisnis Non Perorangan

Produk tabungan dari Bank Banten yang dirancang khusus untuk nasabah non-perorangan, seperti perusahaan, firma, CV, yayasan, koperasi, dan badan hukum lainnya. Tabungan ini memberikan beragam keuntungan guna mendukung transaksi dan kebutuhan bisnis nasabah.

6. Tabungan *Payroll* dan Honorer ASN

Tabungan yang ditujukan bagi pegawai ASN dan tenaga honorer, dengan fitur kartu ATM yang memungkinkan nasabah untuk melakukan penarikan dana kapan saja sesuai kebutuhan.

7. Tabungan Antar Bank – BPR

Jenis tabungan yang khusus disediakan bagi Bank Perkreditan Rakyat (BPR) sebagai bagian dari layanan perbankan Bank Banten.

8. Tabungan Sosial Banten/JAMSOSRATU

Produk tabungan yang dibuat dalam rangka kerja sama antara Bank Banten dan Dinas Sosial Pemprov Banten, yang digunakan untuk penyaluran bantuan sosial non-tunai melalui rekening Bank Banten.

9. Tabungan SimPel (Simpanan Pelajar)

Tabungan yang diperuntukkan bagi pelajar PAUD, SD, SMP, dan SMA yang berusia di bawah 17 tahun dan belum memiliki KTP. Produk ini bertujuan untuk mendorong budaya menabung sejak dini, memperluas akses perbankan di kalangan pelajar, serta menjadi sarana penyaluran dana Bantuan Operasional Sekolah (BOS).

10. Tabungan Pajak

Merupakan varian dari Tabungan Berjangka/Rencana Bank Banten, yang memungkinkan nasabah atau wajib pajak untuk menabung secara rutin, sehingga memudahkan dalam pembayaran Pajak Daerah.

b. Giro

Giro Umum diperuntukkan bagi nasabah perorangan maupun non-perorangan. Giro Antar Bank/BPR merupakan pengembangan dari Giro Umum yang khusus digunakan dalam transaksi antar Bank atau BPR.

5. Jawara Bisnis Non-Individual Savings

A Bank Banten savings product specifically designed for non-individual customers, such as companies, firms, CVs, foundations, cooperatives, and other legal entities. This savings product offers various benefits to support customers' transactions and business needs.

6. Civil Servants Payroll and Honorary Staff Savings

A savings product intended for Civil Servants (ASN) and honorary staff, featuring an ATM card that enables customers to make fund withdrawals at any time as needed.

7. Inter-Bank Savings — Rural Bank (BPR)

A type of savings exclusively provided for Rural Banks (BPR) as part of Bank Banten's banking services.

8. Banten Social Savings / JAMSOSRATU

A savings product established under a cooperation arrangement between Bank Banten and the Banten Provincial Government's Social Services Agency, used for the disbursement of non-cash social assistance through Bank Banten accounts.

9. SimPel Savings (Student Savings / Simpanan Pelajar)

A savings product intended for students of early childhood education (PAUD), elementary school (SD), junior high school (SMP), and senior high school (SMA) who are under 17 years of age and do not yet hold a national identity card (KTP). This product aims to promote a savings culture from an early age, expand banking access among students, and serve as a channel for the disbursement of School Operational Assistance (BOS) funds.

10. Tax Savings

A variant of Bank Banten's Time Deposit/Savings Plan product that enables customers or taxpayers to save on a regular basis, thereby facilitating the payment of Regional Taxes.

b. Current Accounts (Giro)

General Current Accounts are intended for both individual and non-individual customers. Inter-Bank/BPR Current Accounts are a development of the General Current Account, specifically used for transactions between banks or rural banks (BPR).

Giro Pemerintah Daerah dirancang untuk Pemerintah Daerah di Provinsi Banten, termasuk instansi pemerintah, lembaga negara, serta organisasi masyarakat yang bukan perusahaan. Produk ini mencakup Rekening Giro Kas Daerah (Giro KASDA), yang digunakan untuk menampung seluruh penerimaan dan pengeluaran daerah. Giro Pemerintah Daerah terbagi menjadi Giro RKUD dan Non-RKUD.

Giro Pemerintah Pusat digunakan sebagai sarana pembayaran *payroll* ASN pemerintah pusat, yang terintegrasi dalam Sistem Perbendaharaan dan Anggaran Negara (SPAN).

c. Deposito

Deposito merupakan produk simpanan berjangka yang ditujukan bagi nasabah perorangan maupun non-perorangan, dengan pilihan tenor mulai dari 1 hingga 12 bulan serta menawarkan suku bunga kompetitif.

Kinerja Bisnis Dana

Hingga 31 Desember 2025 Bank Banten mencatat perolehan Dana Pihak Ketiga (DPK) sebesar Rp6,4 triliun, meningkat dibandingkan tahun sebelumnya sebesar Rp4,86 triliun. DPK terdiri dari beberapa komponen yakni Giro sebesar 11,27% atau Rp723 miliar, Tabungan sebesar 12,16% atau Rp780 miliar dan Deposito sebesar 76,57% atau Rp4,92 miliar.

Berikut rincian Dana Pihak Ketiga (DPK) dan simpanan Bank Banten tahun 2025:

Dalam Rp juta rupiah

Produk / Product		2025	2024
Giro / Current Accounts	Non Bank / Non-Bank	723.637	667.094
	Bank	174.546	147.092
	Total	1.802.634	814.186
Tabungan / Saving Accounts	Non Bank / Non-Bank	780.748	711.622
	Bank	20.085	13.564
	Total	955.294	725.186
Deposito / Time Deposits	Non Bank / Non-Bank	4.915.930	3.477.125
	Bank	1.078.997	533.372
	Total	4.936.015	4.010.497
Grand Total Non-Bank / Non-Bank Grand Total		6.420.315	4.855.841
Grand Total Bank / Bank Grand Total		1.273.628	694.028

Regional Government Current Accounts are designed for Regional Governments in Banten Province, including government agencies, state institutions, and non-corporate community organizations. This product encompasses the Regional Cash Current Account (Giro KASDA), used to accommodate all regional revenue and expenditure. Regional Government Current Accounts are divided into RKUD and Non-RKUD Current Accounts.

Central Government Current Accounts are used as a means of payroll payments for central government civil servants (ASN), integrated within the State Treasury and Budget System (SPAN).

c. Time Deposits

Time deposits are fixed-term savings products intended for both individual and non-individual customers, with tenor options ranging from 1 to 12 months and offering competitive interest rates.

Funding Business Performance

As of December 31, 2025, Bank Banten recorded third-party funds (DPK) of Rp6.4 trillion, an increase from the previous year's figure of Rp4.86 trillion. DPK consists of several components, namely Current Accounts (Giro) at 11.27% or Rp723 billion, Savings Accounts at 12.16% or Rp780 billion, and Time Deposits at 76.57% or Rp4.92 billion.

The following is a breakdown of Bank Banten's Third-Party Funds (DPK) and deposits for 2025:

In Rp millions

Strategi dan Prospek Bisnis Dana Tahun 2026

Guna meningkatkan perolehan dana murah (tabungan dan giro) dalam struktur pendanaannya, Bank Banten telah menyusun beberapa strategi bisnis dan menetapkan target pengembangan untuk tahun 2026 mendatang, di antaranya:

1. Kerjasama Pengelolaan Kas Daerah dengan Pemerintah Kabupaten/Kota di Banten
2. Meningkatkan Volume CASA dari Dana APBD dan Rekanan Pemerintah
3. Sinergi dengan Pemerintah Daerah untuk Transaksi Non Tunai
4. Produk Dana Pihak Ketiga yang Kompetitif untuk Segmen Retail
5. Pengembangan Program Tabungan Khusus
6. Produk Terintegrasi untuk Lembaga Pendidikan, Kesehatan dan Layanan Umum
7. Program Khusus untuk Prime Customer dan Akuisisi Nasabah Baru
8. Promosi dan Sponsorship yang Berkelanjutan
9. Rekrutmen SDM Berdasarkan Kompetensi untuk Pemasaran Dana Pihak Ketiga
10. Pelatihan dan Pengembangan SDM untuk Peningkatan Hubungan dengan Nasabah
11. Sistem Reward dan Punishment Berdasarkan Kinerja

B. Treasury

Pengelolaan likuiditas menjadi prioritas utama Unit *Treasury* guna mendukung operasional bank secara keseluruhan serta memastikan pemenuhan rasio keuangan sesuai ketentuan Bank Indonesia dan OJK. Selain mengatur likuiditas harian, *Treasury* juga bertugas merencanakan dan menempatkan kelebihan dana pada instrumen investasi di pasar uang dan pasar modal yang dapat memberikan hasil investasi yang optimal bagi Bank.

Di tahun 2025, fokus utama aktivitas *treasury* mencakup pengelolaan likuiditas harian serta pemanfaatan kelebihan dana dengan berinvestasi pada berbagai instrumen keuangan yang mengoptimalkan imbal hasil, sambil tetap mematuhi prinsip kehati-hatian dan regulasi yang berlaku.

Produk dan Target Pasar *Treasury*

Aktivitas *treasury* di Bank Banten terbagi dalam dua kategori portofolio utama, yaitu:

- a. *Trading Book* – Meliputi seluruh posisi perdagangan bank pada instrumen keuangan, baik dalam neraca maupun rekening administratif, yang dimiliki dengan tujuan memperoleh keuntungan dalam jangka pendek.

2026 Funding Business Strategy and Prospects

In order to increase the mobilization of low-cost funds (savings and current accounts) within its funding structure, Bank Banten has formulated several business strategies and established development targets for 2026, including:

1. Regional Cash Management Cooperation with Regency/ Municipal Governments in Banten
2. Increasing CASA Volume from Regional Budget (APBD) Funds and Government Partners
3. Synergy with Regional Governments for Non-Cash Transactions
4. Competitive Third-Party Fund Products for the Retail Segment
5. Development of Special Savings Programs
6. Integrated Products for Educational Institutions, Healthcare Facilities, and Public Services
7. Special Programs for Prime Customers and New Customer Acquisition
8. Sustained Promotion and Sponsorship
9. Competency-Based Human Capital Recruitment for Third-Party Fund Marketing
10. Human Capital Training and Development for Enhanced Customer Relationships
11. Performance-Based Reward and Punishment System

B. Treasury

Liquidity management is the primary priority of the Treasury Unit in order to support overall bank operations and ensure compliance with financial ratios in accordance with Bank Indonesia and OJK requirements. In addition to managing daily liquidity, the Treasury is also tasked with planning and placing surplus funds in money market and capital market investment instruments that can deliver optimal investment returns for the Bank.

In 2025, the primary focus of treasury activities encompassed daily liquidity management and the utilization of surplus funds through investment in various financial instruments that optimize returns, while maintaining adherence to prudential principles and applicable regulations.

Treasury Products and Target Markets

Treasury activities at Bank Banten are divided into two main portfolio categories:

- a. *Trading Book* — Encompasses all of the Bank's trading positions in financial instruments, both on-balance sheet and in administrative accounts, held with the objective of generating short-term profits.

- b. *Banking Book* – Mencakup seluruh posisi keuangan yang bertujuan untuk memenuhi kebutuhan likuiditas serta mengoptimalkan pengelolaan aset dan kewajiban perusahaan.

Kinerja Bisnis *Treasury*

Unit *Treasury* mencatatkan pendapatan bunga pada tahun 2025 sebesar Rp570,49 miliar. Sejumlah transaksi yang dilakukan dalam segmen *Treasury* sepanjang tahun 2025 meliputi:

a. Transaksi pasar uang

Aktivitas di pasar uang dilakukan untuk mengelola likuiditas perusahaan melalui berbagai instrumen, termasuk penempatan dana dalam Pasar Uang Antar Bank (PUAB) dan transaksi lelang Operasi Moneter Bank Indonesia. Instrumen penempatan dana yang digunakan antara lain:

- *Interbank Call Money*
- *Reverse Repo* Bank Indonesia
- *Time Deposit* dan *Deposit Facility* Bank Indonesia
- Reksa Dana

Sumber dana dari pasar uang yang dimanfaatkan untuk pengelolaan likuiditas diperoleh melalui:

- *Interbank Borrowing Call Money*
- *Term Repo* Bank Indonesia

Sejalan dengan program Bank Indonesia dalam memperdalam pasar keuangan dan menjaga stabilitas suku bungapasar uang, Bank Banten juga memanfaatkan instrumen Giro Wajib Minimum (GWM) rata-rata dan GWM penyangga likuiditas makroprudensial, yang dapat digunakan untuk transaksi repo dengan Bank Indonesia sebagai alternatif sumber pendanaan. Selain itu, Bank Banten menjalin kerja sama bilateral dengan bank lain untuk memperoleh pinjaman berjangka guna menjaga kecukupan likuiditas.

b. Transaksi pendapatan tetap

Pendapatan dari transaksi pendapatan tetap diperoleh melalui penempatan dana dalam surat berharga. Pada tahun 2025, total pendapatan yang dihasilkan dari transaksi surat berharga mencapai Rp66,92 miliar.

- b. *Banking Book* — Encompasses all financial positions aimed at meeting liquidity needs and optimizing the management of the Company's assets and liabilities.

Treasury Business Performance

The *Treasury* Unit recorded interest income in 2025 of Rp570.49 billion. A number of transactions conducted within the *Treasury* segment throughout 2025 included:

a. Money Market Transactions

Money market activities are conducted to manage the Company's liquidity through various instruments, including fund placements in the Interbank Money Market (PUAB) and Bank Indonesia Monetary Operations auction transactions. Fund placement instruments utilized include:

- *Interbank Call Money*
- Bank Indonesia *Reverse Repo*
- Bank Indonesia *Time Deposits* and *Deposit Facility*
- Mutual Funds (Reksa Dana)

Funding sources from the money market utilized for liquidity management were obtained through:

- *Interbank Borrowing Call Money*
- Bank Indonesia *Term Repo*

In line with Bank Indonesia's program to deepen the financial market and maintain interbank money market interest rate stability, Bank Banten also utilizes the average Statutory Reserve Requirement (GWM) and macroprudential liquidity buffer GWM instruments, which can be used for repo transactions with Bank Indonesia as an alternative funding source. In addition, Bank Banten establishes bilateral cooperation with other banks to obtain term loans to maintain adequate liquidity.

b. Fixed Income Transactions

Income from fixed income transactions is generated through fund placements in securities. In 2025, total income generated from securities transactions reached Rp66.92 billion.

C. Kredit UMKM

Penguatan Sinergi dan Optimalisasi Kredit UMKM yang Berkualitas

Sebagai Bank Pembangunan Daerah, Perusahaan terus berkomitmen untuk berkontribusi dalam mendukung pembangunan dan mendorong pertumbuhan ekonomi melalui produk dan layanan yang kompetitif serta bernilai tambah, khususnya bagi UMKM, yang merupakan sektor penting dalam perekonomian nasional dan daerah. Perusahaan berperan dalam pengembangan UMKM dengan mengoptimalkan fungsinya sebagai lembaga intermediasi, baik melalui penyaluran kredit secara langsung maupun melalui kerja sama kemitraan (Linkage Program).

Sebagian besar kredit UMKM disalurkan di wilayah Provinsi Banten, terutama untuk modal kerja. Total penyaluran kredit UMKM hingga akhir 2025 mencapai Rp235,88 miliar atau 4,65% dari total kredit.

Bank memilih strategi penyaluran kredit melalui pola *linkage* sebagai langkah efisien dalam pengelolaan portofolio kredit UMKM serta penyiapan infrastruktur jika penyaluran dilakukan secara langsung.

Kualitas Aktiva Kredit UMKM dan Mitigasi Risiko

Kualitas penyaluran kredit UMKM baik secara langsung maupun dengan kerja sama Linkage masih terjaga baik.

Sebagai respons terhadap penutupan dan pemberian sanksi terhadap beberapa BPR dan lembaga keuangan non-bank oleh OJK pada tahun 2024, Bank menerapkan seleksi yang lebih ketat dalam pola linkage, dengan tambahan parameter dan kriteria dalam proses pemberian fasilitas kredit.

C. MSME Credit

Strengthening Synergy and Optimizing Quality MSME Credit

As a Regional Development Bank, the Company remains committed to contributing to development and driving economic growth through competitive and value-added products and services, particularly for MSMEs, which constitute an important sector in both the national and regional economy. The Company plays a role in MSME development by optimizing its function as an intermediation institution, both through direct credit disbursement and through partnership cooperation (Linkage Program).

The majority of MSME credit is disbursed in the Banten Province region, primarily for working capital purposes. Total MSME credit disbursement as of the end of 2025 reached Rp235.88 billion, or 4.65% of total credit.

The Bank has chosen a credit disbursement strategy through the linkage pattern as an efficient approach to managing the MSME credit portfolio and preparing the infrastructure for direct disbursement.

MSME Credit Asset Quality and Risk Mitigation

The quality of MSME credit disbursement, both direct and through Linkage cooperation, remains well-maintained.

In response to the closure and sanctioning of several Rural Banks (BPR) and non-bank financial institutions by OJK in 2024, the Bank has implemented more stringent selection criteria in the linkage pattern, with additional parameters and criteria in the credit facility approval process.

Portofolio Kredit UMKM & BPR Linkage

MSME & BPR Linkage Credit Portfolio

Keterangan / Description	Tahun / Year		
	2023	2024	2025
UMKM & BPR Linkage / MSME & Rural Banks (BPR) Linkage	321.892	222.598	235.876

Produk dan Target Pasar Kredit UMKM

a. Kredit Usaha Bangun Banten

Kredit Usaha Bangun Banten (KUBB) merupakan fasilitas kredit yang diberikan secara langsung kepada calon debitur dengan fokus pemasaran di Provinsi Banten. Produk KUBB terdiri dari tiga jenis, yaitu KUBB Tuntas, KUBB Mandiri, dan KUBB Sejahtera, dengan plafon pinjaman mulai dari Rp5 juta hingga Rp500 juta. Jangka waktu pinjaman maksimal tiga tahun untuk modal kerja dan lima tahun untuk investasi.

b. Kredit Linkage

Perseroan juga menyalurkan kredit kepada Bank Perkreditan Rakyat (BPR) dan Lembaga Keuangan Mikro (LKM) melalui produk pembiayaan *executing* atau *linkage*, guna mendukung kebutuhan modal kerja bagi lembaga-lembaga keuangan tersebut.

MSME Credit Products and Target Markets

a. Kredit Usaha Bangun Banten (KUBB)

Kredit Usaha Bangun Banten (KUBB) is a credit facility extended directly to prospective debtors, with a marketing focus in Banten Province. The KUBB product consists of three types, namely KUBB Tuntas, KUBB Mandiri, and KUBB Sejahtera, with loan limits ranging from Rp5 million to Rp500 million. The maximum loan tenor is three years for working capital and five years for investment purposes

b. Linkage Credit

The Company also extends credit to Rural Banks (BPR) and Microfinance Institutions (LKM) through executing or linkage financing products, in order to support the working capital needs of these financial institutions.

Pendapatan Bunga Kredit UMKM & BPR Linkage

MSME Credit Interest Income

Keterangan / Description	Tahun / Year			
	2023	2024	2025	CAGR (%)
UMKM & BPR Linkage / MSME & Rural Banks (BPR) Linkage	33.465	22.039	27.157	11,01%

Strategi dan Prospek Bisnis Kredit UMKM Tahun 2026

Perusahaan optimis bahwa sektor UMKM pada tahun 2026 mendatang diperkirakan akan tetap tumbuh, meskipun dihadapi dengan sejumlah tantangan. Untuk mengoptimalkan kinerja segmen kredit UMKM, Bank Banten menerapkan strategi, di antaranya :

1. Penyaluran Kredit Modal Kerja Konstruksi (KMKK) dengan sumber pembayaran proyek melalui Bank Banten & Kredit kepada pelaku UMKM di wilayah Banten guna mendorong perekonomian daerah;
2. Meningkatkan penyaluran kredit dengan pola linkage pada lembaga keuangan seperti BPR, Modal Ventura dan Lembaga Keuangan lainnya yang memiliki kinerja baik dan fokus bisnis pembiayaan pelaku usaha mikro, kecil dan menengah (UMKM);
3. Mempersiapkan penyaluran kredit program berbasis subsidi pemerintah seperti Kredit Usaha Rakyat (KUR).

2026 MSME Credit Business Strategy and Outlook

The Company is optimistic that the MSME sector in 2026 is expected to continue growing, despite facing a number of challenges. To optimize the performance of the MSME credit segment, Bank Banten implements the following strategies, among others:

1. Disbursement of Construction Working Capital Credit (KMKK) with project payment sources through Bank Banten, and credit to MSME players in the Banten region to stimulate the regional economy;
2. Increasing credit disbursement through the linkage pattern with financial institutions such as Rural Banks (BPR), Venture Capital firms, and other financial institutions with good performance and a business focus on financing micro, small, and medium enterprise (MSME) players;
3. Preparing the disbursement of government subsidy-based program credit such as the People's Business Credit (KUR);

4. Melakukan penyempurnaan produk termasuk fitur kredit untuk memenuhi kebutuhan permodalan dan transaksi pelaku usaha pada sektor-sektor tertentu yang menjadi prioritas pemerintah;
5. Meningkatkan kolaborasi dengan pihak lain, termasuk instansi pemerintah dalam rangka pengembangan dan pemberdayaan UMKM;
6. Pengembangan kompetensi SDM pada bidang Kredit UMKM dan melakukan rekrutmen SDM baru guna mengakselerasi penyaluran kredit.

D. Kredit Komersial

“Penyaluran Kredit Komersial yang Berkualitas”

Pada tahun 2025, total penyaluran kredit komersial mencapai Rp178,00 miliar, atau sekitar 3,51% dari total kredit yang disalurkan oleh Bank.

Bank melakukan penyaluran kredit di segmen ini dengan sangat selektif untuk memastikan terjaganya kualitas kredit. Bank terus melakukan berbagai penyempurnaan baik dari sisi kebijakan maupun proses penyaluran kredit.

Fokus utama penyaluran adalah pada kredit modal kerja di sektor konstruksi, khususnya yang berkaitan dengan belanja barang dan jasa pemerintah. Langkah ini bertujuan untuk memastikan bahwa penyaluran kredit dilakukan pada sektor dengan profil risiko yang lebih rendah serta dengan proses seleksi calon debitur yang lebih ketat.

Perbaikan Kualitas Kredit Komersial

Seiring dengan Langkah perbaikan yang dilakukan, tidak terdapat adanya debitur baru yang bermasalah di segmen komersial.

Beberapa mekanisme yang umum digunakan dalam rangka menjaga kualitas kredit termasuk di segmen komersial adalah melalui penyelesaian atau penyelamatan kredit dengan Langkah sebagai berikut:

4. Refining products, including credit features, to meet the capital and transaction needs of business actors in certain sectors that are government priorities;
5. Enhancing collaboration with other parties, including government agencies, in the context of MSME development and empowerment;
6. Developing human capital competencies in the MSME Credit field and recruiting new personnel to accelerate credit disbursement.

D. Commercial Credit

“Quality Commercial Loan Disbursement”

In 2025, total commercial loan disbursement reached IDR 178.00 billion, or approximately 3.51% of the Bank's total loan portfolio.

Bank disburses loans in this segment very selectively to ensure credit quality is maintained. Bank continues to establish various improvements to both its policies and loan disbursement processes.

Main priority and focus of disbursement is on working capital loans in the construction sector, particularly those related to government goods and services spending. This measure aims to ensure that loans are disbursed to sectors with a lower risk profile and through a more stringent selection process for prospective borrowers.

Commercial Loan Quality Improvement

In line with these improvement measures, there have been no new non-performing loan in the commercial segment.

Some common mechanisms used to maintain credit quality, including in the commercial segment, include loan resolution or recovery, with the following steps:

- Restrukturisasi kredit,
- Penyelesaian kredit melalui penagihan,
- Lelang agunan, serta
- Kerja sama dengan Kejaksaan Tinggi Provinsi Banten untuk penyelesaian kredit bermasalah.

- Credit restructuring
- Credit settlement through collection
- Collateral auctions
- Cooperation with the Banten Provincial Attorney General's Office for the resolution of non-performing loans

Strategi dan Prospek Bisnis Kredit Komersial Tahun 2026

Ke depan, penyaluran kredit komersial akan tetap dilakukan secara selektif, dengan fokus pada sektor-sektor yang memiliki risiko lebih terkendali. Prioritas utama adalah pembiayaan yang berkaitan dengan belanja barang dan jasa pemerintah, yang dianggap memiliki potensi bisnis yang stabil dan berkelanjutan.

Untuk menjaga keberlanjutan bisnis kredit komersial, Bank Banten melakukan Rencana dan strategi pengembangan bisnis Kredit Komersial dilakukan secara selektif sesuai dengan tahapan prioritas penyaluran kredit segmen komersial yang telah dicanangkan oleh Bank antara lain :

1. Meningkatkan komunikasi dan kordinasi dengan Dinas atau Instansi yang bertindak selaku Pengguna Anggaran (PA) baik APBD maupun APBN termasuk dengan asosisasi maupun organisasi pengusaha pengadaan barang dan jasa;
2. Mempersiapkan kebijakan dan prosedur serta infrastruktur yang dibutuhkan dalam rangka penyaluran Kredit Korporasi dan Sindikasi
3. Melakukan evaluasi dan pengembangan produk Kredit Komersial secara berkala dengan memperhatikan perkembangan para pelaku usaha
4. Memprioritaskan penyaluran Kredit Komersial pada perusahaan kontraktor yang mengandalkan sumber pembayaran proyek dari dana APBD Provinsi Banten, BUMN dalam bidang strategis, Perusahaan go public yang memiliki rating baik, recall debitur yang pernah memiliki fasilitas kredit di Bank dengan track record baik dan lancar serta pada sektor ekonomi atau sektor usaha yang menjadi prioritas pemerintah dan memiliki prospek usaha yang baik serta tingkat risiko yang dapat diterima oleh Bank untuk menggerakkan kembali roda perekonomian pasca-Pandemi

2026 Commercial Credit Business Strategy and Prospects

Going forward, commercial credit disbursement will continue to be carried out selectively, with a focus on sectors with more controlled risks. The primary priority is financing related to government goods and services procurement expenditure, which is considered to have stable and sustainable business potential.

To maintain the sustainability of the commercial credit business, Bank Banten implements Commercial Credit business development plans and strategies selectively in accordance with the commercial segment credit disbursement priority stages established by the Bank, including:

1. Enhancing communication and coordination with agencies or institutions acting as Budget Users (PA) for both regional (APBD) and national (APBN) budgets, including with associations and organizations of goods and services procurement entrepreneurs;
2. Preparing the policies, procedures, and infrastructure required for the disbursement of Corporate and Syndicated Credit;
3. Conducting periodic evaluations and development of Commercial Credit products, taking into account developments among business actors;
4. Prioritizing Commercial Credit disbursement to contractor companies whose project payment sources rely on Banten Province APBD funds, state-owned enterprises (BUMN) in strategic sectors, publicly listed companies with good ratings, recall of debtors who previously held credit facilities at the Bank with a good and current track record, and in economic or business sectors that are government priorities, have good business prospects, and present acceptable risk levels for the Bank, in order to reinvigorate economic activity in the post-pandemic period;

5. Meningkatkan kompetensi SDM di bidang Kredit Komersial melalui pelatihan secara berkala dengan narasumber atau praktisi dari Bank lain yang telah berpengalaman dalam penyaluran Kredit Komersial serta melakukan rekrutmen SDM yang berpengalaman guna mengakselerasi penyaluran kredit komersial sesuai dengan kebutuhan

5. Enhancing human capital competencies in the Commercial Credit field through periodic training with resource persons or practitioners from other banks experienced in Commercial Credit disbursement, as well as recruiting experienced personnel to accelerate commercial credit disbursement in accordance with needs.

E. Kredit Konsumer

Pada tahun 2025 penyaluran kredit konsumer Bank Banten tercatat sebesar Rp4,66 triliun

Kredit konsumer merupakan fasilitas kredit yang diberikan kepada individu untuk keperluan konsumsi atau kebutuhan lainnya, dengan sasaran utama nasabah berpenghasilan tetap. Pada tahun 2025, kredit konsumer menyumbang 91,84% dari total kredit yang disalurkan oleh Bank, dengan nilai mencapai Rp4,65 triliun.

Secara umum, penyaluran kredit konsumer terbagi menjadi dua segmen utama, yaitu:

1. Kredit untuk pegawai aktif
2. Kredit bagi pegawai yang menjelang pensiun dan pensiunan

Dari total penyaluran, 53% dialokasikan untuk segmen pegawai aktif, sedangkan 12% diperuntukkan bagi pegawai pra-pensiun dan pensiunan.

Sebagai pengelola Rekening Kas Umum Daerah (RKUD) Pemerintah Daerah Provinsi Banten, Bank juga bertindak sebagai bank pembayaran gaji bagi ASN dan tenaga honorer di lingkungan Pemerintah Daerah Provinsi Banten. Sejak 2017, Bank juga telah menjadi mitra pembayaran pensiun PT Taspen (Persero). Selain itu, penyaluran kredit konsumer juga dilakukan melalui kerja sama dengan instansi pemerintah/swasta serta koperasi karyawan yang bernaung di dalamnya.

Kualitas Aktiva dan Mitigasi Risiko Kredit

Dalam rangka mengurangi risiko yang mungkin saja terjadi, seluruh kredit konsumer yang disalurkan oleh Bank dilindungi oleh lembaga penjamin atau perusahaan asuransi guna mengantisipasi risiko gagal bayar, kematian, atau pemutusan hubungan kerja (PHK).

E. Consumer Credit

In 2025, Bank Banten's consumer credit disbursement was recorded at Rp4.66 trillion.

Consumer credit is a credit facility extended to individuals for consumption purposes or other needs, with the primary target being fixed-income customers. In 2025, consumer credit accounted for 91.84% of the Bank's total credit disbursed, with a value reaching Rp4.65 trillion.

In general, consumer credit disbursement is divided into two main segments:

1. Credit for active employees
2. Credit for employees approaching retirement and retirees

Of total disbursements, 53% was allocated to the active employee segment, while 12% was allocated to the pre-retirement and retiree segment.

As the manager of the Regional General Cash Account (RKUD) of the Banten Provincial Government, the Bank also acts as the salary payment bank for civil servants (ASN) and honorary staff within the Banten Provincial Government. Since 2017, the Bank has also been a pension payment partner of PT Taspen (Persero). In addition, consumer credit disbursement is also carried out through cooperation with government/private institutions and employee cooperatives under their auspices.

Asset Quality and Credit Risk Mitigation

In order to reduce potential risks, all consumer credit disbursed by the Bank is protected by a guarantor institution or insurance company to anticipate the risks of default, death, or termination of employment.

Kualitas penyaluran kredit konsumen pada tahun 2025 masih terjaga dengan baik, dimana rasio NPL *Gross* segmen konsumen sebesar 2,46% pada akhir 2025.

The quality of consumer credit disbursement in 2025 remained well-maintained, with the Gross NPL ratio of the consumer segment standing at 2.46% at the end of 2025.

Sebagai langkah mitigasi risiko, Bank telah mengambil beberapa kebijakan, di antaranya:

As risk mitigation measures, the Bank has adopted several policies, including:

- Menghentikan kerja sama dengan perusahaan asuransi yang mengalami penurunan kinerja.
- Bekerja sama dengan Kejaksaan Tinggi Provinsi Banten untuk menagih klaim dan menyelesaikan kredit bermasalah.
- Meningkatkan komunikasi dengan bank tempat debitur menerima gaji guna mempermudah penyelesaian kredit bermasalah.
- Menerapkan stop *booking policy* untuk instansi/perusahaan yang menunjukkan peningkatan kredit bermasalah yang bukan disebabkan oleh risiko kematian.
- Mengoptimalkan strategi penyelamatan dan penyelesaian kredit sesuai *best practice*.

- Terminating cooperation with insurance companies experiencing a decline in performance.
- Cooperating with the Banten Provincial Attorney General's Office to collect claims and resolve non-performing loans.
- Enhancing communication with the banks through which debtors receive their salaries to facilitate the resolution of non-performing loans.
- Implementing a stop booking policy for institutions/companies showing an increase in non-performing loans not attributable to mortality risk.
- Optimizing credit rescue and resolution strategies in accordance with best practices.

Kinerja Bisnis Kredit Konsumer (Dalam Juta Rupiah)

Consumer Credit Business Performance (in Rp millions)

Pendapatan Bunga / <i>Interest Income</i>	2023	2024	2025
Konsumer / <i>Consumer</i>	338.524	346.010	421.879

Strategi dan Prospek Bisnis Kredit Konsumer Tahun 2026

Pada tahun 2025, Bank tetap menjadikan kredit konsumen sebagai fokus utama untuk meningkatkan pertumbuhan kredit dan pendapatan.

2026 Consumer Credit Business Strategy and Prospects

In 2025, the Bank continued to make consumer credit its primary focus for driving credit growth and income.

Saat ini, masih terdapat ASN di Pemerintah Daerah Provinsi Banten yang belum mendapatkan fasilitas kredit dari Bank. Persaingan produk di segmen nasabah berpenghasilan tetap semakin ketat, sehingga Bank perlu melakukan inovasi dan diversifikasi produk, dengan tetap mempertimbangkan risiko guna menjaga kualitas kredit.

At present, there are still civil servants (ASN) within the Banten Provincial Government who have not yet received credit facilities from the Bank. Product competition in the fixed-income customer segment is increasingly intense, requiring the Bank to innovate and diversify its products while continuing to take risk into consideration in order to maintain credit quality.

Penyaluran kredit konsumen dilakukan dengan beberapa strategi antara lain:

1. Perluasan target pasar dalam penyaluran Kredit Konsumer bagi pegawai berpenghasilan tetap pada instansi pemerintah maupun swasta baik yang telah memiliki kerjasama ataupun belum dengan memperhatikan tingkat risiko yang dapat diterima;
2. Melakukan diversifikasi produk Konsumer dan perbaikan proses bisnis sesuai target pasar dengan memperhatikan kesiapan sarana dan prasarana serta biaya investasi yang diperlukan
3. Melakukan evaluasi dan perbaikan fitur produk serta proses bisnis untuk mempertahankan dan meningkatkan akuisisi debitur
4. Meningkatkan pola penyaluran kerjasama kredit dengan Bank dan atau lembaga keuangan non Bank dengan pola channelling, executing, joint financing maupun asset buy
5. Meningkatkan marketing campaign baik yang bersifat nasional maupun daerah.

Dengan berbagai strategi ini, Bank menargetkan pertumbuhan kredit konsumen yang sehat dan berkelanjutan, serta memastikan bahwa kontribusinya terhadap pendapatan bunga tetap optimal.

Consumer credit disbursement is carried out through the following strategies:

1. Expansion of the target market for Consumer Credit disbursement to fixed-income employees in both government and private institutions, whether or not existing cooperation agreements are in place, while taking into account acceptable risk levels;
2. Diversifying Consumer products and improving business processes in accordance with target markets, taking into account the readiness of facilities and infrastructure and the required investment costs;
3. Conducting evaluations and improvements to product features and business processes to maintain and increase debtor acquisition;
4. Enhancing credit cooperation disbursement patterns with banks and/or non-bank financial institutions through channeling, executing, joint financing, and asset buy schemes;
5. Increasing marketing campaigns at both the national and regional levels.

With these various strategies, the Bank targets healthy and sustainable consumer credit growth while ensuring that its contribution to interest income remains optimal.

Tinjauan Kinerja Keuangan

Financial Performance Overview

Analisis dan pembahasan yang disajikan di bawah ini disusun berdasarkan Laporan Keuangan Bank Banten untuk periode yang berakhir pada tanggal 31 Desember 2024 dan 31 Desember 2025. Laporan Keuangan telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dan ditandatangani oleh Florus Daeli, SE, Ak, MM, CA, CPA, CRA, CLI, CFI, CACP, ASEAN CPA, Registrasi Akuntan Publik No. AP. 0126. Laporan Keuangan memperoleh opini Wajar Tanpa Pengecualian (WTP), untuk laporan posisi keuangan Perseroan, serta kinerja keuangan dan arus kasnya untuk tahun yang berakhir pada tanggal-tanggal tersebut.

Pembahasan di bawah ini berisi prediksi kinerja ke depan dan mencerminkan pandangan Bank Banten pada saat ini sehubungan dengan kejadian-kejadian di masa yang akan datang dan kinerja keuangan. Sesuai dengan PSAK di Indonesia, informasi tertentu untuk periode/tahun yang ditetapkan bukan merupakan suatu acuan untuk kinerja keuangan Perusahaan dan tidak bisa dijadikan sebagai alternatif untuk menyesuaikan seluruh hal-hal yang terdapat di laporan keuangan Perseroan atau acuan kinerja lainnya, acuan likuiditas atau acuan lainnya yang sesuai dengan PSAK di Indonesia.

Ditinjau dari kinerja keuangan, Bank Banten berhasil mencatatkan peningkatan dalam sejumlah aspek. Analisis lebih lanjut terhadap kinerja keuangan akan mempertimbangkan faktor-faktor eksternal dan internal yang memengaruhi pencapaian ini, serta strategi yang akan diterapkan untuk menjaga stabilitas dan pertumbuhan keuangan Perseroan ke depan.

The analysis and discussion presented below is prepared based on Bank Banten's Financial Statements for the periods ended December 31, 2024 and December 31, 2025. The Financial Statements have been audited by Public Accounting Firm Kanaka Puradiredja, Suhartono and signed by Florus Daeli, SE, Ak, MM, CA, CPA, CRA, CLI, CFI, CACP, ASEAN CPA, Public Accountant Registration No. AP. 0126. The Financial Statements received an Unqualified Opinion (WTP) on the Company's statement of financial position, as well as its financial performance and cash flows for the years ended on those dates.

The discussion below contains forward-looking performance projections and reflects Bank Banten's current views with respect to future events and financial performance. In accordance with Indonesian Financial Accounting Standards (PSAK), certain information for the specified periods/years does not constitute a benchmark for the Company's financial performance and cannot be used as an alternative to reconciling all matters contained in the Company's financial statements or other performance benchmarks, liquidity benchmarks, or other benchmarks in accordance with Indonesian PSAK.

In terms of financial performance, Bank Banten successfully recorded improvements in a number of aspects. Further analysis of financial performance will take into account the external and internal factors influencing these achievements, as well as the strategies to be implemented to maintain the financial stability and growth of the Company going forward.

LAPORAN POSISI KEUANGAN

(Dalam Rp Juta)

STATEMENT OF FINANCIAL POSITION

(in Rp millions)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Total Aset / Total Assets	10.001.448	7.551.114	32,45%
Total Liabilitas / Total Liabilities	8.101.291	5.847.417	38,54%
Total Ekuitas / Total Equity	1.900.157	1.703.697	11,53%
Total Liabilitas dan Ekuitas / Total Liabilities and Equity	10.001.448	7.551.114	32,45%

ASET

Hingga 31 Desember 2025, total aset Perseroan tercatat sebesar Rp10,01 triliun, mengalami peningkatan sebesar 32,45% dibandingkan dengan tahun sebelumnya sebesar Rp7,55 triliun. Peningkatan ini terutama disebabkan oleh aksi korporasi Akuisisi portofolio Kredit Konsumer ASN Kota Serang dan ASN Kab Lebak melalui *Asset Buy* dari Bank BJB sebesar ± Rp1,5 triliun. Hal ini turut mendorong pertumbuhan aset produktif Perseroan.

ASSETS

As of December 31, 2025, the Company's total assets were recorded at Rp10.01 trillion, an increase of 32.45% compared to the previous year at Rp7.55 trillion. This increase was primarily attributable to the corporate action of acquiring the Consumer Credit portfolio of ASN from the City of Serang and ASN from Lebak Regency through an Asset Buy from Bank BJB amounting to approximately Rp1.5 trillion. This also contributed to the growth of the Company's earning assets.

(Dalam Rp Juta)

(in Rp millions)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Kas / Cash	183.498	133.328	37,63%
Giro pada Bank Indonesia / Current accounts in Bank Indonesia	731.471	456.348	60,29%
Giro pada bank lain / Current Accounts in other banks	27.190	11.513	136,17%
Penempatan pada Bank Indonesia dan bank lain / Placements with Bank Indonesia and other banks	818.409	450.583	81,63%
Efek-Efek / Securities	1.005.527	1.053.236	(4,53%)
Efek-efek yang dibeli dengan janji dijual kembali / Securities purchased under agreement to resell	108.734	-	100%
Kredit pihak ketiga - setelah di kurangi Cadangan / Third-party loans – net of allowance for impairment losses	4.888.752	3.607.640	35,51%
Pendapatan bunga yang masih akan diterima / Accrued interest receivable	34.240	25.042	36,74%
Biaya dibayar di muka / Prepaid expenses	753.219	779.365	(3,35%)
Aset Tetap dan Aset Hak Guna / Fixed assets and right of use of assets	168.008	28.176	496,28%
Agunan yang diambil alih / Foreclosed asset	2.371	2.371	0,00%
Aset pajak tangguhan / Deferred tax assets	230.853	350.240	(34,09%)
Aset tak berwujud / Intangible assets	80.386	28.708	180,01%
Aset lain-lain / Others assets	968.789	624.562	63,39%
Jumlah Aset	10.001.448	7.551.112	32,45%

KAS

Pada tahun 2025 kas Bank Banten meningkat menjadi Rp183,50 miliar, meningkat 37,63% dibandingkan tahun 2024 yang sebesar Rp133,33 miliar. Kenaikan ini salah satunya disebabkan oleh bertambahnya Kas Vault 10281 & 10283 (penempatan dana *cash management*). Sebagian besar dari kas tersebut diperlukan untuk mendukung aktivitas operasional harian yang berjalan di seluruh jaringan cabang Perseroan.

GIRO PADA BANK INDONESIA

Saldo giro pada Bank Indonesia pada tahun 2025 tercatat sebesar Rp731,47 miliar, mengalami peningkatan signifikan sebesar 60,29% dibandingkan tahun 2024 yang mencapai Rp456,35 miliar. Hal ini menunjukkan bahwa bank menempatkan dana lebih banyak di Bank Indonesia untuk memenuhi ketentuan likuiditas

GIRO PADA BANK LAIN

Hingga akhir 2025, giro yang ditempatkan pada bank lain mengalami peningkatan signifikan sebesar 136,17%, dari Rp11,5 miliar pada tahun 2024 menjadi Rp27,19 miliar pada tahun 2025.

PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Dana yang ditempatkan dalam bentuk Fasilitas Simpanan Bank Indonesia (FASBI), *interbank call money*, tabungan antarbank, dan deposito berjangka mengalami peningkatan sebesar 81,63%, dari Rp450,58 miliar pada tahun 2024 menjadi Rp818,41 miliar pada tahun 2025.

EFEK-EFEK

Investasi Perseroan dalam bentuk obligasi pemerintah dan obligasi korporasi mengalami penurunan sebesar 4,53%, dari Rp1,05 triliun pada tahun 2024 menjadi Rp1,01 triliun pada tahun 2025.

KREDIT

Hingga akhir 2025 total penyaluran kredit mencapai Rp4,89 triliun, mengalami peningkatan sebesar 35,51% dibandingkan tahun 2024 yang sebesar Rp3,61 triliun.

CASH

Cash as of December 31, 2025 amounted to Rp183.50 billion, an increase of Rp50.16 billion or 37.63% compared to the previous year's position of Rp133.34 billion. This increase was in line with the growth in third-party funds and the Bank's expanded operational activities.

CURRENT ACCOUNTS AT BANK INDONESIA

Current Accounts at Bank Indonesia as of December 31, 2025 amounted to Rp731.47 billion, an increase of Rp275.52 billion or 60.29% compared to the previous year's position of Rp455.95 billion. This increase was primarily driven by the growth in third-party funds, which raised the minimum statutory reserve requirement that must be maintained at Bank Indonesia.

CURRENT ACCOUNTS AT OTHER BANKS

Current Account at Other Banks as of December 31, 2025 amounted to Rp27.19 billion, an increase of Rp15.67 billion or 136.17% compared to the previous year's position of Rp11.52 billion.

PLACEMENTS AT BANK INDONESIA AND OTHER BANKS

Placements at Bank Indonesia and Other Banks as of December 31, 2025 amounted to Rp818.41 billion, an increase of Rp367.63 billion or 81.63% compared to the previous year's position of Rp450.78 billion. This increase reflected the Bank's strategy of optimizing excess liquidity through short-term placements.

SECURITIES

Securities as of December 31, 2025 amounted to Rp1.01 trillion, a decrease of Rp47.85 billion or 4.53% compared to the previous year's position of Rp1.06 trillion. The decline was due to the maturity of several securities instruments during the year.

LOANS

Through the end of 2025, total loan disbursements reached Rp4.89 trillion, an increase of 35.51% compared to 2024's figure of Rp3.61 trillion.

Komposisi kredit berdasarkan jenis:

- Kredit Konsumsi: Rp4,66 triliun (sebagian besar diberikan kepada Aparatur Sipil Negara Provinsi Banten untuk pembelian rumah, kendaraan bermotor, serta kebutuhan konsumtif lainnya).
- Kredit Modal Kerja: Rp396,99 miliar (termasuk kredit berjangka, kredit rekening koran, kredit akseptasi, dan cerukan yang diberikan kepada debitur untuk modal kerja).
- Kredit Investasi: Rp14,90 miliar (kredit jangka menengah dan panjang yang diberikan untuk pembelian barang modal).

Melalui strategi yang selektif dalam menyalurkan kredit dan optimalisasi aset, Perseroan terus berupaya meningkatkan efisiensi dan menjaga kualitas portofolio kredit di tengah dinamika ekonomi.

Rincian kredit berdasarkan jenisnya sebagai berikut:
(Dalam Rp Juta)

Jenis Kredit / <i>Types of Loans</i>	2025	2024	Perubahan (%) / <i>Change (%)</i>
Investasi / <i>Investment</i>	14.903	26.002	(42,69%)
Modal Kerja / <i>Working capital</i>	396.986	583.655	(31,98%)
Konsumsi / <i>Consumer</i>	4.657.485	3.241.625	43,68%
Jumlah / <i>Total</i>	5.069.373	3.851.281	31,63%
Cadangan Kerugian Penurunan Nilai / <i>Allowance for impairment losses</i>	(180.621)	(243.641)	(25,87%)
Jumlah / <i>Total</i>	4.888.752	3.607.640	35,51%

Dari segi jenis konsumen, kredit individu lebih besar dibandingkan dengan kredit korporat. Total kredit individu mencapai Rp4,89 triliun, yang berkontribusi sebesar 97% dari total kredit.

(Dalam Rp Juta)

Jenis Konsumen / <i>Consumer Type</i>	2025	2024	Perubahan (%) / <i>Change (%)</i>
Korporat / <i>Corporate</i>	174.570	586.866	(70,25%)
Individu / <i>Individual</i>	4.894.803	3.264.415	49,94%
Jumlah / <i>Total</i>	5.069.373	3.851.281	31,63%
Cadangan Kerugian Penurunan Nilai / <i>Allowance for Impairment Losses</i>	(180.621)	(243.641)	(25,87%)
Bersih / <i>Net</i>	4.888.752	3.607.640	35,51%

Pada tahun 2025, Cadangan Kerugian Penurunan Nilai (CKPN) masing-masing tahun tersebut adalah Rp180,62 miliar dan Rp243,64 miliar.

Loan composition by type:

- Consumer Loans: Rp4.66 trillion (primarily extended to Civil Servants of Banten Province for home purchases, motor vehicle financing, and other consumptive needs).
- Working Capital Loans: Rp396.99 billion (including term loans, current account credit facilities, acceptance credit, and overdrafts extended to debtors for working capital purposes).
- Investment Loans: Rp14.90 billion (medium- and long-term loans extended for the purchase of capital goods).

Through a selective lending strategy and asset optimization, the Company continues to strive for improved efficiency and the maintenance of credit portfolio quality amid evolving economic dynamics.

The breakdown of loans by type is as follows:
(in Rp millions)

In terms of consumer type, individual loans account for a larger share compared to corporate loans. Total individual loans reached Rp4.89 trillion, contributing 97% of total loans.

(in Rp millions)

In 2025, the Allowance for Impairment Losses (CKPN) for each respective year amounted to Rp180.62 billion and Rp243.64 billion.

Pendapatan Bunga yang Masih akan Diterima

Pendapatan bunga yang masih akan diterima oleh Bank pada tahun 2025 sebesar Rp34,24 miliar, mengalami peningkatan sebesar 36,73% dibandingkan tahun sebelumnya yang mencapai Rp25,04 miliar. Peningkatan ini disebabkan oleh ekspansi kredit dan juga peningkatan sebagai efek

Biaya Dibayar di Muka

Akun ini mencakup biaya sewa, asuransi, promosi, hadiah, serta biaya lainnya. Pada tahun 2025, jumlahnya menurun sebesar 3,35% menjadi Rp753,22 miliar, dibandingkan tahun 2024 yang tercatat sebesar Rp779,37 miliar.

Aset Tetap

Aset tetap mencakup biaya perolehan renovasi bangunan yang disewa, kendaraan, perlengkapan, mesin, serta peralatan kantor dan aset sewa guna. Hingga 31 Desember 2025, nilai aset tetap meningkat signifikan sebesar 496,28%, dari Rp28,18 miliar pada tahun 2024 menjadi Rp168,01 miliar.

Aset Tak Berwujud

Pada tahun 2025 aset tak berwujud tercatat sebesar Rp80,39 miliar, meningkat sebesar 180,01% dibandingkan tahun 2024 sebesar Rp28,71 miliar.

Aset Lain-lain

Aset lain-lain pada tahun 2025 tercatat sebesar Rp1,02 triliun, meningkat 63,39% dibandingkan tahun sebelumnya sebesar Rp624,56 miliar.

LIABILITAS

Total liabilitas Bank pada tahun 2025 mencapai Rp8,10 triliun, mengalami peningkatan sebesar Rp2,25 triliun atau 38,46% dibandingkan dengan tahun 2024 yang sebesar Rp5,85 triliun. Peningkatan ini terutama disebabkan oleh bertambahnya simpanan dari nasabah serta simpanan dari bank lain.

(Dalam Rp Juta)

Accrued Interest Receivables

Accrued interest receivables by the Bank in 2025 amounted to Rp34.24 billion, an increase of 36.73% compared to the previous year's figure of Rp25.04 billion. This increase was attributable to credit expansion as well as a partial increase in securities.

Prepaid Expenses

This account includes rental fees, insurance, promotional expenses, prizes, and other costs. In 2025, the total decreased by 3.35% to Rp753.22 billion, compared to Rp779.37 billion recorded in 2024.

Fixed Assets

Fixed assets include the acquisition cost of leasehold improvements, vehicles, equipment, machinery, as well as office equipment and right-of-use assets. As of December 31, 2025, the value of fixed assets increased significantly by 496.28%, from Rp28.18 billion in 2024 to Rp168.01 billion.

Intangible Assets

In 2025, intangible assets were recorded at Rp80.39 billion, an increase of 180.01% compared to Rp28.71 billion in 2024.

Other Assets

Other assets in 2025 were recorded at Rp1.02 trillion, an increase of 63.39% compared to the previous year's figure of Rp624.56 billion.

LIABILITIES

Total liabilities of the Bank in 2025 reached Rp8.10 trillion, an increase of Rp2.25 trillion or 38.46% compared to 2024's figure of Rp5.85 trillion. This increase was primarily driven by growth in customer deposits as well as deposits from other banks.

(in Rp millions)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Liabilitas segera / Liabilities due immediately	100.017	142.370	(29,75%)
Simpanan dari nasabah / Deposit for customers			
- Pihak ketiga / Third parties	6.398.400	4.395.442	45,57%
- Pihak berelasi / Related parties	21.915	460.399	(95,24%)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Simpanan dari bank lain / Deposits from other banks			
- Pihak ketiga / Third parties	1.269.615	690.731	83,81%
- Pihak berelasi / Related parties	4.013	3.297	21,72%
Utang Pajak / Taxes Payable	13.060	3.982	15,30%
Liabilitas imbalan pasca kerja / Post employment benefit liabilities	36.678	31.811	115,77%
Liabilitas lain-lain / Other liabilities	257.591	119.382	38,54%
Jumlah Liabilitas / Total Liabilities	8.101.289	5.847.415	38,54%

Liabilitas Segera

Liabilitas Segera mencakup Rekening Perantara Asuransi, Utang Bunga, serta kewajiban lainnya. Hingga akhir Desember 2025 total Liabilitas Segera tercatat sebesar Rp100,02 miliar, mengalami penurunan sebesar 29,75% dibandingkan tahun 2024 yang sebesar Rp142,37 miliar.

Liabilities Due Immediately

Liabilities Due Immediately include Insurance Intermediary Accounts, Interest Payable, and other obligations. Through the end of December 2025, total Obligations Due Immediately were recorded at Rp100.02 billion, a decrease of 55.95% compared to 2024's figure of Rp142.37 billion.

Simpanan dari Nasabah

Pada tahun 2024, total simpanan nasabah tercatat sebesar Rp6,42 triliun, mengalami peningkatan sebesar 32,22% dibandingkan tahun sebelumnya yang mencapai Rp4,86 triliun. Peningkatan ini disebabkan oleh bertambahnya simpanan dari dana pihak ketiga (DPK). DPK tercatat sebesar Rp6,42 triliun pada tahun 2025, mengalami peningkatan sebesar 46,07% dibandingkan tahun 2024 yang sebesar Rp4,39 triliun.

Deposits from Customers

In 2024, total deposits from customers were recorded at Rp6.42 trillion, an increase of 32.22% compared to the previous year's figure of Rp4.86 trillion. This increase was driven by growth in third-party funds (DPK). Third-party funds were recorded at Rp6.42 trillion in 2025, an increase of 46.07% compared to 2024's figure of Rp4.39 trillion.

Berikut rincian struktur Simpanan Dari Nasabah Bank:

(Dalam Rp Juta)

The following is a breakdown of the Bank's Deposits from Customers structure:

(in Rp millions)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Giro / Current Accounts	723.637	667.094	8.5%
Tabungan / Savings	780.748	711.622	9.7%
Deposito Berjangka / Time Deposits	4.915.930	3.477.125	41.4%
Jumlah / Total	6.420.315	4.855.841	32.2%

Simpanan dari Bank Lain

Simpanan yang berasal dari bank lain pada tahun 2025 tercatat sebesar Rp1.273,63 miliar, mengalami peningkatan sebesar 83,51% dibandingkan tahun 2024 yang mencapai Rp694,03 miliar.

Deposits from Other Banks

Deposits from other banks in 2025 were recorded at Rp1,273.63 billion, an increase of 83.51% compared to 2024's figure of Rp694.03 billion.

Utang Pajak

Utang pajak mencakup pajak penghasilan pasal 4 (2), pasal 21, pasal 23, serta Pajak Pertambahan Nilai (PPN). Hingga 31 Desember 2025, total utang pajak Bank tercatat sebesar Rp13,06 miliar, mengalami peningkatan 227,98% dibandingkan tahun sebelumnya yang sebesar Rp3,98 miliar. Peningkatan ini terutama disebabkan oleh peningkatan pada PPh gaji karyawan.

Liabilitas Imbalan Pasca Kerja

Bank mencatat dan menghitung imbalan pasca kerja berdasarkan Undang-Undang Cipta Kerja No.11 Tahun 2020. Pada 2025, liabilitas imbalan pasca kerja tercatat sebesar Rp36,68 miliar, mengalami peningkatan sebesar 15,30% dibandingkan tahun 2024 yang sebesar Rp31,81 miliar.

Liabilitas Lain-Lain

Akun ini terdiri dari liabilitas sewa guna usaha, setoran jaminan, kewajiban transaksi ATM, asuransi, serta kewajiban lainnya. Pada 2025, total Liabilitas Lain-Lain meningkat sebesar 115,77% menjadi Rp257,59 miliar, dibandingkan tahun 2024 sebesar Rp119,38 miliar. Kenaikan berasal dari bank garansi pelaksana, rekening perantara operasional/asuransi, kewajiban transaksi ATM bersama

EKUITAS

Sepanjang tahun 2025, ekuitas Perseroan mencapai Rp1,90 triliun, meningkat 11,53% dibandingkan tahun sebelumnya yang sebesar Rp1,70 triliun. Peningkatan ini terutama didorong oleh bank garansi pelaksana, rekening perantara operasional/asuransi, kewajiban transaksi ATM bersama serta realisasi APP II.

(Dalam Rp Juta)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Modal Saham / Share Capital	4.308.864	4.308.864	0,00%
Tambahan Modal Disetor / Additional Paid-In Capital	381.044	241.475	57,80%
Dana Setoran Modal / Capital Deposit Fund	0	-	00,00%
Laba belum direalisasi atas nilai wajar melalui penghasilan komprehensif lain / Unrealized Gains on Fair Value Through Other Comprehensive Income			
Kerugian Aktuaria Setelah Pajak / Actuarial loss net off taxes	(11.503)	(15.871)	(27,52%)
Saldo Rugi / Net Loss	(2.778.247)	(2.830.771)	(1,86%)
Jumlah / Total	1.900.156	1.703.697	11,53%

Taxes Payable

Taxes payable include income tax Article 4(2), Article 21, Article 23, and Value Added Tax (VAT). As of December 31, 2025, the Bank's total taxes payable were recorded at Rp13.06 billion, an increase of 227.98% compared to the previous year's figure of Rp3.98 billion. This increase was primarily attributable to a rise in employee salary income tax (PPh)

Post-Employment Benefit Liabilities

The Bank records and calculates post-employment benefits in accordance with Job Creation Law No. 11 of 2020. In 2025, post-employment benefit liabilities were recorded at Rp36.68 billion, an increase of 15.30% compared to 2024's figure of Rp31.81 billion.

Other Liabilities

This account consists of finance lease liabilities, security deposits, ATM transaction obligations, insurance, and other obligations. In 2025, total Other Liabilities increased by 115.77% to Rp257.59 billion, compared to Rp119.38 billion in 2024. The increase was attributable to performance bank guarantees, operational/insurance intermediary accounts, and shared ATM transaction obligations.

Equity

Throughout 2025, the Company's equity reached Rp1.90 trillion, an increase of 11.53% compared to the previous year's figure of Rp1.70 trillion. This increase was primarily driven by performance bank guarantees, operational/insurance intermediary accounts, shared ATM transaction obligations, and the realization of APP II.

(Dalam Rp Juta)

LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN

(Dalam Rp Juta)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

(In Rp million)

Uraian / Description	2025	2024	Perubahan (%) / Changes (%)
Pendapatan (Beban) Operasional / Operating Income (Expenses)			
Pendapatan bunga / Interest income	570.495	491.804	16,00%
Beban bunga / Interest expense	(371.804)	(302.443)	22,93%
Pendapatan bunga-bersih / Interest income – net	198.691	189.361	4,93%
Administrasi / Administration	76.302	43.153	35,62%
Keuntungan dari perubahan nilai wajar atas aset keuangan yang diukur pada nilai wajar melalui laporan laba rugi-bersih / Gain from charges in fair value of financial assets at fair value through profit and loss- net	20	-	-
Lain-lain-bersih / Others – net	9.932	12.924	(23,15%)
Jumlah Pendapatan Operasional / Total Operating Income	314.878	245.438	28,29%
Pemulihan (Penyisihan) kerugian penurunan nilai aset keuangan-bersih / Provision of impairment reverse (losses) on financial assets – net	165.606	122.113	35,62%
Beban Operasional Lainnya / Other operating expenses			
Umum dan Administrasi / General and Administrative	(158.769)	(143.437)	10,69%
Keuntungan/(kerugian) penjualan surat berharga / Gain/(loss) on sale of securities	-	-	-
Tenaga kerja dan tunjangan/ Personal and benefit	(129.669)	(127.961)	1,33%
Laba Operasional – Bersih / Net Operating Gain	59.526	96.153	(38,09%)
Pendapatan (Beban) Non Operasional Bersih / Non-Operating Income (Expenses) - Net	(3.054)	(21.156)	(85,56%)
Laba (Rugi) Sebelum Pajak Penghasilan / Gain (Loss) Before Income Tax	56.472	74.997	(24,70%)
Penghasilan Komprehensif Lain/ Other Comprehensive Income			
Pos-pos yang tidak direklasifikasi ke laba rugi/ Item that would never be reclassified to profit loss			
Keuntungan (kerugian) Aktuaria / Actuarial Gain (loss)	(3.299)	(1.583)	108,40%
Pajak Tangguhan/ Deferred Tax	726	348	108,62%
Pos-pos yang akan direklasifikasi ke laba rugi / Item that would be reclassified to profit loss			
Perubahan nilai wajar melalui penghasilan komprehensif lain / Changes in fair value through other comprehensive income	2.174	(6.724)	(132,33%)
Pajak Tangguhan / Deferred Tax	(478)	1.479	(132,32%)
Laba Bersih / Net Gain	52.523	39.330	
Jumlah Laba Komprehensif/ Total Comprehensive Gain	51.646	32.851	57,21%
Rugi Per Saham Dasar dan Dilusian (nilai penuh) / Basic Loss Per Share and Diluted (full amount)	1,01	0,76	0,00%

PENDAPATAN BUNGA-BERSIH

Pendapatan Bunga-Bersih merupakan hasil dari selisih antara pendapatan bunga dengan beban bunga. Pada 31 Desember 2025, Bank mencatatkan Pendapatan Bunga-Bersih sebesar Rp198,69 miliar, mengalami peningkatan sebesar 4,93% dibandingkan dengan tahun sebelumnya yang mencapai Rp189,36 miliar.

INTEREST INCOME - NET

Interest Income – Net represents the difference between interest income and interest expense. As of December 31, 2025, the Bank recorded Interest Income – Net of Rp198.69 billion, an increase of 4.93% compared to the previous year's figure of Rp189.36 billion.

Di sisi lain, Pendapatan Bunga tercatat sebesar Rp570,50 miliar, meningkat 16% dibandingkan dengan tahun sebelumnya sebesar Rp491,80 miliar. Beban Bunga Bank mengalami peningkatan sebesar 22,93% dari Rp302,44 miliar pada tahun 2024 menjadi Rp371,80 miliar pada tahun 2025.

PENDAPATAN OPERASIONAL

Pendapatan Operasional terdiri dari berbagai komponen, termasuk pendapatan dari administrasi, keuntungan atas perubahan nilai wajar aset keuangan dan sumber lainnya. Pada tahun 2025, Pendapatan Operasional tercatat sebesar Rp314.88 miliar, mengalami kenaikan sebesar 28,29% dibandingkan tahun sebelumnya yang mencapai Rp245,44 miliar. Kenaikan ini terutama didorong oleh peningkatan pendapatan berbasis komisi (*fee based income*) yang berasal dari administrasi giro, tabungan dan deposito, administrasi kredit, layanan ATM, transaksi kliring dan RTGS, perdagangan reksa dana, pendapatan sewa Safe Deposit Box (SDB), serta penerimaan dari penagihan atas kredit yang telah dihapus buku.

BEBAN OPERASIONAL LAINNYA

Dari sisi pengeluaran, Beban Operasional Lainnya pada tahun 2025 tercatat sebesar Rp454,04 miliar, mengalami peningkatan sebesar 67,29% dibandingkan tahun sebelumnya yang mencapai Rp271,40 miliar. Peningkatan ini merupakan hasil dari peningkatan beban umum dan administrasi.

LABA OPERASIONAL

Pada 31 Desember 2025 Bank mencatatkan Laba Operasional sebesar Rp59,53 miliar, menurun 38,09% dibandingkan dengan laba operasional pada tahun sebelumnya yang mencapai Rp96,15 miliar.

LABA (RUGI) SEBELUM PAJAK

Lebih lanjut, Bank membukukan Laba (Rugi) Sebelum Pajak sebesar Rp56,47 miliar pada tahun 2025, mengalami penurunan sebesar 24,70% dibandingkan Laba (Rugi) Sebelum Pajak tahun 2024 yang mencapai Rp74,99 miliar.

LABA BERSIH

Dari keseluruhan kinerja, Bank mencatatkan Laba Bersih sebesar Rp52,52 miliar pada tahun 2025, meningkat 33,54% dibandingkan dengan Laba Bersih tahun sebelumnya yang mencapai Rp39,33 miliar.

On the other hand, Interest Income was recorded at Rp570.50 billion, an increase of 16% compared to the previous year's figure of Rp491.80 billion. The Bank's Interest Expense increased by 22.93% from Rp302.44 billion in 2024 to Rp371.80 billion in 2025.

OPERATING INCOME

Operating Income consists of various components, including income from administration fees, gains on changes in the fair value of financial assets, and other sources. In 2025, Operating Income was recorded at Rp314.88 billion, an increase of 28,29% compared to the previous year's figure of Rp245.44 billion. This increase was primarily driven by growth in fee-based income derived from current account, savings, and deposit administration fees, loan administration fees, ATM services, clearing and RTGS transactions, mutual fund trading, Safe Deposit Box (SDB) rental income, and recoveries from written-off loans.

OTHER OPERATING EXPENSES

On the expenditure side, Other Operating Expenses in 2025 were recorded at Rp454.04 billion, an increase of 67.29% compared to the previous year's figure of Rp271.40 billion. This increase was a result of higher general and administrative expenses.

OPERATING GAIN

As of December 31, 2025, the Bank recorded Operating Gain of Rp59.53 billion, a decrease of 38.09% compared to the operating profit of the previous year, which reached Rp96.15 billion.

GAIN (LOSS) BEFORE INCOME TAX

Furthermore, the Bank posted a Gain (Loss) Before Income Tax of Rp56.47 billion in 2025, a decrease of 24.70% compared to the Profit (Loss) Before Income Tax of 2024, which reached Rp74.99 billion.

NET GAIN

Overall, the Bank recorded a Net Gain of Rp52.52 billion in 2025, an increase of 33.54% compared to the Net Profit of the previous year, which reached Rp39.33 billion.

JUMLAH LABA KOMPREHENSIF

Selain itu, Bank juga membukukan Jumlah Laba Komprehensif sebesar Rp51,65 miliar pada tahun 2025, meningkat sebesar 57,22% dibandingkan dengan Jumlah Laba Komprehensif tahun 2024 yang mencapai Rp32,85 miliar.

LABA PER SAHAM DASAR

Dengan pencapaian ini, Laba per Saham Dasar pada tahun 2025 tercatat sebesar Rp1,01 juta. jumlah ini meningkat 34,67% jika dibandingkan dengan Laba per Saham Dasar tahun 2024 sebesar Rp0,75 juta.

LAPORAN ARUS KAS

(Dalam Rp Juta)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Arus Kas diperoleh dari (digunakan untuk) Aktivitas Operasi / Cash Flow from (used in) Operating Activities	531.792	113.294	369,39%
Arus Kas diperoleh dari (digunakan untuk) Aktivitas Investasi / Cash Flow from (used in) Investment Activities	(10.420)	(9.601)	(8,53%)
Arus Kas diperoleh dari (digunakan untuk) Aktivitas Pendanaan / Cash Flow from (used in) Financing Activities	139.569	-	100,00%
Kenaikan (Penurunan) Kas dan Setara Kas / Net Increase (Decrease) in Cash and Cash Equivalents	708.795	191.105	270,89%
Kas dan setara kas pada awal tahun / Cash and cash equivalents at the beginning of year	1.051.772	860.666	22,20%
Kas dan Setara kas pada akhir tahun / Cash and cash equivalents at the ending of year	1.760.567	1.051.772	67,39%

ARUS KAS DIPEROLEH DARI (DIGUNAKAN UNTUK) AKTIVITAS OPERASI

Pada tahun 2025, posisi kas saldo bersih digunakan untuk aktivitas operasi tercatat sebesar Rp531,79 miliar, naik signifikan sebesar 369,39% dibandingkan perolehan tahun lalu sebesar minus Rp113,29 miliar.

ARUS KAS DIPEROLEH DARI (DIGUNAKAN UNTUK) AKTIVITAS INVESTASI

Posisi kas saldo bersih digunakan untuk aktivitas investasi tercatat sebesar Rp10,42 miliar pada tahun 2025, meningkat sebesar 8,53% dibandingkan dengan perolehan tahun 2024 yang mencapai Rp9,60 miliar.

ARUS KAS DIPEROLEH DARI (DIGUNAKAN UNTUK) AKTIVITAS PENDANAAN

Pada tahun 2025, posisi kas saldo bersih digunakan untuk aktivitas pendanaan tercatat sebesar Rp139,57 miliar.

TOTAL COMPREHENSIVE GAIN

In addition, the Bank also posted Total Comprehensive Gain of Rp51.65 billion in 2025, an increase of 57.21% compared to Total Comprehensive Gain of 2024, which reached Rp32.85 billion.

BASIC GAIN PER SHARE

With these achievements, Basic Gain Per Share in 2025 was recorded at Rp1.01. This figure remained stable compared to Basic Gain Per Share in 2024.

STATEMENT OF CASH FLOWS

(In Rp million)

CASH FLOW FROM (USED IN) OPERATING ACTIVITIES

In 2025, the net cash balance used in operating activities was recorded at Rp531.79 billion, a significant increase of 369.39% compared to last year's figure of negative Rp113.29 billion.

CASH FLOW FROM (USED IN) INVESTMENT ACTIVITIES

The net cash balance used in investment activities was recorded at Rp10.42 billion in 2025, an increase of 8.53% compared to the 2024 figure of Rp9.60 billion.

CASH FLOW FROM (USED IN) FINANCING ACTIVITIES

In 2025, the net cash balance used in financing activities was recorded at Rp139.57 billion.

KENAIKAN (PENURUNAN) KAS DAN SETARA KAS

Pada tahun 2025, terjadi kenaikan saldo kas dan setara kas Bank menjadi sebesar Rp708,80 miliar, meningkat 270,89% dibandingkan perolehan tahun 2024 sebesar minus Rp191,11 miliar.

KAS DAN SETARA KAS AWAL TAHUN

Pada awal tahun 2025, posisi saldo kas dan setara kas bersih tercatat sebesar Rp1,05 triliun, meningkat 22,20% dibandingkan perolehan awal tahun lalu sebesar Rp860,67 miliar.

KAS DAN SETARA KAS AKHIR TAHUN

Pada akhir tahun 2025, posisi saldo kas dan setara kas bersih tercatat sebesar Rp1,76 triliun, meningkat 67,39% dibandingkan perolehan akhir tahun lalu yang mencapai Rp1,05 triliun.

KEMAMPUAN MEMBAYAR UTANG DAN TINGKAT KOLEKTIBILITAS

Kemampuan Bank dalam memenuhi kewajiban keuangan kepada pihak lain dapat dievaluasi melalui tiga rasio utama, yaitu rasio likuiditas, rasio solvabilitas, dan rasio rentabilitas.

RASIO LIKUIDITAS

Rasio likuiditas digunakan untuk mengukur kapasitas Bank dalam memenuhi kewajiban jangka pendeknya. Indikator kesehatan rasio likuiditas dapat dilihat dari perbandingan antara total kredit yang disalurkan dengan dana pihak ketiga atau *Loan to Deposit Ratio* (LDR).

Pada tahun 2025, LDR Bank Banten mencapai 76,24%, menguat dibandingkan dengan tahun sebelumnya yang tercatat sebesar 79,31%. Penguatan ini terjadi karena pertumbuhan Dana Pihak Ketiga yang ekspansif sebagai penguatan likuiditas untuk mendukung pertumbuhan kredit. LDR Bank Banten masih berada pada rentang yang terjaga dan likuid.

RASIO SOLVABILITAS

Rasio solvabilitas diukur melalui rasio permodalan, yang mencerminkan kemampuan Bank dalam menanggung risiko keuangan. *Capital Adequacy Ratio* (CAR) mencakup perhitungan terhadap risiko kredit, risiko operasional, dan risiko pasar.

INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS

In 2025, the Bank's cash and cash equivalents balance increased to Rp708.80 billion, an increase of 270.89% compared to the 2024 figure of negative Rp191.11 billion.

CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR

At the beginning of 2025, the net cash and cash equivalents balance was recorded at Rp1.05 trillion, an increase of 22.20% compared to the beginning of the previous year's figure of Rp860.67 billion.

CASH AND CASH EQUIVALENTS AT END OF YEAR

At the end of 2025, the net cash and cash equivalents balance was recorded at Rp1.74 trillion, an increase of 65.88% compared to the end of the previous year's figure of Rp1.05 trillion.

SOLVENCY AND COLLECTABILITY RATE

The Bank's capacity to fulfill its financial obligations to other parties can be evaluated through three key ratios: the liquidity ratio, the solvency ratio, and the profitability ratio.

LIQUIDITY RATIO

The liquidity ratio is used to measure the Bank's capacity to meet its short-term obligations. The health indicator of the liquidity ratio can be observed through the comparison between total loans disbursed and third-party funds, known as the *Loan to Deposit Ratio* (LDR).

In 2025, Bank Banten's LDR reached 76.24%, strengthened from 79.31% the previous year. This increase was due to expansive growth in third-party funds, strengthening liquidity to support credit growth. Bank Banten's LDR remains within a manageable and liquid range.

SOLVENCY RATIO

The solvency ratio is measured through the capital adequacy ratio, which reflects the Bank's capacity to absorb financial risks. The *Capital Adequacy Ratio* (CAR) encompasses calculations for credit risk, operational risk, and market risk.

Nilai CAR pada tahun 2025 tercatat sebesar 36,73% menurun dari tahun 2024 sebesar 42,99%. Penurunan ini disebabkan oleh naiknya Total ATMR khususnya ATMR untuk Risiko Kredit dan ATMR untuk Risiko Pasar meskipun Total Modal juga mengalami kenaikan, namun tidak sebanding dengan kenaikan Total ATMR.

RASIO RENTABILITAS

Untuk mengukur tingkat efisiensi kinerja, Bank menggunakan rasio rentabilitas yang terdiri dari beberapa indikator utama, yaitu laba terhadap aset (*Return on Assets/ROA*), laba terhadap ekuitas (*Return on Equity/ROE*), margin bunga bersih (*Net Interest Margin/NIM*), beban operasional terhadap pendapatan operasional (*BOPO*), serta rasio liabilitas terhadap aset.

Pada tahun 2025, ROA tercatat sebesar 0,64%, ROE mencapai 3,97%, NIM berada di angka 2,99%, BOPO sebesar 93,28%, dan rasio liabilitas terhadap aset tercatat sebesar %.

Sementara itu, pada tahun 2025, NPL Gross tercatat sebesar 4,67% dan NPL Net sebesar 1,89%, menurun dibandingkan dengan tahun sebelumnya yang masing-masing berada di angka 7,53% dan 1,98%.

The CAR in 2025 was recorded at 36.73%, a decrease from 42.99% in 2024. This decline was due to an increase in total Risk-Weighted Assets (RWA), particularly RWA for Credit Risk and RWA for Market Risk, although Total Capital also increased, it was not proportionate to the increase in total RWA.

PROFITABILITY RATIO

To measure the level of operational efficiency, the Bank uses profitability ratios consisting of several key indicators: return on assets (ROA), return on equity (ROE), net interest margin (NIM), operating expenses to operating income ratio (BOPO), and the liabilities-to-assets ratio.

In 2025, ROA was recorded at 0.64%, ROE reached 3.97%, NIM stood at 2.99%, BOPO at 93.28%, and the liabilities-to-assets ratio was recorded at %.

Meanwhile, in 2025, Gross NPL was recorded at 4.67% and Net NPL at 1.89%, declining compared to the previous year's figures of 7.53% and 1.98%, respectively.

No	Rasio / Ratio	2025	2024
1.	Kewajiban Penyediaan Modal Minimum (KPMM) / Minimum Capital Adequacy Requirement (CAR)	36.73%	42.99%
2.	<i>Return On Asset (ROA)</i>	0.64%	1.98%
3.	<i>Return on Equity (ROE)</i>	3.97%	3.16%
4.	NPL Gross	4.67%	7.53%
5.	NPL Net	1.89%	1.98%
6.	<i>Net Interest Margin (NIM)</i>	2.99%	3.51%
7.	Biaya Operasional Terhadap Pendapatan Operasional (BOPO) / Operating Expenses to Operating Income Ratio (BOPO)	93.28%	90.46%
8.	<i>Loan to Deposit Ratio (LDR)</i>	76.24%	79.31%
9.	Persentase Pelanggaran BMPK / Legal Lending Limit (LLL) Violation Percentage		
	I. Pihak Terkait / Related Parties	0,00%	0,00%
	II. Pihak Tidak terkait / Non-Related Parties	0,00%	0,00%
	Persentase Pelampauan BMPK / Legal Lending Limit (LLL) Excess Percentage		
	I. Pihak Terkait / Related Parties	0,00%	0,00%
	II. Pihak Tidak terkait / Non-Related Parties	0,00%	0,00%
10.	Posisi Devisa Neto (PDN) secara keseluruhan / Net Open Position (NOP) — Overall	0,00%	0,00%

STRUKTUR MODAL

Bank terus memperkuat komitmennya dalam menjaga struktur permodalan yang sesuai dengan regulasi yang berlaku serta ketentuan dari otoritas perbankan di Indonesia. Upaya ini juga didukung oleh Pemerintah Provinsi Banten sebagai pemegang saham utama. Sepanjang tahun 2025, Bank tidak memiliki utang berbasis bunga maupun sukuk.

Per 31 Desember 2025, komposisi kepemilikan saham Bank adalah sebagai berikut:

Pemegang Saham / Shareholder	Jumlah Saham / Number of Shares	Kepemilikan / Ownership
Pemerintah Provinsi Banten / Provincial Government of Banten	34.289.755.661	66,11%
Bank Pembangunan Daerah Jawa Timur Tbk	27.511.900	0,05%
Masyarakat (masing-masing di bawah 5%) / Public (each below 5%)	17.553.170.705	33,84%
Jumlah / Total	51.870.438.266	100,00%

Per 31 Desember 2025, modal inti Bank tercatat sebesar Rp1,4 triliun meningkat dibandingkan tahun 2024 yang mencapai Rp1,28 triliun (*audited*). Setelah menyelesaikan dengan baik seluruh tahapan teknis di bulan November 2025, Otoritas Jasa Keuangan (OJK) sebagai regulator perbankan menutup seluruh proses Kelompok Usaha Bank (KUB) antara Bank Banten dengan PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) dengan menerbitkan Surat Penegasan Persetujuan Efektif Struktur KUB pada tanggal 15 Desember 2025.

Dalam juta Rupiah

Pemegang Saham / Shareholders	2025	2024
Total Modal / Total Capital	1.460.816	1.307.159*
ATMR Risiko Kredit / RWA for Credit Risk	3.703.779	2.761.692*
ATMR Risiko Operasional / RWA for Operational Risk	272.933	278.888
ATMR Risiko Pasar / RWA for Market Risk	305,50	-
Modal Inti / Core Capital	1.415.692	1.274.849*
Modal Pelengkap / Supplementary Capital	45.123	32.310
Total Modal / Total Capital	1.460.816	1.307.159*
- Rasio Kewajiban Penyediaan Modal Minimum (KPMM) / Minimum Capital Adequacy Requirement Ratio (CAR)	36,73%	42,99%*
- Dengan memperhitungkan risiko dan operasional / Including credit and operational risk	36,73%	42,99%
- Rasio modal inti terhadap aset tertimbang menurut risiko / Core Capital Ratio to Risk-Weighted Assets	35,60%	41,93%

*Disajikan kembali

CAPITAL STRUCTURE

The Bank continues to strengthen its commitment to maintaining a capital structure that is in compliance with prevailing regulations and the requirements of banking authorities in Indonesia. This effort is also supported by the Provincial Government of Banten as the majority shareholder. Throughout 2025, the Bank had no interest-bearing debt or sukuk.

As of December 31, 2025, the composition of the Bank's share ownership is as follows:

As of December 31, 2025, the Bank's core capital was recorded at Rp1.4 trillion, an increase compared to 2024's figure of Rp1.28 trillion (audited). Having successfully completed all technical stages in November 2025, the Financial Services Authority (OJK), as the banking regulator, concluded the entire Bank Business Group (KUB) process between Bank Banten and PT Bank Pembangunan Daerah Jawa Timur Tbk (Bank Jatim) by issuing the Letter of Confirmation of Effective Approval of the KUB Structure on December 15, 2025.

in millions of Rupiah

*Restated

KEBIJAKAN STRUKTUR MODAL

Sebagai bentuk kepatuhan terhadap regulasi perbankan, Bank terus berupaya mempertahankan struktur modal yang sehat dan optimal. Selain itu, strategi pengelolaan permodalan juga difokuskan untuk mendukung pertumbuhan jangka panjang dan memberikan nilai tambah bagi para pemegang saham.

Kebijakan permodalan Bank diarahkan pada beberapa aspek utama, yaitu:

- Mengelola permodalan secara selaras dengan profil risiko Perseroan.
- Mengantisipasi dan mendukung berbagai peluang bisnis yang potensial.
- Mengoptimalkan efisiensi dalam struktur modal.
- Mempersiapkan langkah strategis terhadap perubahan regulasi yang dapat berdampak pada rasio permodalan.

IKATAN MATERIAL UNTUK INVESTASI BARANG MODAL

Dalam menjalankan aktivitas usaha di sepanjang tahun 2025, Bank memiliki ikatan material investasi barang modal, yang diungkapkan sebagai berikut:

INVESTASI BARANG MODAL

Pada tahun 2025, Bank melakukan investasi barang modal sebagai berikut:

(Dalam Rp Juta)

Uraian / Description	2025	2024	Perubahan (%) / Change (%)
Tanah / Land	7.376	-	-
Bangunan / Buildings	132.193	-	-
Renovasi bangunan yang disewa / Leasehold Improvement	171.124	166.653	2,68%
Kendaraan / Vehicles	2.607	2.589	0,70%
Perlengkapan, Mesin, dan peralatan kantor / Office Equipment, Machine, and Furnitures	142.389	138.221	3,02%
Aset dalam Pembangunan / Assets under Construction	-	19	-
Aset sewa guna / Right of use of assets	34.870	40.002	(12,83%)
Jumlah / Total	490.558	347.483	41,11%

TRANSAKSI PIHAK BERELASI

Berdasarkan Peraturan Bank Indonesia No. 7/3/PBI/2005 tanggal 20 Januari 2005 yang diubah dengan Peraturan Bank Indonesia No. 8/13/PBI/2006 tanggal 5 Oktober 2006 tentang Batas Maksimum Pemberian Kredit Bank Umum,

CAPITAL STRUCTURE POLICY

As a form of compliance with banking regulations, the Bank continues to strive to maintain a sound and optimal capital structure. In addition, the capital management strategy is also focused on supporting long-term growth and delivering added value to shareholders.

The Bank's capital policy is directed toward several key aspects, namely:

- Managing capital in alignment with the Company's risk profile.
- Anticipating and supporting various potential business opportunities.
- Optimizing efficiency in the capital structure.
- Preparing strategic measures in response to regulatory changes that may impact capital adequacy ratios.

MATERIAL COMMITMENTS FOR CAPITAL EXPENDITURE

In carrying out its business activities throughout 2025, the Bank has material commitments for capital expenditure, which are disclosed as follows:

CAPITAL EXPENDITURE

In 2025, the Bank made the following capital expenditures:

(In Rp millions)

RELATED PARTY TRANSACTIONS

Pursuant to Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005, as amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated October 5, 2006, concerning the Legal Lending Limit for Commercial Banks,

pihak-pihak berelasi adalah perseorangan atau perusahaan/badan yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan atau keuangan.

related parties are individuals or companies/entities that have a controlling relationship with the Bank, either directly or indirectly, through ownership, management, and/or financial relationships.

SIFAT HUBUNGAN PIHAK-PIHAK BERELASI

Sifat hubungan dengan pihak-pihak berelasi dan transaksinya adalah sebagai berikut:

NATURE OF RELATED PARTY RELATIONSHIPS

The nature of relationships with related parties and their transactions is as follows:

Pihak Berelasi / Related Party	Sifat Hubungan / Nature of Relationship	Transaksi / Transaction
Pemerintah Provinsi Banten / Provincial Government of Banten	Pemegang Saham pengendali Terakhir / Ultimate Controlling Shareholder	Giro (Catatan 18) / Current Accounts (Note 18)
PD BPR Serang	Perusahaan afiliasi / Affiliated Company	- Giro (Catatan 19) / Current Accounts (Note 19) - Deposito berjangka (Catatan 19) / Time Deposit (Note 19)
PT. Banten Global Development	Pemegang Saham / Shareholder	Giro (Catatan 18) / Current Accounts (Note 18)
PT Jamkrida Banten	Perusahaan Afiliasi / Affiliated Company	Giro (Catatan 18) / Current Accounts (Note 18)
Direksi, Komisaris dan penjabat eksekutif / Directors, Commissioners, and Executive Officers	Pengurus / Management	- Giro (Catatan 18) / Current Accounts (Note 18) - Tabungan (Catatan 18) / Savings Account (Note 18) - Deposito berjangka (Catatan 18) / Time Deposit (Note 18) - Modal saham (Catatan 22) / Share Capital (Note 22)

TRANSAKSI-TRANSAKSI DENGAN PIHAK-PIHAK BERELASI

Transaksi dan saldo yang signifikan dengan pihak-pihak berelasi adalah sebagai berikut:

TRANSACTIONS WITH RELATED PARTIES

The significant transactions and balances with related parties are as follows:

Uraian / Description	2025	2024
Liabilitas / Liabilities		
Simpanan dari nasabah / Deposit from customers	21.915	460.399
Simpanan dari bank lain / Deposit from other banks	4.013	3.297
Jumlah / Total	25.928	463.696
Beban bunga / Interest expense	291	3.215

Giro

Pada tanggal 31 Desember 2025 dan 2024, persentase rekening giro pihak berelasi dari jumlah rekening giro masing-masing sebesar 0,78%, dan 53,04%. Pada tanggal 31 Desember 2025 dan 2024, tingkat bunga yang diberikan adalah berkisar antara 1,80%.

Current Accounts

As of December 31, 2025 and 2024, the percentage of related party current accounts to total current accounts was 0.78% and 53.04%, respectively. As of December 31, 2025 and 2024, the interest rates applied ranged at 1.80%.

Tabungan

Pada tanggal 31 Desember 2025 dan 2024, persentase tabungan pihak berelasi dari jumlah tabungan masing-masing sebesar 0,11% dan 0,01%. Pada tanggal 31 Desember 2025 dan 2024, tingkat bunga yang diberikan adalah masing-masing sebesar 0% - 0,96% dan 0% - 5,50%.

Savings Accounts

As of December 31, 2025 and 2024, the percentage of related party savings accounts to total savings accounts was 0.11% and 0.01%, respectively. As of December 31, 2025 and 2024, the interest rates applied ranged from 0% – 0.96% and 0% – 5.50%, respectively.

Deposito Berjangka

Pada tanggal 31 Desember 2025 dan 2024, persentase deposito berjangka pihak berelasi dari jumlah deposito berjangka masing-masing sebesar 0,40% dan 0,72%. Pada tanggal 31 Desember 2025 dan 2024, tingkat bunga yang diberikan berkisar antara 2,75% - 8,00% dan 2,75% - 9,25%.

Pada tanggal 31 Desember 2025 dan 2024, tidak ada kompensasi yang diberikan kepada masing-masing anggota atau kelompok Direksi, Komisaris, Pemegang Saham Utama yang juga sebagai karyawan, dan manajemen kunci lainnya.

Benturan Kepentingan

Sesuai Peraturan Otoritas Jasa Keuangan Nomor 42/POJK.04/2020 tentang Transaksi Afiliasi dan Transaksi Benturan Kepentingan, Benturan Kepentingan adalah perbedaan antara kepentingan ekonomis perusahaan terbuka dengan kepentingan ekonomis pribadi anggota direksi, anggota dewan komisaris, pemegang saham utama, atau Pengendali yang dapat merugikan perusahaan terbuka dimaksud.

Potensi benturan kepentingan dapat dialami oleh Direksi dan Dewan Komisaris dalam menjalankan aktivitas usaha Bank. Oleh karena itu Bank telah mengatur Pedoman Penanganan Transaksi Keuangan yang Mengandung Benturan Kepentingan, melalui Surat Keputusan Direksi No. 514/ SK/DIR-BB/IX/2021 tanggal 29 September 2021.

Salah satu upaya untuk menghindari terjadinya benturan kepentingan adalah semua pihak baik karyawan, Direksi dan Dewan Komisaris harus mematuhi kode etik yang telah ditetapkan dan menghindari kegiatan yang dapat menyebabkan benturan kepentingan. Dalam hal terjadi benturan kepentingan, maka anggota Dewan Komisaris, Direksi dan Pejabat Eksekutif dilarang mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dan wajib mengungkapkan benturan kepentingan dalam setiap keputusan.

Selama tahun 2025 tidak terdapat transaksi yang memenuhi kategori transaksi benturan kepentingan

Time Deposits

As of December 31, 2025 and 2024, the percentage of related party time deposits to total time deposits was 0.40% and 0.72%, respectively. As of December 31, 2025 and 2024, the interest rates applied ranged from 2.75% – 8.00% and 2.75% – 9.25%, respectively.

As of December 31, 2025 and 2024, no compensation was provided to any individual member or group of the Board of Directors, Board of Commissioners, Principal Shareholders who are also employees, or other key management personnel.

Conflict of Interest

In accordance with Financial Services Authority Regulation Number 42/POJK.04/2020 concerning Affiliated Transactions and Conflict of Interest Transactions, a Conflict of Interest is defined as a difference between the economic interests of a public company and the personal economic interests of members of the board of directors, members of the board of commissioners, principal shareholders, or Controllers, which may be detrimental to the said public company.

Potential conflicts of interest may be experienced by the Board of Directors and Board of Commissioners in carrying out the Bank's business activities. Therefore, the Bank has established Guidelines for Handling Financial Transactions Containing Conflicts of Interest, through Board of Directors Decree No. 514/SK/DIR-BB/IX/2021 dated September 29, 2021.

One of the measures to prevent conflicts of interest is that all parties — including employees, the Board of Directors, and the Board of Commissioners — must comply with the established Code of Conduct and avoid activities that may give rise to conflicts of interest. In the event that a conflict of interest arises, members of the Board of Commissioners, Board of Directors, and Executive Officers are prohibited from taking any action that may be detrimental to or reduce the Bank's profits, and are required to disclose the conflict of interest in every decision.

Throughout 2025, there were no transactions that met the criteria of a conflict of interest transaction.

INFORMASI MATERIAL MENGENAI INVESTASI, EKSPANSI, DIVESTASI, PENGGABUNGAN/PELEBURAN USAHA, AKUISISI, DAN RESTRUKTURISASI UTANG/MODAL

Hingga 31 Desember 2025, Perusahaan tidak melakukan aktivitas terkait Investasi, Ekspansi, Divestasi, Penggabungan/Peleburan Usaha, Akuisisi, dan Restrukturisasi Utang/Modal. Namun Bank Banten melakukan kerja sama *Asset Buy*.

Sebagai salah satu Strategi dalam akselerasi pertumbuhan Bisnis, Bank melaksanakan Pembelian portofolio Aset Kredit Konsumtif/Multiguna melalui Kerjasama Perjanjian Jual Beli Piutang dengan Bank BJB berdasarkan Perjanjian Kredit No. 34 Tanggal 28 Agustus 2025 dengan nilai sebesar Rp. 1 Triliun dengan Jangka Waktu Penarikan 12 Bulan sejak tanggal Perjanjian Kredit, adapun terhadap Kerjasama tersebut telah dilakukan penarikan sebanyak 3 kali dengan rincian sebagai berikut:

Tahap / Phase	Nominal Penarikan (Rp) / Withdrawal Amount (Rp)	NoA	Tanggal / Date
1	107.753.482.160	1.082	30/09/2025
2	95.229.044.111	1.069	24/10/2025
3	323.215.133.218	3.022	19/12/2025
Total	526.197.659.489	5.173	

PERUBAHAN KETENTUAN PERATURAN PERUNDANG-UNDANGAN YANG BERPENGARUH SIGNIFIKAN TERHADAP PERUSAHAAN

Sebagai bentuk implementasi fungsi Kepatuhan, Bank Banten berkomitmen untuk mematuhi ketentuan peraturan perundang-undangan yang berlaku serta relevan dengan kegiatan usaha Bank. Komitmen tersebut diwujudkan melalui berbagai upaya, antara lain dengan melakukan pemantauan, evaluasi, serta kajian secara berkala terhadap perkembangan regulasi yang berpotensi mempengaruhi aktivitas bisnis dan operasional Bank.

Dalam rangka memastikan kesesuaian kebijakan dan proses bisnis dengan ketentuan yang berlaku, Bank Banten secara aktif mengidentifikasi dan menganalisis perubahan regulasi yang diterbitkan oleh otoritas terkait, dimana langkah ini dilakukan untuk memastikan bahwa setiap perubahan ketentuan dapat direspons secara tepat melalui penyesuaian kebijakan internal, prosedur operasional, maupun strategi bisnis yang relevan.

MATERIAL INFORMATION REGARDING INVESTMENT, EXPANSION, DIVESTMENT, MERGER/CONSOLIDATION, ACQUISITION, AND DEBT/CAPITAL RESTRUCTURING

As of December 31, 2025, the Company did not undertake any activities related to Investment, Expansion, Divestment, Merger/Consolidation, Acquisition, or Debt/Capital Restructuring. However, Bank Banten entered into an Asset Purchase cooperation arrangement.

As one of the strategies to accelerate business growth, the Bank carried out the purchase of a Consumptive/ Multipurpose Credit Asset portfolio through a Receivables Sale and Purchase Agreement with Bank BJB, based on Credit Agreement No. 34 dated August 28, 2025, with a value of Rp1 trillion and a drawdown period of 12 months from the date of the Credit Agreement. Under this cooperation, 3 withdrawals have been made, with details as follows:

CHANGES IN LAWS AND REGULATIONS WITH SIGNIFICANT IMPACT ON THE COMPANY

As a form of implementation of the Compliance function, Bank Banten is committed to complying with the provisions of applicable laws and regulations relevant to the Bank's business activities. This commitment is realized through various efforts, including by conducting regular monitoring, evaluation, and review of regulatory developments that have the potential to affect the Bank's business and operational activities.

In order to ensure the conformity of policies and business processes with applicable provisions, Bank Banten actively identifies and analyzes regulatory changes issued by relevant authorities, where this step is taken to ensure that any changes in provisions can be responded to appropriately through adjustments to internal policies, operational procedures, and relevant business strategies.

Atas perubahan dan pemberlakuan peraturan otoritas selama tahun 2024-2025, yang dinilai memiliki dampak signifikan terhadap aktivitas kegiatan usaha Bank, sebagaimana dijelaskan pada tabel berikut:

Regarding changes and implementation of authority regulations during 2024-2025, which are considered to have a significant impact on the Bank's business activities, as explained in the following table:

No	Pengaturan / Arrangement	Dampak Terhadap Bank Banten / Impacts on Bank Banten
1	Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi / Law No. 27 of 2022 concerning Personal Data Protection	1) Bank Banten telah menyusun Kebijakan Pelindungan Data Pribadi, ditetapkan melalui Surat Keputusan Direksi No. 1135/SK/DIR-BB/X/2024 tanggal 16 Oktober 2024; / Bank Banten has developed a Personal Data Protection Policy, stipulated through Board of Directors' Decree No. 1135/SK/DIR-BB/X/2024 dated October 16, 2024; 2) Telah dibentuk Tim Pelindungan Data Pribadi yang berfungsi untuk memastikan keseluruhan upaya untuk melindungi data pribadi dalam rangkaian pemroses data pribadi sesuai dengan Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi, dan dapat terimplementasi. / A Personal Data Protection Team has been established to ensure that all efforts to protect personal data within the personal data processing chain comply with Law No. 27 of 2022 concerning Personal Data Protection, and are implemented. 3) Pelaksanaan <i>Awareness Training</i>: / Awareness Training Implementation: - Telah dilakukan <i>awareness training</i> UU Pelindungan Data Pribadi kepada Tim Implementasi PDP dan perwakilan dari setiap unit kerja di Kantor Pusat; / Awareness training on the Personal Data Protection Law has been conducted for the PDP Implementation Team and representatives from each work unit at Head Office; - Sosialisasi Pelindungan Data Pribadi dan Campaign kepada karyawan untuk menanamkan pentingnya menjaga data pribadi / Dissemination of Personal Data Protection
2	- POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola Bank Umum / POJK No. 17 of 2023 concerning the Implementation of Governance for Commercial Banks - SEOJK Tata Kelola No. 14/ SEOJK.03/2025 tentang Penerapan Tata Kelola Bagi Bank Umum / SEOJK No. 14/ SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks	Bank telah menindaklanjuti : / The Bank has followed up on: 1) Penyesuaian atas Ketentuan Internal yang terdampak, antara lain: / Adjustments to the affected Internal Provisions, including: - Kebijakan Tata Kelola, ditetapkan melalui Surat Keputusan Direksi No. 411/SK/DIR-BB/XII/2025 tanggal 30 Desember 2025; / Governance Policy, stipulated through the Board of Directors' Decree No. 411/SK/DIR-BB/XII/2025 dated December 30, 2025; - SOP Laporan Pelaksanaan Tata Kelola, ditetapkan melalui Surat Keputusan Direksi No. 412/SK/DIR-BB/XII/2025 tanggal 30 Desember 2025; / SOP for Governance Implementation Reports, stipulated through the Board of Directors' Decree No. 412/SK/DIR-BB/XII/2025 dated December 30, 2025; - Pedoman dan Tata Tertib Kerja Dewan Komisaris, ditetapkan melalui Surat Keputusan Dewan Komisaris No. 002/SK/KOM-BB/VI/2024 tanggal 10 Juni 2024; / Guidelines and Work Procedures for the Board of Commissioners, stipulated through the Board of Commissioners' Decree No. 002/SK/KOM-BB/VI/2024 dated June 10, 2024; - Pedoman dan Tata Tertib Kerja Direksi, ditetapkan melalui Surat Keputusan Direksi No. 2007/SK/DIR-BB/XI/2024 tanggal 26 November 2024; / Guidelines and Work Procedures for the Board of Directors, stipulated through the Board of Directors' Decree No. 2007/SK/DIR-BB/XI/2024 dated November 26, 2024; - SOP Nominasi Dewan Komisaris dan Direksi, ditetapkan melalui Surat Keputusan Direksi No. 416/SK/DIR-BB/XII/2025 tanggal 31 Desember 2025; / SOP for Nomination of the Board of Commissioners and Directors, stipulated through the Board of Directors' Decree No. 416/SK/DIR-BB/XII/2025 dated December 31, 2025; - Pedoman dan Tata Tertib Kerja Komite dibawah Dewan Komisaris dan Komite dibawah Direksi. / Guidelines and Work Procedures for Committees under the Board of Commissioners and Committees under the Board of Directors. 2) Penilaian Sendiri (<i>self assessment</i>) Penerapan Tata Kelola Bank Tahun 2025 yang telah mengacu pada Surat Edaran OJK terkini. / Self-assessment of the Implementation of Bank Governance in 2025, which refers to the latest OJK Circular Letter.

No	Pengaturan / Arrangement	Dampak Terhadap Bank Banten / Impacts on Bank Banten
3	- POJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan; / POJK No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector; - SEOJK 18/SEOJK.08/2024 tentang Penilaian Sendiri Terhadap Pemenuhan Ketentuan Pelindungan Konsumen Dan Masyarakat Di Sektor Jasa Keuangan; / SEOJK 18/SEOJK.08/2024 concerning Self-Assessment of Compliance with Consumer and Public Protection Provisions in the Financial Services Sector; - SEOJK 20/SEOJK.08/2025 tentang Publikasi Penanganan Pengaduan dan Laporan Layanan Pengaduan. / SEOJK 20/SEOJK.08/2025 concerning Publication of Complaint Handling and Complaint Service Reports.	- Bank telah menyesuaikan Ketentuan Internal, antara lain: / The Bank has adjusted its Internal Provisions, including: - Kebijakan Pelindungan Nasabah, ditetapkan melalui Surat Keputusan Direksi No.1130/SK/DIR-BB/X/2024 tanggal 10 Oktober 2024; / Customer Protection Policy, established through the Board of Directors' Decree No. 1130/SK/DIRBB/X/2024 dated October 10, 2024; - SOP Layanan Pengaduan Nasabah, ditetapkan melalui Surat Keputusan Direksi No. 016/SK/DIR-BB/I/2025 tanggal 16 Januari 2025; / Customer Complaints Service SOP, established through the Board of Directors' Decree No. 016/SK/DIRBB/I/2025 dated January 16, 2025; - SOP Literasi Keuangan dan Inklusi Keuangan, ditetapkan melalui Surat Keputusan Direksi No. 346/SK/DIR-BB/X/2025 tanggal 30 Oktober 2025. / Financial Literacy and Financial Inclusion SOP, established through the Board of Directors' Decree No. 346/SK/DIR-BB/X/2025 dated October 30, 2025. - Menyesuaikan Struktur Organisasi Bank, dengan dibentuknya Unit Pelindungan Nasabah pada Divisi Operasional, yang memiliki fungsi sebagai koordinator atas pelaksanaan/implementasi Pelindungan Nasabah di Bank Banten. / Adjusting the Bank's Organizational Structure by establishing a Customer Protection Unit within the Operations Division, which functions as a coordinator for the implementation of Customer Protection at Bank Banten.
4	POJK No. 21 Tahun 2023 tentang Layanan Digital Oleh Bank Umum / POJK No. 21 of 2023 concerning Digital Services by Commercial Banks	Bank telah menyesuaikan melakukan penyesuaian Kebijakan Layanan Perbankan Elektronik menjadi Kebijakan Layanan Perbankan Digital yang ditetapkan melalui Surat Keputusan Direksi No. 364/SK/DIRBB/XI/2025 tanggal 14 November 2025. / The Bank has adjusted the Electronic Banking Services Policy to the Digital Banking Services Policy as stipulated in the Board of Directors' Decree No. 364/SK/DIRBB/XI/2025 dated November 14, 2025.
5	POJK 12 Tahun 2024 tentang Penerapan Strategi Anti Fraud Bagi Lembaga Jasa Keuangan / POJK 12 of 2024 concerning the Implementation of Anti-Fraud Strategies for Financial Services Institutions	Bank telah melakukan penyesuaian Kebijakan dan Prosedur, melalui: / The Bank has adjusted its Policies and Procedures through: - Kebijakan Strategi Anti Fraud yang ditetapkan melalui Surat Keputusan Direksi No. 1134/SK/DIR-BB/X/2024 tanggal 15 Oktober 2024; / Anti-Fraud Strategy Policy established through the Board of Directors' Decree No. 1134/SK/DIRBB/X/2024 dated October 15, 2024; - SOP Pengendalian Anti Fraud yang ditetapkan melalui Surat Keputusan Direksi No. 1985/SK/DIR-BB/X/2024 tanggal 29 Oktober 2024. / Anti-Fraud Control Standard Operating Procedures established through the Board of Directors' Decree No. 1985/SK/DIRBB/X/2024 dated October 29, 2024.
6	POJK No 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank / POJK No. 15 of 2024 concerning the Integrity of Bank Financial Reporting	- Bank telah menyusun Kebijakan Pengendalian Internal Pelaporan Keuangan Bank, ditetapkan melalui Surat Keputusan Direksi No. 006/SK/DIR-BB/I/2025 tanggal 07 Januari 2025; / The Bank has prepared an Internal Control Policy for Bank Financial Reporting, stipulated through the Board of Directors' Decree No. 006/SK/DIR-BB/I/2025 dated January 7, 2025; - Menyesuaikan Struktur Organisasi Bank, dengan dibentuk Unit Kerja Khusus (UKK) Pengendalian Internal Pelaporan yang bertanggung jawab kepada Direktur Kepatuhan, dimana UKK ini sebagai koordinator pelaksana dalam penerapan pengendalian internal dalam proses pelaporan keuangan guna mencegah terjadinya kecurangan dan/atau manipulasi atas penyampaian informasi keuangan dan/atau laporan keuangan Bank. / Adjusting the Bank's Organizational Structure, by establishing a Special Work Unit (UKK) for Internal Reporting Control which is responsible to the Director of Compliance, where this UKK is the implementing coordinator in implementing internal control in the financial reporting process to prevent fraud and/or manipulation in the delivery of financial information and/or the Bank's financial reports.
7	POJK No 24 Tahun 2025 tentang Pengelolaan Rekening Pada Bank Umum / POJK No. 24 of 2025 concerning Account Management at Commercial Banks	Bank telah menindaklanjuti kepada pihak Penyedia Jasa TI (Core banking System) untuk menyesuaikan parameter dan flagging terhadap rekening tidak aktif dan dormant sebagaimana yang diatur dalam POJK Pengelolaan Rekening pada Bank Umum. / The Bank has followed up with the IT Service Provider (Core Banking System) to adjust the parameters and flagging of inactive and dormant accounts as regulated in the POJK on Account Management in Commercial Banks.

PERUBAHAN KEBIJAKAN AKUNTANSI

Sepanjang tahun 2025, tidak terdapat adanya perubahan kebijakan akuntansi yang dapat berpengaruh signifikan terhadap aktivitas bisnis Perusahaan.

PERISTIWA SETELAH PERIODE PELAPORAN

Sampai 31 Desember 2025, terdapat beberapa fakta material yang terjadi setelah tanggal laporan akuntan, di antaranya :

CHANGES IN ACCOUNTING POLICIES

Throughout 2025, there were no changes in accounting policies that could have a significant impact on the Company's business activities.

EVENTS AFTER THE REPORTING PERIOD

As of December 31, 2025, there were several material facts that occurred after the date of the accountant's report, among others:

1. Berdasarkan surat keterangan No: 04/NOT-PE/I/2026, dari Periasman Effendi, SH notaris di tanggerang tanggal 21 Januari 2026, telah diadakan Rapat Pemegang Saham Luar Biasa (RUPSLB) PT Bank Pembangunan Daerah Banten (Persero), Tbk, memutuskan :
 - Menyetujui pengunduran diri Tuan Bambang Widyatmoko, S.E dari jabatannya selaku Direktur Bisnis Perseroan.
 - Menyetujui pemberhentian dengan hormat Tuan Rodi Judo Dahono selaku Direktur Operasional Perseroan
 - Menyetujui pengangkatan Tuan Deden Apriandhi sebagai Komisaris Perseroan
 - Menyetujui pengangkatan Tuan Slamet Riyadi sebagai Direktur Bisnis Perseroan dan Tuan Purbaji Basuki sebagai Direktur Operasional Perseroan.
2. Pada tanggal 7 Januari 2026, atas transaksi aset repo periode 31 Desember 2025 sudah di cairkan dan diterima oleh bank.

1. Based on Certificate No. 04/NOT-PE/I/2026 from Periasman Effendi, SH, Notary in Tangerang, dated January 21, 2026, an Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten (Persero), Tbk was held, resolving to:
 - Approve the resignation of Mr. Bambang Widyatmoko, S.E. from his position as Business Director of the Company.
 - Approve the honorable dismissal of Mr. Rodi Judo Dahono as Operations Director of the Company.
 - Approve the appointment of Mr. Deden Apriandhi as Commissioner of the Company.
 - Approve the appointment of Mr. Slamet Riyadi as Business Director of the Company and Mr. Purbaji Basuki as Operations Director of the Company.
2. On January 7, 2026, the repo asset transaction for the period of December 31, 2025 was disbursed and received by the Bank.

TARGET & REALISASI TAHUN 2025 SERTA PROYEKSI TAHUN 2026

Indikator / Indicator	2025		Proyeksi 2026 / 2026 Projections
	Target	Realisasi / Realization	
Rasio KPMM / CAR	40.60%	36.73%	36.26%
ROE	3.10%	3.97%	0.59%
ROA	0.50%	0.64%	0.82%
NIM	3.41%	2.99%	3.73%
BOPO	93.87%	93.28%	89.01%
NPL Gross	5.53%	4.67%	3.50%
NPL Net	1.47%	1.89%	0.09%
LDR	90.00%	76.24%	90.00%

TARGETS AND REALIZATIONS FOR 2025 AND PROJECTIONS FOR 2026

DIVIDEN DAN KEBIJAKAN DIVIDEN

Mengacu pada Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas serta Anggaran Dasar Perseroan, distribusi dividen hanya dapat dilakukan sesuai dengan kondisi keuangan Perseroan dan/atau apabila terdapat saldo laba positif. Keputusan mengenai pembagian dividen harus terlebih dahulu mendapatkan persetujuan melalui Rapat Umum Pemegang Saham Tahunan (RUPST), yang memiliki wewenang untuk menentukan serta menyetujui alokasi dividen tersebut.

DIVIDENDS AND DIVIDEND POLICY

Referring to Law No. 40 of 2007 concerning Limited Liability Companies and the Company's Articles of Association, dividend distribution may only be made in accordance with the Company's financial condition and/or when a positive retained earnings balance exists. Decisions regarding dividend distribution must first obtain approval through the Annual General Meeting of Shareholders (AGMS), which has the authority to determine and approve the allocation of such dividends.

Dalam hal Perseroan berencana membagikan dividen, berbagai faktor utama akan dipertimbangkan, termasuk tingkat kesehatan keuangan Bank. Perseroan memastikan bahwa keputusan ini tidak melanggar regulasi yang berlaku serta tidak bertentangan dengan kewajiban dalam perjanjian yang telah disepakati.

In the event that the Company plans to distribute dividends, various key factors will be considered, including the Bank's financial health. The Company ensures that such decisions do not violate prevailing regulations and are not in conflict with obligations under existing agreements.

Para pemegang saham baru yang berasal dari Penawaran Umum ini mempunyai hak yang sama dan sederajat dalam segala hal dengan pemegang saham lama Perseroan termasuk hak atas pembagian dividen sesuai dengan ketentuan Anggaran Dasar Perseroan dan peraturan perundang-undangan yang berlaku. Dividen yang diterima oleh pemegang saham non Warga Negara Indonesia (WNI) akan dikenakan pajak sesuai dengan peraturan yang berlaku di Indonesia.

New shareholders arising from this Public Offering have equal and equivalent rights in all respects to the existing shareholders of the Company, including the right to dividend distributions in accordance with the provisions of the Company's Articles of Association and applicable laws and regulations. Dividends received by non-Indonesian citizen shareholders will be subject to tax in accordance with prevailing regulations in Indonesia.

Perseroan tidak memiliki kebijakan terkait pembayaran dividen dimana keputusan pembagian dividen diatur dalam Anggaran Dasar dengan memperhatikan kemampuan dan skala prioritas dalam upaya peningkatan kinerja Perseroan. Pembagian dividen juga dilaksanakan dengan turut memperhatikan ketentuan bahwa pembagian dividen tidak mengakibatkan terjadinya pelanggaran ketentuan perundangan yang berlaku dan kewajiban Perseroan berdasarkan perjanjian-perjanjian yang ada, kecuali ditentukan lain oleh Rapat Umum Pemegang Saham Perseroan. Tidak terdapat pembatasan-pembatasan (*negative covenants*) yang merugikan pemegang saham sehubungan dengan pembatasan pihak ketiga dalam rangka pembagian dividen Perseroan. Perseroan melakukan pembagian dividen sejak tahun buku 2000.

The Company does not have a specific policy regarding dividend payments, as decisions on dividend distribution are governed by the Articles of Association, taking into account the Company's capacity and scale of priorities in its efforts to improve performance. Dividend distribution is also carried out with due regard to the provision that such distribution does not result in a violation of applicable laws and regulations or the Company's obligations under existing agreements, unless otherwise determined by the General Meeting of Shareholders of the Company. There are no negative covenants that are detrimental to shareholders in connection with third-party restrictions on the Company's dividend distribution. The Company has been distributing dividends since the fiscal year 2000.

Informasi mengenai pelaksanaan pembagian dividen Perseroan sejak Penawaran Umum sampai saat ini adalah sebagai berikut :

Information regarding the Company's dividend distribution since the Public Offering to date is as follows:

No	Tahun Buku / Fiscal Year	Jumlah Laba Bersih (Rp Juta) / Total Net Profit (Rp Million)	Jumlah Dividen (Rp Juta) / Total Dividend (Rp Million)	Dividen Tunai Per Saham (Rp) / Cash Dividend Per Share (Rp)
1	2000	23.667	7.100	9,25
2	2002	12.667	3.800	4,99
3	2003	42.667	12.800	16,53

Perseroan tidak melaksanakan pembagian dividen pada tahun buku 2001, 2004, 2005, 2006, 2008, 2009, 2010, 2011, 2014, 2015, 2016, 2017, 2018, 2019 dan 2020. Hal ini disebabkan oleh kinerja Perseroan dalam posisi rugi, sedangkan tahun 2007, 2012 dan 2013 Perseroan mencatatkan laba, namun Perseroan tidak melakukan pembagian dividen dengan tujuan untuk memperkuat struktur modal Perseroan. Meskipun Perseroan telah membukukan laba positif pada tahun 2025 namun Perseroan tidak melakukan pembagian dividen dengan tujuan untuk memperkuat struktur permodalan Perseroan.

KONTRIBUSI TERHADAP NEGARA

Perusahaan berkomitmen dalam menjalankan hak dan kewajibannya sebagai wajib pajak dengan mematuhi peraturan dan perundang-undangan perpajakan yang berlaku. Pada tahun 2025, Perusahaan merealisasikan pembayaran pajak masing-masing sebesar Rp13,06 miliar.

Berikut adalah rincian pembayaran pajak yang disetorkan Perusahaan kepada negara di tahun 2025.

Uraian / Description	2025 (Rp-Juta / Rp-Million)	2024 (Rp-Juta / Rp-Million)
Pajak Penghasilan / Income Tax		
Pasal 4 (2) / Article 4 (2)	5.762	3.498
Pasal 21 / Article 21	194	244
Pasal 23 / Article 23	90	158
PPN / VAT	21	83
Pasal 26 / Article 26	13	-
Pajak BPHTB / Land and Building Acquisition Tax	6.979	-
Jumlah / Total	13.060	3.982

PROGRAM KEPEMILIKAN SAHAM OLEH KARYAWAN

Hingga 31 Desember 2025, Bank Banten tidak memiliki program kepemilikan saham untuk karyawan.

The Company did not distribute dividends for the fiscal years 2001, 2004, 2005, 2006, 2008, 2009, 2010, 2011, 2014, 2015, 2016, 2017, 2018, 2019, and 2020. This was due to the Company being in a loss position during those years, while in 2007, 2012, and 2013 the Company recorded a profit, but chose not to distribute dividends with the aim of strengthening the Company's capital structure. In 2025, the Company recorded a profit, and the plan for the utilization of the 2025 profit is subject to the authority of the General Meeting of Shareholders (GMS).

CONTRIBUTION TO THE STATE

The Company is committed to fulfilling its rights and obligations as a taxpayer by complying with applicable tax laws and regulations. In 2025, the Company realized tax payments totaling Rp13.06 billion.

The following is a breakdown of tax payments remitted by the Company to the state in 2025:

EMPLOYEE SHARE OWNERSHIP PROGRAM

As of December 31, 2025, Bank Banten does not have an employee share ownership program.

PENGUNAAN DANA HASIL PENAWARAN UMUM

Penawaran Umum

No	Jenis Penawaran Umum / Type of Public Offering	Tanggal Efektif / Effective Date	Nilai Realisasi Penawaran Umum / Realized Public Offering Value		
			Jumlah Hasil Penawaran Umum / Total Offering Proceeds	Biaya Penawaran Umum / Offering Costs	Hasil Bersih / Net Proceeds
1	Penawaran Umum dengan HMETD VI / Rights Issue VI (HMETD VI)	8 Desember 2020 / December 8, 2020	1.871.570.045.700	4.213.577.800	1.867.356.467.900
2	Penawaran Umum dengan HMETD VII / Rights Issue VII (HMETD VII)	30 Desember 2021 / December 30, 2021	618.163.262.178	3.566.606.770	614.596.655.408

USE OF PROCEEDS FROM PUBLIC OFFERINGS

Public Offerings

Rencana Penggunaan Dana

Plan for Use of Proceeds

No	Jenis Penawaran Umum / Type of Public Offering	Tanggal Efektif / Effective Date	Penyaluran Kredit / Loan Disbursement	Perbaikan Struktur Keuangan/ Pengembangan Teknologi / Financial Structure Improvement/ Technology Development	Total
1	Penawaran Umum dengan HMETD VI / Rights Issue VI (HMETD VI)	8 Desember 2020 / December 8, 2020	1.756.631.704.135	110.724.763.765	1.867.356.467.900
2	Penawaran Umum dengan HMETD VII / Rights Issue VII (HMETD VII)	30 Desember 2021 / December 30, 2021	399.487.826.015	215.108.829.393	614.596.655.408

Realisasi Penggunaan Dana

Plan for Use of Proceeds

No	Jenis Penawaran Umum / Type of Public Offering	Tanggal Efektif / Effective Date	Penyaluran Kredit / Loan Disbursement	Perbaikan Struktur Keuangan/ Pengembangan Teknologi / Financial Structure Improvement/ Technology Development	Total
1	Penawaran Umum dengan HMETD VI / Rights Issue VI (HMETD VI)	8 Desember 2020 / December 8, 2020	1.756.631.704.135	110.724.763.765	1.867.356.467.900
2	Penawaran Umum dengan HMETD VII / Rights Issue VII (HMETD VII)	30 September 2021 / September 30, 2021	399.487.826.015	26.295.625.499	425.783.451.514

Sisa Dana Hasil Penawaran Umum

Realization of Use of Proceeds

No	Jenis Penawaran Umum / Type of Public Offering	Tanggal Efektif / Effective Date	Hasil Bersih / Net Value	Dana Yang Telah Digunakan / Funds That Have Been Used	Sisa Dana / Remaining Funds
1	Penawaran Umum dengan HMETD VI / Rights Issue VI (HMETD VI)	8 Desember 2020 / December 8, 2020	1.867.356.467.900	1.867.356.467.900	0
2	Penawaran Umum dengan HMETD VII / Rights Issue VII (HMETD VII)	30 Desember 2021 / December 30, 2021	614.596.655.408	425.783.351.514	188.813.203.894



06



Tata Kelola Perusahaan yang Baik



Good Corporate Governance

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk



Tata Kelola Perusahaan yang Baik

Good Corporate Governance

KOMITMEN PENERAPAN TATA KELOLA PERUSAHAAN

Dalam menjalankan Tata Kelola Perusahaan, Bank Banten selalu berpedoman pada peraturan yang berlaku. Penerapan dan penegakan prinsip-prinsip tata kelola perusahaan yang baik atau *Good Corporate Governance* (GCG) merupakan suatu kerangka kerja yang harus dijalankan untuk mendorong kinerja yang baik dalam kegiatan bisnis Bank.

COMMITMENT TO GOOD CORPORATE GOVERNANCE IMPLEMENTATION

In conducting its Good Corporate Governance, Bank Banten always adheres to prevailing regulations. The implementation and enforcement of Good Corporate Governance (GCG) principles constitute a framework that must be applied to promote sound performance in the Bank's business activities.



“

Direksi bersama jajaran Manajemen Bank bertugas untuk mengelola, mengendalikan, serta bertanggung jawab atas pelaksanaan Tata Kelola di Bank Banten.

The Board of Directors together with the Bank's Management are tasked with managing, controlling, and being responsible for the implementation of Governance at Bank Banten. ”



Bank Banten berkomitmen untuk mengimplementasikan tata kelola secara konsisten dan berkelanjutan dalam menjalankan kegiatan usahanya dengan berlandaskan prinsip-prinsip GCG dengan praktik terbaik/ *best practices* serta peraturan perundang-undangan yang berlaku. Penerapan tata kelola yang baik sangat diyakini oleh Bank Banten akan membawa perbaikan yang berdampak positif untuk mencapai visi, misi, dan tujuan Bank serta memberikan nilai tambah bagi pemegang saham dan pemangku kepentingan lainnya.

Bank Banten juga menjadikan GCG sebagai landasan yang penting dalam menciptakan pertumbuhan usaha secara berkelanjutan, melalui penguatan struktur dan mekanisme GCG serta menerapkan nilai-nilai budaya perusahaan, yaitu *Think Different*, *Reliable*, *Universe*, *Sustainable* dan *Track* (TRUST).

Bank Banten is committed to implementing governance consistently and sustainably in conducting its business activities, based on GCG principles aligned with best practices and applicable laws and regulations. Bank Banten firmly believes that the implementation of good governance will bring about positive improvements in achieving the Bank's vision, mission, and objectives, as well as delivering added value to shareholders and other stakeholders.

Bank Banten also regards GCG as an important foundation for creating sustainable business growth, through the strengthening of GCG structures and mechanisms, as well as the application of corporate culture values, namely *Think Different*, *Reliable*, *Universe*, *Sustainable*, and *Track* (TRUST).

PEDOMAN PENERAPAN TATA KELOLA PERUSAHAAN

Dalam menerapkan Tata Kelola Perusahaan, Bank Banten berpedoman pada peraturan perundang-undangan yang berlaku, sebagai berikut :

1. Undang-Undang No. 7 Tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang Republik Indonesia No. 10 Tahun 1998.
2. Undang-Undang No. 8 Tahun 1995 tentang Pasar Modal.
3. Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
4. Undang-Undang No. 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
5. Peraturan Otoritas Jasa Keuangan (POJK) No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
6. POJK No.35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik.
7. POJK No. 8/POJK.04/2015 tentang Situs Web Emiten atau Perusahaan Publik.
8. POJK No. 21/POJK.04/2015 tentang Penerapan Pedoman Tata Kelola Perusahaan Terbuka.
9. POJK No.45/POJK.03/2015 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum.
10. POJK No.31/POJK.04/2015 tentang Keterbukaan atas Informasi atau Fakta Material oleh Emiten atau Perusahaan Publik.
11. POJK No.56/POJK.04/2015 tentang Pembentukan dan Pedoman Piagam Unit Audit Internal.
12. POJK No. 11/POJK.03/2016, sebagaimana telah beberapa kali diubah dengan perubahan terakhir POJK No. 27 Tahun 2022 tentang Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum;
13. POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
14. POJK No. 27/POJK.03/2016 Perihal Penilaian Kemampuan dan Kepatutan bagi Pihak Utama Lembaga Jasa Keuangan.
15. POJK No. 4/ POJK.03/2016 tentang Penilaian Tingkat Kesehatan Bank Umum.
16. POJK No. 29/ POJK.04/2016 tentang Laporan Tahunan Emiten atau Perusahaan Publik.
17. POJK No. 46/ POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum.
18. POJK No.1/POJK.03/2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.

GUIDELINES FOR GOOD CORPORATE GOVERNANCE IMPLEMENTATION

In implementing Corporate Governance, Bank Banten is guided by the following applicable laws and regulations:

1. Law No. 7 of 1992 concerning Banking, as amended by Law of the Republic of Indonesia No. 10 of 1998.
2. Law No. 8 of 1995 concerning Capital Markets.
3. Law No. 40 of 2007 concerning Limited Liability Companies.
4. Law No. 40 of 2007 concerning Limited Liability Companies.
5. OJK Regulation (POJK) No. 33/POJK.04/2014 on Board of Directors and Board of Commissioners of Issuers or Public Companies.
6. POJK No. 35/POJK.04/2014 on Corporate Secretaries of Issuers or Public Companies.
7. POJK No. 8/POJK.04/2015 on Issuers' or Public Companies' Websites.
8. POJK No. 21/POJK.04/2015 on Implementation of Governance Guidelines for Public Companies.
9. POJK No. 45/POJK.03/2015 on Governance in the Provision of Remuneration for Commercial Banks.
10. POJK No. 31/POJK.04/2015 on Disclosure of Information or Material Facts by Issuers or Public Companies.
11. POJK No. 56/POJK.04/2015 on the Establishment and Guidelines for Internal Audit Charters.
12. POJK No. 11/POJK.03/2016, as amended several times with the latest amendment being POJK No. 27 of 2022 concerning the Minimum Capital Adequacy Requirement (CAR) for Commercial Banks.
13. POJK No. 18/POJK.03/2016 concerning the Implementation of Risk Management for Commercial Banks.
14. POJK No. 4/POJK.03/2016 on Assessment of Commercial Bank Health Levels.
15. POJK No. 29/POJK.04/2016 on Annual Reports of Issuers or Public Companies.
16. POJK No. 46/POJK.03/2017 on the Implementation of the Compliance Function for Commercial Banks.
17. POJK No. 1/POJK.03/2019 on Implementation of Internal Audit Functions in Commercial Banks.
18. POJK No. 37/POJK.03/2019 on Transparency and Publication of Bank Reports.

19. POJK No. 15/ POJK.04/2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka.
20. POJK No. 12/ POJK.03/2021 tentang Bank Umum.
21. POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
22. POJK No. 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan, berikut dengan peraturan pelaksanaannya.
23. POJK No. 13 Tahun 2024 tentang Transparansi dan Publikasi Suku Bunga Dasar Kredit Bagi Bank Umum Konvensional.
24. POJK No.18 Tahun 2025 tentang Transparansi dan Publikasi Laporan Bank.
25. SEOJK No. 32/ SEOJK.04/2015 tentang Pedoman Tata Kelola Perusahaan Terbuka.
26. SEOJK No. 40/ SEOJK.03/2016 tentang Penerapan Tata Kelola dalam Pemberian Remunerasi Bagi Bank Umum.
27. SEOJK No. 16/ SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahun Emiten atau Perusahaan Publik.
28. SEOJK No. 14/ SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum.
29. SEOJK No. 29/SEOJK.03/2025 tentang Transparansi dan Publikasi Laporan Bank Umum Konvensional.

19. POJK No. 15/POJK.04/2020 on Planning and Conducting General Meetings of Shareholders for Public Companies.
20. POJK No. 12/POJK.03/2021 on Commercial Banks.
21. POJK No. 17 of 2023 on Governance Implementation for Commercial Banks.
22. POJK No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector, along with its implementing regulations.
23. POJK No. 13 of 2024 on Transparency and Publication of Prime Lending Rates for Conventional Commercial Banks.
24. POJK No. 18 of 2025 concerning Transparency and Publication of Bank Reports.
25. SEOJK No. 32/SEOJK.04/2015 concerning Corporate Governance Guidelines for Public Companies.
26. SEOJK No. 40/SEOJK.03/2016 concerning the Implementation of Governance in the Provision of Remuneration for Commercial Banks.
27. SEOJK No. 16/SEOJK.04/2021 concerning the Form and Content of the Annual Report of Issuers or Public Companies.
28. SEOJK No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks.
29. SEOJK No. 29/SEOJK.03/2025 concerning Transparency and Publication of Reports of Conventional Commercial Banks.

PRINSIP-PRINSIP TATA KELOLA PERUSAHAAN

Implementasi GCG Bank Banten telah berlandaskan pada lima prinsip utama TARIF, yaitu:

PRINCIPLES OF CORPORATE GOVERNANCE

The implementation of GCG at Bank Banten is based on five core principles, known as TARIF, namely:



Bank Banten meyakini bahwa penerapan kelima prinsip tersebut menjadi fondasi yang dapat diandalkan dalam menjalankan operasional bisnis Bank, baik oleh Dewan Komisaris, Direksi, maupun seluruh karyawan, sehingga tercipta keseimbangan dalam aktivitas usaha secara menyeluruh.

Bank Banten believes that the application of these five principles provides a reliable foundation for the Bank's business operations, both by the Board of Commissioners, Board of Directors, and all employees, ensuring balance across all business activities.

STRUKTUR TATA KELOLA PERUSAHAAN

Implementasi GCG Bank Banten didasarkan pada kerangka kerja atau *Governance Framework* yang dibangun melalui tiga pilar utama, yaitu *Governance Structure*, *Governance Process*, dan *Governance Outcome*.

GOOD CORPORATE GOVERNANCE STRUCTURE

The implementation of GCG at Bank Banten is based on a Governance Framework built upon three main pillars: Governance Structure, Governance Process, and Governance Outcome.

Governance Structure	Kelengkapan struktur dan infrastruktur tata kelola guna memastikan bahwa prinsip-prinsip Tata Kelola yang Baik dapat diterapkan secara efektif untuk mencapai hasil yang sesuai dengan harapan pemangku kepentingan. Struktur tata kelola ini meliputi Dewan Komisaris, Direksi, Komite-Komite, serta Satuan Kerja Pendukung. Sementara itu, infrastruktur tata kelola terdiri dari kebijakan dan prosedur, sistem informasi manajemen, serta tugas pokok dan fungsi setiap organ sesuai dengan struktur organisasi. / A complete governance structure and infrastructure ensures that the principles of Good Governance can be effectively implemented to achieve results that meet stakeholder expectations. This governance structure includes the Board of Commissioners, the Board of Directors, Committees, and Supporting Work Units. The governance infrastructure comprises policies and procedures, management information systems, and the main duties and functions of each organ, in accordance with the organizational structure.
Governance Process	Efektivitas penerapan prinsip-prinsip Tata Kelola yang Baik, yang didukung oleh struktur dan infrastruktur tata kelola yang memadai. Hal ini bertujuan untuk memastikan bahwa setiap proses dalam tata kelola dapat menghasilkan hasil yang diharapkan oleh pemangku kepentingan. / The effective implementation of Good Corporate Governance principles, supported by adequate governance structures and infrastructure, aims to ensure that every governance process produces the results expected by stakeholders.
Governance Outcome	Hasil dari implementasi tata kelola yang efektif, di mana prinsip-prinsip Tata Kelola yang Baik diterapkan secara optimal, dengan dukungan struktur dan infrastruktur yang memadai. / The result of implementing effective governance, where the principles of Good Corporate Governance are optimally implemented, with the support of adequate structures and infrastructure.

Berdasarkan Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, Bank Banten menerapkan tata kelola perusahaan melalui peran Dewan Komisaris dan Direksi, yang didukung oleh komite-komite serta seluruh karyawan dalam setiap aspek operasional, dengan berpedoman pada struktur Tata Kelola Perseroan.

In accordance with Law No. 40 of 2007 on Limited Liability Companies, Bank Banten implements good corporate governance through the roles of the Board of Commissioners and the Board of Directors, supported by various committees and all employees in every aspect of operations, and guided by the Company's Good Corporate Governance structure.

Struktur Tata Kelola utama di Bank Banten terdiri dari Rapat Umum Pemegang Saham (RUPS), Dewan Komisaris, dan Direksi. Dalam menjalankan fungsi, tugas dan tanggung jawabnya, Dewan Komisaris dan Direksi didukung oleh beberapa komite dan satuan kerja pendukung, yaitu:

The main governance structure at Bank Banten consists of the General Meeting of Shareholders (GMS), the Board of Commissioners, and the Board of Directors. In carrying out their functions, duties, and responsibilities, the Board of Commissioners and the Board of Directors are supported by several committees and supporting work units, namely:

1. Komite Dewan Komisaris, yang dibentuk untuk mendukung serta memperkuat fungsi pengawasan yang dilakukan oleh Dewan Komisaris, terdiri dari Komite Audit, Komite Remunerasi & Nominasi dan Komite Pemantau Risiko.

1. Board of Commissioners Committees, established to support and strengthen the supervisory functions carried out by the Board of Commissioners, consisting of the Audit Committee, the Remuneration & Nomination Committee, and the Risk Monitoring Committee.

2. Komite Direksi, yang terdiri dari Komite Manajemen Risiko, Komite Kebijakan Perkreditan, Komite Asset & Liability Management (ALCO), Komite Pengarah Teknologi Informasi, Komite Produk, Komite GCG & Kepatuhan, Komite Kredit, Komite Human Capital.
3. Satuan Kerja Pendukung, yang memiliki tanggung jawab langsung kepada Direksi, meliputi Satuan Kerja Audit Intern (SKAI), Satuan Kerja Kepatuhan, Satuan Kerja Manajemen Risiko, Sekretariat Perusahaan dan Hukum

Direksi bersama jajaran Manajemen Bank bertugas untuk mengelola, mengendalikan, serta bertanggung jawab atas pelaksanaan Tata Kelola di Bank Banten.

PELAKSANAAN TATA KELOLA PERUSAHAAN 2025

Pelaksanaan Tata Kelola di Bank Banten selama tahun 2025, di antaranya:

1. Penerapan Tata Kelola Perusahaan (GCG) telah dijalankan dengan prinsip transparansi, akuntabilitas, tanggung jawab, independensi, serta keadilan dan kesetaraan, dimana penerapan prinsip-prinsip tersebut berkontribusi pada peningkatan kinerja Bank, baik dari aspek keuangan maupun non-keuangan.
2. Penilaian sendiri atau *self-assessment* atas penerapan Tata Kelola dilaksanakan dengan mengacu pada SEOJK No. 14/SEOJK.03/2025 tentang Penerapan Tata Kelola bagi Bank Umum yang dilakukan secara periodik setiap semester. Penilaian Tata Kelola juga ditujukan untuk menghasilkan Peringkat Tata Kelola yang menjadi faktor dalam menentukan Tingkat Kesehatan Bank. Penilaian ini dilakukan terhadap 3 (tiga) aspek *governance*, meliputi: struktur, proses, dan hasil terhadap 16 (enam belas) faktor penilaian GCG.

Berdasarkan hasil penilaian sendiri tersebut, posisi semester II/2025 adalah peringkat 2 (Baik), hal tersebut mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum dengan baik.

2. Board of Directors Committees, consisting of the Risk Management Committee, the Credit Policy Committee, the Asset & Liability Management Committee (ALCO), the Information Technology Steering Committee, the Product Committee, the GCG & Compliance Committee, the Credit Committee, and the Human Capital Committee.
3. Supporting Work Units, which are directly accountable to the Board of Directors, comprising the Internal Audit Work Unit (SKAI), the Compliance Work Unit, the Risk Management Work Unit, the Corporate Secretary, and the Legal Unit.

The Board of Directors, together with the Bank's Management, is responsible for managing, controlling, and overseeing the implementation of Corporate Governance at Bank Banten.

IMPLEMENTATION OF CORPORATE GOVERNANCE 2025

The implementation of Corporate Governance at Bank Banten throughout 2025 included, among others:

1. The implementation of Good Corporate Governance (GCG) has been carried out based on the principles of transparency, accountability, responsibility, independence, as well as fairness and equality, whereby the application of these principles has contributed to the improvement of the Bank's performance, both from financial and non-financial aspects.
2. Self-assessment of governance implementation was conducted with reference to SEOJK No. 14/SEOJK.03/2025 concerning the Implementation of Governance for Commercial Banks, carried out periodically on a semi-annual basis. The Governance Assessment is also intended to produce a Governance Rating, which serves as a factor in determining the Bank's Soundness Level. This assessment was conducted across 3 (three) governance aspects, comprising: structure, process, and outcomes against 16 (sixteen) GCG assessment factors.

Based on the results of the self-assessment, the position for Semester II/2025 was rated 2 (Good), reflecting that the Bank's Management has generally implemented Corporate Governance in a sound manner.

3. Menyelenggarakan Rapat Umum Pemegang Saham (RUPS) Tahunan pada tanggal 10 April 2025 sebagai pertanggungjawaban atas kinerja Direksi tahun 2024.

Selain itu juga menyelenggarakan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) pada tanggal 28 November 2025, dengan 2 (dua) hasil keputusan sebagai berikut:

- a. Penetapan PT Bank Pembangunan Daerah Jawa Timur Tbk sebagai Pemegang Saham Pengendali (PSP) Kedua dan Bank Induk Kelompok Usaha Bank (KUB) Perseroan sesuai dengan amanat Peraturan Otoritas Jasa Keuangan (POJK) 12/POJK.03/2020 tentang Konsolidasi Bank Umum; dan
 - b. Persetujuan atas Rencana Aksi Pemulihan Perseroan Tahun 2026 sesuai peraturan perundangan yang berlaku.
4. Penyesuaian dan/atau pembaharuan atas kebijakan Bank Banten yang terkait dengan Penerapan Tata Kelola, di antaranya meliputi:
 - Anggaran Dasar Perseroan No. 08 tanggal 08 Maret 2024, telah diterima dan dicatat di dalam Sistem Administrasi Badan Hukum Kementerian Hukum dan Hak Asasi Manusia Republik Indonesia dengan No. AHU-0018143.AH.01.02 Tahun 2024 tanggal 21 Maret 2024, berikut dengan perubahannya.
 - Kode Etik Perusahaan, terakhir diperbaharui 10 Juni 2024.
 - Kebijakan Tata Kelola, diterbitkan 29 Desember 2025
 - SOP Laporan Pelaksanaan Tata Kelola, terakhir diperbarui 30 Desember 2025.
 - SOP Nominasi Dewan Komisaris dan Direksi, terakhir diperbaharui 31 Desember 2025.
 - Kebijakan Laporan Harta Kekayaan Pejabat Negara (LHKPN), terakhir diperbaharui 31 Desember 2025.
 - Pedoman dan Tata Tertib Kerja Dewan Komisaris, terakhir diperbaharui 10 Juni 2024.
 - Pedoman dan Tata Tertib Kerja Direksi, terakhir diperbaharui 26 November 2024.
 - Pedoman dan Tata Tertib Komite Audit, terakhir diperbaharui 30 September 2024.
 - Pedoman dan Tata Tertib Kerja Komite Pemantau Risiko, terakhir diperbaharui 30 September 2024.

3. The Annual General Meeting of Shareholders (AGMS) was held on April 10, 2025, as an accountability report for the Board of Directors' performance in 2024.

In addition, an Extraordinary General Meeting of Shareholders (EGMS) was also held on November 28, 2025, with 2 (two) resolutions as follows:

- a. The designation of PT Bank Pembangunan Daerah Jawa Timur Tbk as the Second Controlling Shareholder (PSP) and Parent Bank of the Company's Bank Business Group (KUB), in accordance with the mandate of Financial Services Authority Regulation (POJK) No. 12/POJK.03/2020 concerning Commercial Bank Consolidation; and
 - b. Approval of the Company's Recovery Action Plan for 2026, in accordance with applicable laws and regulations.
4. Adjustments and/or updates to Bank Banten's policies related to the Implementation of Corporate Governance, including:
 - Articles of Association of the Company No. 08 dated March 8, 2024, received and recorded in the Legal Entity Administration System of the Ministry of Law and Human Rights of the Republic of Indonesia under No. AHU-0018143.AH.01.02 Year 2024 dated March 21, 2024, along with its amendments.
 - Code of Conduct, last updated June 10, 2024.
 - Governance Policy, issued December 29, 2025.
 - SOP for Governance Implementation Report, last updated December 30, 2025.
 - SOP for Nomination of Board of Commissioners and Board of Directors, last updated December 31, 2025.
 - Policy on State Officials' Wealth Report (LHKPN), last updated December 31, 2025.
 - Guidelines and Rules of Procedure for the Board of Commissioners, last updated June 10, 2024.
 - Guidelines and Rules of Procedure for the Board of Directors, last updated November 26, 2024.
 - Guidelines and Rules of Procedure for the Audit Committee, last updated September 30, 2024.
 - Guidelines and Rules of Procedure for the Risk Monitoring Committee, last updated September 30, 2024.

- Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi, terakhir diperbaharui 17 Oktober 2024.
- Kebijakan Sistem Anti Penyuapan Bank, terakhir diperbaharui 29 November 2023.
- Pedoman Pengendalian Gratifikasi, terakhir diperbaharui 29 Maret 2022.
- Kebijakan Remunerasi Dewan Komisaris dan Direksi, terakhir diperbaharui 07 Juni 2022.
- Penanganan Transaksi yang Mengandung Benturan Kepentingan, terakhir diperbaharui 29 September 2021.
- Kebijakan Penilaian Sendiri (*self-assessment*) Kinerja Dewan Komisaris & Direksi, terakhir diperbaharui 20 Maret 2020.

- Guidelines and Rules of Procedure for the Remuneration and Nomination Committee, last updated October 17, 2024.
- Anti-Bribery System Policy, last updated November 29, 2023.
- Gratuity Control Guidelines, last updated March 29, 2022.
- Remuneration Policy for the Board of Commissioners and Board of Directors, last updated June 7, 2022.
- Guidelines for Handling Transactions Containing Conflicts of Interest, last updated September 29, 2021.
- Self-Assessment Policy for the Performance of the Board of Commissioners & Board of Directors, last updated March 20, 2020.

PENILAIAN TATA KELOLA PERUSAHAAN

Secara berkala, Bank Banten melakukan penilaian atas peneraan tata kelola Perusahaan berdasarkan ketentuan pada POJK No. 17 Tahun 2023 dan SEOJK No. 13/SEOJK.03/2017 mengenai Penerapan Tata Kelola bagi Bank Umum. Penilaian dilakukan secara mandiri/ *self-assessment*, merupakan upaya Bank Banten dalam meningkatkan kualitas penerapan GCG dalam menjalankan kegiatan bisnis. Dengan demikian, Bank dapat secara proaktif mengidentifikasi area yang perlu diperbaiki dan menetapkan langkah korektif yang tepat.

KRITERIA PENILAIAN TATA KELOLA PERUSAHAAN

Penilaian atas penerapan Tata Kelola dilakukan berdasarkan 16 faktor penilaian tata kelola, meliputi:

1. Pelaksanaan tugas dan tanggung jawab Direksi;
2. Pelaksanaan tugas dan tanggung jawab Dewan Komisaris;
3. Kelengkapan dan pelaksanaan tugas Komite;
4. Penanganan benturan kepentingan;
5. Penerapan Fungsi Kepatuhan;
6. Penerapan Fungsi Audit Internal;
7. Penerapan Fungsi Audit Ekstern;
8. Penerapan Manajemen Risiko termasuk Sistem Pengendalian Intern;
9. Pemberian remunerasi;

GOOD CORPORATE GOVERNANCE ASSESSMENT

Bank Banten regularly conducts assessments of its corporate governance implementation in accordance with POJK No. 17 of 2023 and SEOJK No. 13/SEOJK.03/2017 regarding Governance Implementation for Commercial Banks. These assessments are carried out through self-assessment, reflecting the Bank's commitment to continuously improving the quality of GCG in its business activities. This proactive approach enables the Bank to identify areas for improvement and to implement appropriate corrective actions.

CORPORATE GOVERNANCE ASSESSMENT CRITERIA

The assessment of governance implementation is conducted based on 16 governance assessment factors, comprising:

1. Implementation of the duties and responsibilities of the Board of Directors;
2. Implementation of the duties and responsibilities of the Board of Commissioners;
3. Completeness and implementation of Committee duties;
4. Handling of conflicts of interest;
5. Implementation of the Compliance Function;
6. Implementation of the Internal Audit Function;
7. Implementation of the External Audit Function;
8. Implementation of Risk Management, including the Internal Control System;
9. Provision of remuneration;

10. Penyediaan dana kepada pihak terkait dan penyediaan dana besar (*large exposures*);
11. Integritas pelaporan dan sistem teknologi informasi;
12. Rencana strategis Bank.
13. Aspek pemegang saham;
14. Penerapan strategi anti *fraud*, termasuk anti penyuapan;
15. Penerapan keuangan berkelanjutan, termasuk penerapan tanggung jawab sosial dan lingkungan; dan
16. Penerapan Tata Kelola dalam KUB.

10. Provision of funds to related parties and provision of large exposures;
11. Reporting integrity and information technology systems;
12. The Bank's strategic plan;
13. Shareholder aspects;
14. Implementation of anti-fraud strategy, including anti-bribery;
15. Implementation of sustainable finance, including the implementation of social and environmental responsibility; and
16. Implementation of Governance within the Bank Business Group (KUB).

HASIL PENILAIAN TATA KELOLA PERUSAHAAN

Pada semester I dan II tahun 2025, Bank Banten telah melakukan penilaian sendiri/*self assessment* pelaksanaan Tata Kelola secara individual dan telah disampaikan kepada Otoritas Jasa Keuangan, dengan hasil penilaian sebagai berikut:

Tabel Hasil Penilaian GCG Tahun 2025

Hasil Penilaian GCG / <i>GCG Assessment Results</i>	
Peringkat / <i>Rating</i>	2 (BAIK) / 2 (GOOD)
Definisi Peringkat / <i>Rating Definition</i>	Mencerminkan Manajemen Bank telah melakukan penerapan Tata Kelola yang secara umum dengan baik. Dalam hal terdapat kelemahan penerapan prinsip Tata Kelola, secara umum kelemahan tersebut kurang signifikan dan dapat diselesaikan dengan tindakan normal oleh manajemen Bank. / Reflects that the Bank's Management has generally implemented Corporate Governance in a sound manner. In the event that there are weaknesses in the implementation of Corporate Governance principles, such weaknesses are generally not significant and can be resolved through normal actions by the Bank's Management.

RESULTS OF THE GOOD CORPORATE GOVERNANCE ASSESSMENT

In Semester I and Semester II of 2025, Bank Banten conducted an individual self-assessment of its Corporate Governance implementation and submitted the results to the Financial Services Authority (OJK), with the following assessment outcomes:

Table of 2025 GCG Assessment Results

REKOMENDASI PERBAIKAN TATA KELOLA PERUSAHAAN

Penetapan peringkat tersebut di atas, didasarkan pada kekuatan dan kelemahan atas pelaksanaan Tata Kelola di Bank Banten selama tahun 2025, dimana terhadap kelemahan yang ada telah dilakukan upaya perbaikan, di antaranya sebagai berikut :

1. Kekuatan Pelaksanaan Tata Kelola Perusahaan

a. *Governance Structure*

1. Komposisi dan jumlah anggota Dewan Komisaris dan anggota Direksi yang ditetapkan dalam RUPS Tahunan tanggal 10 April 2025 telah memenuhi ketentuan Otoritas. Terhadap seluruh anggota Direksi tersebut telah lulus Penilaian Kemampuan dan Kepatutan dari Otoritas Jasa Keuangan, serta telah menjabat efektif.

GOOD CORPORATE GOVERNANCE IMPROVEMENT RECOMMENDATIONS

The above rating was determined based on the strengths and weaknesses in the implementation of Corporate Governance at Bank Banten throughout 2025, whereby improvement efforts have been made to address the identified weaknesses, as follows:

1. Strengths in Corporate Governance Implementation

a. *Governance Structure*

1. The composition and number of members of the Board of Commissioners and Board of Directors, as determined at the Annual General Meeting of Shareholders on April 10, 2025, have complied with the requirements of the Authority. All members of the Board of Directors have passed the Fit and Proper Assessment conducted by the Financial Services Authority and have assumed their positions effectively.

2. Bank telah menyusun Rencana Bisnis Bank tahun 2026–2028 secara realistis, komprehensif, terukur (*achievable*) dengan memperhatikan prinsip kehati-hatian dan responsif terhadap perubahan, serta telah disetujui oleh Dewan Komisaris dan didukung oleh pemegang saham.
3. Penerapan Tata Kelola yang baik di Bank Banten juga didukung dengan struktur perangkat Internal Audit, Divisi Manajemen Risiko dan Divisi Kepatuhan yang independen dalam menjalankan fungsinya, termasuk telah dibentuknya unit kerja khusus yang menangani pengendalian internal dalam proses pelaporan keuangan yang berpedoman pada POJK No. 15 tahun 2024.
4. Bank Banten telah efektif KUB dengan Bank Jawa Timur pada tanggal 15 Desember 2025 dan telah didukung dengan perjanjian kerja sama terkait dengan KUB, antara lain Perjanjian antar Pemegang Saham (SHA), Perjanjian Implementasi Teknis pada SHA, Perjanjian Penyertaan Modal/ Pembelian Saham Bersyarat.

b. Governance Process

1. Proses pengambilan keputusan baik bisnis dan non-bisnis telah dilaksanakan dengan berpedoman kepada prinsip Tata Kelola sehingga dapat meningkatkan efisiensi dan pencapaian target perusahaan.
2. Anggota Dewan Komisaris, Direksi dan Pejabat Eksekutif tidak mengambil tindakan yang dapat merugikan atau mengurangi keuntungan Bank dalam kaitannya transaksi benturan kepentingan.
3. Direksi telah menindaklanjuti temuan audit internal dan eksternal, yang dibahas dalam rapat khusus pembahasan *monitoring* pemenuhan komitmen audit melalui rapat Direksi dengan Kepala Divisi Audit Internal.
4. RUPS Tahunan telah dilakukan tanggal 10 April 2025, telah menguasakan kepada Dewan Komisaris untuk menunjuk Kantor Akuntan Publik yang akan mengaudit Laporan Keuangan Perseroan tahun Buku 2025 dengan

2. The Bank has prepared the Bank Business Plan for 2026–2028 in a realistic, comprehensive, and measurable (*achievable*) manner, taking into account the principles of prudence and responsiveness to change, and has been approved by the Board of Commissioners and supported by the shareholders.
3. The implementation of good Corporate Governance at Bank Banten is also supported by an independent Internal Audit structure, Risk Management Division, and Compliance Division in carrying out their respective functions, including the establishment of a dedicated work unit responsible for internal control over financial reporting processes, guided by POJK No. 15 of 2024.
4. Bank Banten's Bank Business Group (KUB) with Bank Jawa Timur became effective on December 15, 2025, and has been supported by cooperation agreements related to the KUB, including a Shareholders' Agreement (SHA), a Technical Implementation Agreement under the SHA, and a Capital Participation/Conditional Share Purchase Agreement.

b. Governance Process

1. The decision-making process for both business and non-business matters has been carried out in accordance with Corporate Governance principles, thereby improving efficiency and the achievement of the Company's targets.
2. Members of the Board of Commissioners, Board of Directors, and Executive Officers have not taken any actions that may be detrimental to or reduce the Bank's profits in connection with conflict of interest transactions.
3. The Board of Directors has followed up on internal and external audit findings, which were discussed in dedicated meetings to monitor the fulfillment of audit commitments through meetings between the Board of Directors and the Head of the Internal Audit Division.
4. The Annual General Meeting of Shareholders was held on April 10, 2025, and authorized the Board of Commissioners to appoint a Public Accounting Firm to audit the Company's Financial Statements for Fiscal Year 2025, taking

memperhatikan rekomendasi Komite Audit dan telah dilaksanakan untuk penetapan Kantor Akuntan Publik Kanaka Puradiredja, Suhartono untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2025.

5. Pengawasan atas pelaksanaan Rencana Bisnis Bank tahun 2025 telah dilakukan oleh Dewan Komisaris dan hasil pengawasan tersebut dilaporkan kepada Otoritas Jasa Keuangan.

c. Governance Outcome

1. Rencana Bisnis Bank Tahun 2025-2027 telah terealisasi dengan cukup baik, dimana posisi 31 Desember 2025 telah dapat memperbaiki kinerjanya melalui pencapaian laba tahun berjalan, perbaikan rasio-rasio keuangan Bank dan penurunan NPL Gross.

2. Beberapa target *action plan* penyehatan Bank juga berprogres cukup baik, di antaranya likuiditas Bank yang cukup terjaga, telah dapat membukukan laba, telah mengelola RKUD Pemerintah Provinsi Banten dan 3 (tiga) pemerintah kota/kabupaten (Kab Lebak, Kota Serang dan Kab Pandeglang), serta telah efektifnya KUB dengan Bank Jawa Timur

3.) Selama semester II/2025 :

- tidak terdapat indikasi adanya benturan kepentingan yang dapat merugikan Bank atau mengurangi keuntungan Bank.
- tidak terdapat intervensi dari pemilik/pihak terkait/pihak lainnya terhadap kegiatan operasional Bank yang dapat menimbulkan benturan kepentingan dan dapat merugikan Bank atau mengurangi keuntungan Bank.
- tidak terdapat transaksi maupun indikasi transaksi yang dapat menimbulkan benturan kepentingan.
- Tidak terdapat pelampauan dan pelanggaran BMPK bank

4. Laporan pelaksanaan tugas dan tanggung jawab Direktur Kepatuhan dan Laporan Hasil Pokok-Pokok Pelaksanaan Audit Intern, telah disampaikan kepada OJK sesuai ketentuan berlaku.

into account the recommendations of the Audit Committee. This has been carried out with the appointment of Public Accounting Firm Kanaka Puradiredja, Suhartono to audit the Company's Financial Statements for Fiscal Year 2025.

5. Oversight of the implementation of the Bank Business Plan for 2025 has been conducted by the Board of Commissioners, and the results of such oversight have been reported to the Financial Services Authority.

c. Governance Outcome

1. The Bank Business Plan for 2025–2027 has been realized with satisfactory results, whereby as of December 31, 2025, the Bank has been able to improve its performance through the achievement of current year profit, improvement in the Bank's financial ratios, and a reduction in Gross NPL.

2. Several action plan targets for the Bank's recovery have also progressed satisfactorily, including the maintenance of adequate Bank liquidity, the ability to record a profit, the management of the Regional Government Cash Account (RKUD) of the Banten Provincial Government and 3 (three) city/regency governments (Lebak Regency, Serang City, and Pandeglang Regency), as well as the effective establishment of the KUB with Bank Jawa Timur.

3. During Semester II/2025:

- There were no indications of conflicts of interest that could be detrimental to or reduce the Bank's profits.
- There was no interference from owners/related parties/other parties in the Bank's operational activities that could give rise to conflicts of interest and be detrimental to or reduce the Bank's profits.
- There were no transactions or indications of transactions that could give rise to conflicts of interest.
- There were no Legal Lending Limit (LLL) excesses or violations.

4. The report on the implementation of the duties and responsibilities of the Compliance Director and the Report on Key Findings of Internal Audit Implementation have been submitted to the OJK in accordance with applicable regulations.

5. Bank telah melakukan upaya untuk menjaga reputasi Bank secara memadai guna menjaga kepercayaan *stakeholder*.

2. Perbaikan pelaksanaan Tata Kelola Perusahaan

- a. Bank merealisasikan Rencana Bisnis Bank tahun 2025-2027 dan *action plan* penyehatan bank dengan hasil cukup baik, antara lain dapat membukukan laba tahun berjalan, perbaikan rasio-rasio keuangan, perbaikan NPL Gross, dan likuiditas cukup terjaga.
- b. Pengkinian Ketentuan Internal dilakukan berdasarkan skala prioritas, khususnya terkait dengan temuan Audit (internal dan eksternal), dampak atas penerbitan peraturan Otoritas dan sesuai kebutuhan serta kondisi Bank terkini.
- c. Melakukan pemantauan dan *reminder* secara rutin atas pemenuhan kewajiban pelaporan kepada Otoritas, serta pemenuhan tindak lanjut hasil pemeriksaan Otoritas Jasa Keuangan agar potensi risiko Kepatuhan dapat diminimalisir.

RAPAT UMUM PEMEGANG SAHAM (RUPS)

PEDOMAN RUPS

Bank Banten telah menetapkan pedoman RUPS berdasarkan ketentuan sebagai berikut:

- Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas.
- POJK No. 15/POJK.04/2020 tanggal 20 April 2020 tentang Rencana dan Penyelenggaraan Rapat Umum Pemegang Saham Perusahaan Terbuka
- Peraturan Bursa efek Indonesia No. I-E: Kep-00015/BEJ/01-2021 tentang kewajiban Penyampaian Informasi.
- Anggaran Dasar Perseroan.
- Pasal 11 tentang Rapat Umum Pemegang Saham.
- Pasal 12 tentang Tempat, Pemberitahuan, Pengumuman, Pemanggilan dan waktu Penyelenggaraan Rapat Umum Pemegang Saham.
- Pasal 13 tentang Pimpinan dan tata Tertib Rapat Umum Pemegang Saham.

5. The Bank has made adequate efforts to maintain its reputation in order to preserve stakeholder confidence.

2. Improvements in Corporate Governance Implementation

- a. The Bank has realized the Bank Business Plan for 2025–2027 and the Bank recovery action plan with satisfactory results, including the recording of current year profit, improvement in financial ratios, improvement in Gross NPL, and the maintenance of adequate liquidity.
- b. Updates to Internal Regulations are carried out on a priority basis, particularly in relation to audit findings (internal and external), the impact of newly issued regulations by the Authority, and in accordance with the current needs and conditions of the Bank.
- c. Routine monitoring and reminders are conducted regarding the fulfillment of reporting obligations to the Authority, as well as the follow-up on examination results by the Financial Services Authority, in order to minimize potential Compliance risks.

GENERAL MEETING OF SHAREHOLDERS (GMS)

GMS GUIDELINES

Bank Banten has established GMS guidelines in accordance with the following provisions:

- Law No. 40 of 2007 concerning Limited Liability Companies.
- OJK Regulation No. 15/POJK.04/2020 dated April 20, 2020, regarding the Planning and Implementation of General Meetings of Shareholders for Public Companies.
- Indonesia Stock Exchange Regulation No. I-E: Kep-00015/BEJ/01-2021 concerning Information Disclosure Obligations.
- The Company's Articles of Association:
- Article 11 concerning the General Meeting of Shareholders.
- Article 12 concerning the Venue, Notification, Announcement, Invitation, and Timing of the General Meeting of Shareholders.
- Article 13 concerning the Chairmanship and Rules of Procedure of the General Meeting of Shareholders.

- Pasal 14 tentang Keputusan, Kuorum Kehadiran, Kuorum Keputusan dan Rapat Umum Pemegang Saham dan Risalah Rapat Umum Pemegang Saham.

- Article 14 concerning Resolutions, Attendance Quorum, Decision Quorum, General Meetings of Shareholders, and Minutes of the General Meeting of Shareholders.

PEMEGANG SAHAM

PEMEGANG SAHAM UTAMA DAN PENGENDALI

SHAREHOLDERS

MAJORITY AND CONTROLLING SHAREHOLDERS



Berdasarkan PERDA Banten No. 5 Tahun 2023, Bank Banten resmi menjadi Badan Usaha Milik Daerah (BUMD) Provinsi Banten dengan nama PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dan Pemprov Banten sebagai Pemegang Saham Pengendali (PSP) melalui porsi saham 66,11 %

Pursuant to Banten Regional Regulation (PERDA) No. 5 of 2023, Bank Banten officially became a Regional Government-Owned Enterprise (BUMD) of Banten Province under the name PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, with the Banten Provincial Government serving as the Controlling Shareholder (PSP) through a shareholding of 66.11%.

Melalui Kelompok Usaha Bank (KUB), Bank Jatim bertindak sebagai induk KUB dan pemegang saham pengendali kedua setelah Pemprov Banten setelah Bank Jatim membeli saham Bank Banten di pasar sekunder pada November 2025, yang disahkan dalam RUPSLB Bank Banten pada 28 November 2025 dan resmi efektif per 15 Desember 2025.

Through the Bank Business Group (KUB), Bank Jatim acts as the KUB parent bank and the second controlling shareholder after the Banten Provincial Government, following Bank Jatim's purchase of Bank Banten shares on the secondary market in November 2025, which was ratified at the Extraordinary General Meeting of Shareholders (EGMS) of Bank Banten on November 28, 2025, and officially became effective as of December 15, 2025.

HAK DAN WEWENANG PEMEGANG SAHAM

Pemegang saham Bank Banten memiliki hak dan wewenang sebagai berikut:

1. Mengajukan permintaan tertulis kepada Perseroan untuk menyelenggarakan RUPS apabila memiliki saham sekurang-kurangnya 10% (sepuluh persen).
2. Mengusulkan agenda dalam RUPS jika memiliki kepemilikan saham minimal 10% (sepuluh persen).
3. Berpartisipasi dalam pengambilan keputusan selama RUPS sesuai dengan ketentuan yang berlaku serta Tata Tertib RUPS.
4. Mendapatkan informasi mengenai Tata Tertib RUPS serta prosedur pemungutan suara dalam RUPS.
5. Berhak menerima dividen saham sesuai dengan ketentuan dan keputusan yang ditetapkan dalam RUPS.

PERLAKUAN SETARA KEPADA PEMEGANG SAHAM

Dalam penyelenggaraan RUPS, seluruh pemegang saham memiliki hak yang sama untuk mengakses materi RUPS, baik melalui situs web Perseroan maupun secara langsung di kantor Perseroan. Prinsip kesetaraan juga diterapkan dalam proses pemungutan suara, di mana setiap Pemegang Saham berhak memberikan suara sesuai dengan proporsi kepemilikan sahamnya.

PELAKSANAAN RUPS 2025

Di tahun 2025, Bank Banten melaksanakan Rapat Umum Pemegang Saham sebanyak 3 (tiga) kali, yang terdiri dari Rapat Umum Pemegang Saham Tahunan sebanyak 1 (satu) kali pada tanggal 10 April 2025 dan Rapat Umum Pemegang Saham Luar Biasa sebanyak 2 (dua) kali, masing-masing pada tanggal 10 April 2025 serta 28 November 2025. Informasi RUPST dan RUPSLB di tahun 2025 adalah sebagai berikut:

RUPS TAHUNAN (RUPST)

RUPST 10 APRIL 2025

Mekanisme RUPST

Informasi kepada pemegang saham:

1. Pengumuman Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) yang dipublikasikan pada tanggal 4 Maret 2025 melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.

RIGHTS AND AUTHORITIES OF SHAREHOLDERS

Bank Banten shareholders possess the following rights and authorities:

1. Submit a written request for the Company to convene a GMS if they hold at least 10% of the shares.
2. Propose agenda items for the GMS if they hold a minimum of 10% of the shares.
3. Participate in decision-making during the GMS in accordance with applicable regulations and the GMS Rules of Procedure.
4. Obtain information regarding the GMS Rules of Procedure and voting procedures during the GMS.
5. Receive dividends in accordance with the provisions and resolutions adopted at the GMS.

EQUAL TREATMENT OF SHAREHOLDERS

During the GMS, all shareholders have equal rights to access the GMS materials, either through the Company's website or directly at the Company's office. The principle of equality is also upheld during the voting process, whereby each shareholder is entitled to cast votes proportionate to their shareholding.

2025 GMS IMPLEMENTATION

In 2025, Bank Banten held 3 (three) General Meetings of Shareholders, which includes 1 (one) Annual General Meeting of Shareholders (AGMS) on April 10, 2025, and 2 (two) Extraordinary General Meetings of Shareholders (EGMS) on April 10, 2025, and November 28, 2025. Details of the 2025 AGMS and EGMS are as follows:

ANNUAL GENERAL MEETING OF SHAREHOLDERS (AGMS)

AGMS ON APRIL 10, 2025

AGMS Mechanism

Information to shareholders:

1. The announcement of the Extraordinary General Meeting of Shareholders (EGMS) was published on March 4, 2025 through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.

2. Pemanggilan Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) yang dipublikasikan pada tanggal 19 Maret 2025 melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia. 3. Kuorum kehadiran sebanyak 34.823.165.024 saham atau 67,135 % dari keseluruhan saham sebanyak 51.870.438.266 saham. 4. Dalam Rapat diberikan kesempatan untuk mengajukan pertanyaan dan/atau memberikan pendapat terkait setiap mata acara Rapat. 5. Mekanisme pengambilan keputusan dalam Rapat dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara.	2. The notice of the Extraordinary General Meeting of Shareholders (EGMS) was published on March 19, 2025 through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website. 3. The attendance quorum consisted of 34,823,165,024 shares, or 67.135% of the total 51,870,438,266 shares. 4. During the Meeting, participants were given the opportunity to raise questions and/or provide opinions regarding each agenda item of the Meeting. 5. The decision-making mechanism during the Meeting was conducted through deliberation to reach consensus. In the event that consensus could not be reached, a vote was conducted.

KEHADIRAN RUPST

Daftar Kehadiran Dewan Komisaris dan Direksi dalam RUPS Tahunan Tahun 2025

AGMS ATTENDANCE

List of Attendance of the Board of Commissioners and Board of Directors at the 2025 Annual General Meeting of Shareholders

Nama / Name	Jabatan / Position	Kehadiran RUPS / GMS Attendance
Dewan Komisaris / Board of Commissioners		
Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	Hadir / Present
Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	Hadir / Present
Usman Asshiddiqi Qohara	Komisaris / Commissioner	Hadir / Present
Direksi / Board of Directors		
Muhammad Busthami	Direktur Utama / President Director	Hadir / Present
Bambang Widyatmoko	Direktur Bisnis / Director of Business	Hadir / Present
Eko Virgianto	Direktur Kepatuhan / Director of Compliance	Hadir / Present
Rodi Judo Dahono	Direktur Operasional / Director of Operations	Hadir / Present

Keputusan RUPST

AGMS Resolution

Mata Acara Pertama / First Agenda		
Agenda	Persetujuan atas Laporan Tahunan termasuk Laporan Keuangan Perseroan dan Laporan Tugas Pengawasan Dewan Komisaris Perseroan untuk tahun buku 2024 serta memberikan pelunasan dan pembebasan tanggung jawab (<i>acquit et decharge</i>) kepada anggota Direksi dan Dewan Komisaris Perseroan atas tindakan pengurusan dan pengawasan yang dilakukan dalam tahun buku 2024. / Approval of the Annual Report, including the Company's Financial Statements and the Supervisory Report of the Board of Commissioners for the 2024 fiscal year, as well as the granting of full release and discharge (<i>acquit et decharge</i>) to the members of the Board of Directors and Board of Commissioners for the management and supervisory actions performed during the 2024 fiscal year.	
Hasil Pemungutan Suara / Voting Results	Setuju / Agree	34.322.814.214 suara atau 98,563% / 34,322,814,214 votes or 98.563%
	Tidak Setuju / Disagree	10.600 suara atau 0,001% / 10,600 votes or 0.001%
	Abstain	500.340.210 suara atau 1,436% / 500,340,210 votes or 1.436%
Tanggapan/Pertanyaan / Responses/Questions	Tidak terdapat pertanyaan / No questions were raised	

Hasil Keputusan / Resolutions	Rapat memutuskan: / The Meeting resolved to: 1. Menerima dengan baik dan menyetujui Laporan Tahunan Perseroan termasuk Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris untuk ta-hun buku yang berakhir pada tanggal 31 Desember 2024, dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024, yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan pendapat "wajar dalam semua hal yang material" sebagaimana dinyatakan dalam laporannya Nomor 00002/3.0409/AU.1/07/0126-1/1/I/2025 tanggal 22 Januari 2025. / Accept and approve the Company's Annual Report, including the Report of the Board of Directors, and ratify the Supervisory Report carried out by the Board of Com-missioners for the fiscal year ended December 31, 2024, and ratify the Company's Financial State-ments for the fiscal year ended December 31, 2024, which were audited by Public Accounting Firm Kanaka Puradiredja, Suhartono with an opinion of "fair in all material respects" as stated in their re-port No. 00002/3.0409/AU.1/07/0126-1/1/I/2025 dated January 22, 2025. 2. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (<i>acquiet et de charge</i>) kepada segenap anggota Direksi dan anggota Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang berakhir pada tanggal 31 Desember 2024, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2024. / Approve the granting of full release and discharge (<i>acquiet et decharge</i>) to all members of the Board of Directors and Board of Commissioners for the management and supervisory actions carried out during the fiscal year ended December 31, 2024, to the extent that such ac-tions are reflected in the Annual Report and Financial Statements of the Company for the fiscal year ended December 31, 2024.
Status	Telah terealisasi dengan disetujui dan diterimanya Laporan Tahunan 2024 pada saat RUPS.Telah direalisasikan. / Realized, with the 2024 An-nual Report having been approved and accepted at the General Meeting of Shareholders (GMS).

Mata Acara Kedua / Second Agenda	
Agenda	Penetapan Penggunaan Laba Bersih Perseroan untuk Tahun Buku 2024. / Determination of the Appropriation of the Company's Net Profit for the 2024 Fiscal Year.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree 34.322.814.214 suara atau 98,563% / 34,322,814,214 votes or 98.563%
	Tidak Setuju / Disagree 10.600 suara atau 0,001% / 10,600 votes or 0.001%
	Abstain 500.340.210 suara atau 1,436% / 500,340,210 votes or 1.436%
Tanggapan/Pertanyaan / Responses/Questions	Tidak terdapat pertanyaan / No questions were raised.
Hasil Keputusan / Resolutions	Menyetujui penetapan Laba Bersih Perseroan sebesar Rp39,33 miliar dijadikan sebagai laba ditahan yang bermanfaat bagi penguatan permodalan yang akan mendukung peningkatan bisnis Bank Banten secara berkelanjutan secara berkelanjutan. / Approved the appropriation of the Company's Net Profit of Rp39.33 billion as retained earnings, which will be beneficial for capital strengthen-ing to support the sustainable growth of Bank Banten's business.
Status	Telah direalisasikan. / Realized.

Mata Acara Ketiga / Third Agenda	
Agenda	Penunjukan Akuntan Publik untuk mengaudit Laporan Keuangan Perseroan Tahun Buku yang Berakhir pada Tanggal 31 Desember 2025. / Appointment of a Public Accountant to audit the Company's Financial Statements for the fiscal year ending on December 31, 2025.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree 34.322.814.214 suara atau 98,563% / 34,322,814,214 votes or 98.563%
	Tidak Setuju / Disagree 10.600 suara atau 0,001% / 10,600 votes or 0.001%
	Abstain 500.340.210 suara atau 1,436% / 500,340,210 votes or 1.436%
Tanggapan/Pertanyaan / Responses/Questions	Tidak terdapat pertanyaan / No questions were raised.

Hasil Keputusan / Resolutions	Rapat memutuskan: / The Meeting resolved to: Memberi wewenang kepada Dewan Komisaris untuk melakukan Penunjukan Akuntan Publik yang akan mengaudit Laporan Keuangan Perseroan Tahun Buku 2025 dengan memperhatikan rekomendasi dari Komite Audit dan menetapkan jumlah honorarium Akuntan Publik tersebut dan persyaratan lain penunjukannya sesuai dengan peraturan yang berlaku. / Authorize the Board of Commissioners to appoint a Public Accountant to audit the Company's Financial Statements for Fiscal Year 2025, taking into account the recommendations of the Audit Committee, and to determine the honorarium and other terms of appointment of said Public Accountant in accordance with applicable regulations.
Status	Telah terealisasi dengan penunjukan KAP Kanaka Puradiredja, Suhartono dan Akuntan Publik Florus Daeli, SE, Ak,MM,CA, CPA, CRA,CLI, CFI, CACP, ASEAN CPA, untuk mengaudit Laporan Keuangan Perseroan Tahun Buku 2025, sesuai surat Dewan Komisaris No026/KOM-BB/X/2025 tanggal 8 Oktober 2025 perihal Penunjukan Kantor Akuntan Publik (KAP) dan Akuntan Publik (AP) untuk Audit Laporan Keuangan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk Tahun Buku/Periode 31 Desember 2025. / Realized, with the appointment of Public Accounting Firm Kanaka Puradiredja, Suhartono and Public Accountant Florus Daeli, SE, Ak, MM, CA, CPA, CRA, CLI, CFI, CACP, ASEAN CPA, to audit the Company's Financial Statements for Fiscal Year 2025, pursuant to the Board of Commissioners' Letter No. 026/KOM-BB/X/2025 dated October 8, 2025, concerning the Appointment of a Public Accounting Firm (KAP) and Public Accountant (AP) for the Audit of the Financial Statements of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk for the Fiscal Year/Period ending December 31, 2025.

Mata Acara Keempat / Fourth Agenda	
Agenda	Penyampaian Laporan realisasi penggunaan dana hasil Penawaran Umum Terbatas VI dan Penawaran Umum Terbatas VII Perseroan. / Submission of the report on the realization of the use of proceeds from the Company's Limited Public Offering VI and Limited Public Offering VII.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree -
	Tidak Setuju / Disagree -
	Abstain -
Tanggapan/Pertanyaan / Responses/Questions	Tidak terdapat pertanyaan / No questions were raised
Hasil Keputusan / Resolutions	Mata Acara ini berupa Laporan Realisasi Penggunaan Dana Hasil Penawaran Umum Terbatas VI dan Penawaran Umum Terbatas VII sehingga tidak dilakukan pemungutan suara / This agenda item constitutes a Report on the Realization of the Use of Proceeds from Rights Issue VI and Rights Issue VII and therefore no vote was conducted.
Status	Realisasi penggunaan dana hasil Penawaran Umum Terbatas VI dan Penawaran Umum Terbatas VII Perseroan akan dilaporkan sampai dengan seluruh dana hasil Penawaran Umum Terbatas VI dan Penawaran Umum Terbatas VII telah terealisasi. / The realization of the use of proceeds from the Company's Rights Issue VI and Rights Issue VII will continue to be reported until all proceeds from Rights Issue VI and Rights Issue VII have been fully utilized.Telah direalisasikan.

Mata Acara Kelima / Fifth Agenda	
Agenda	Persetujuan Perubahan Pengurus Perseroan. / Approval of Changes to the Company's Management.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree 34.298.663.414 suara atau 98,494% / 34,298,663,414 votes or 98.494%
	Tidak Setuju / Disagree 10.690 suara atau 0,001% / 10,690 votes or 0.001%
	Abstain 524.490.710 suara atau 1,506% / 524,490,710 votes or 1.506%
Tanggapan/Pertanyaan / Responses/Questions	Tidak terdapat pertanyaan / No questions were raised
Hasil Keputusan / Resolutions	Rapat memutuskan: / The Meeting resolved to: 1. Memberhentikan dengan hormat Bapak Usman Asshiddiqi Qohara selaku Komisaris Perseroan sejak berakhirnya jam kerja Perseroan hari ini yaitu pada pukul 17.00 WIB (tujuh belas Waktu Indonesia Barat) dan memberikan pelepasan dan pembebasan sepenuhnya (<i>acquit et de charge</i>) segala tindakan yang dilakukan olehnya sebagai Pengurus Perseroan untuk setiap dan seluruh tanggung jawab dan kewajiban yang timbul dari setiap dan seluruh kegiatan dan aktivitas Perseroan selama menjabat dalam kedudukannya tersebut di Perseroan. / Honorably dismiss Mr. Usman Asshiddiqi Qohara as Commissioner of the Company effective at the close of business hours today at 17.00 Western Indonesia Time (WIB), and to grant full release and discharge (<i>acquit et decharge</i>) for all actions taken by him as a member of the Company's Management with respect to any and all responsibilities and obligations arising from any and all activities and operations of the Company during his tenure in said position.

	2. Mengangkat Ibu Dr. Hj. Rina Dewiyanti SE, M.Si selaku Komisaris Perseroan, selaku perwakilan dari Pemerintah Provinsi Banten. / Appoint Dr. Hj. Rina Dewiyanti SE, M.Si as Commissioner of the Company, as a representative of the Banten Provincial Government. Dengan demikian susunan Pengurus Perseroan menjadi sebagai berikut: / The composition of the Company's Management is therefore as follows: Direksi: / Board of Directors: 1. Bapak Muhammad Busthami sebagai Direktur Utama / Mr. Muhammad Busthami as President Director 2. Bapak Bambang Widyatmoko sebagai Direktur Bisnis / Mr. Bambang Widyatmoko as Business Director 3. Bapak Eko Virgianto sebagai Direktur Kepatuhan / Mr. Eko Virgianto as Compliance Director 4. Bapak Rodi Judo Dahono sebagai Direktur Operasional / Mr. Rodi Judo Dahono as Operations Director Dewan Komisaris: / Board of Commissioners: 1. Bapak Hoiruddin Hasibuan sebagai Komisaris Utama Independen / Mr. Hoiruddin Hasibuan as Independent President Commissioner 2. Bapak Deden Riki Hayatul Firman sebagai Komisaris Independen / Mr. Deden Riki Hayatul Firman as Independent Commissioner 3. Ibu Dr. Hj. Rina Dewiyanti SE, M.Si sebagai Komisaris / Dr. Hj. Rina Dewiyanti SE, M.Si as Commissioner *) *) berlaku efektif setelah mendapat persetujuan OJK melalui Penilaian Kemampuan dan Kepatutan. / effective upon receipt of OJK approval through the Fit and Proper Assessment.
Status	Pengangkatan Ibu Dr. Hj. Rina Dewiyanti SE, M.Si sebagai Komisaris telah mendapatkan persetujuan OJK sesuai hasil Penilaian Kemampuan dan Kepatutan melalui Surat Keputusan Nomor KEPR-92/D.03/2025 tanggal 5 Agustus 2025. / The appointment of Dr. Hj. Rina Dewiyanti SE, M.Si as Commissioner has received OJK approval pursuant to the results of the Fit and Proper Assessment through Decree No. KEPR-92/D.03/2025 dated August 5, 2025.

RUPS LUAR BIASA (RUPS LB)

RUPB LB 10 APRIL 2025

Mekanisme RUPSLB

Informasi kepada pemegang saham:

1. Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Banten (Perseroda) Tbk tanggal 10 September 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
2. Pemanggilan Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk pada tanggal 25 September 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
3. Pengumuman Penundaan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Banten (Perseroda) Tbk tanggal 15 Oktober 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.

EXTRAORDINARY GENERAL MEETING OF SHAREHOLDERS (EGMS)

EGMS ON APRIL 10, 2025

EGMS Mechanism:

Information to shareholders:

1. Announcement of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated September 10, 2024, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
2. Notice of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated September 25, 2024, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
3. Announcement of the Postponement of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated October 15, 2024, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.

4. Pemanggilan Ulang Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk pada tanggal 23 Oktober 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia. Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk pada tanggal 23 Oktober 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
5. Penundaan Pembahasan Mata Acara Persetujuan Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) melalui Penawaran Umum Terbatas VIII (PUT VIII) termasuk rencana Penyertaan Modal Dalam Bentuk Aset (Inbreng) dan Perubahan Pasal 4 ayat 2 Anggaran Dasar Peseroan pada tanggal 14 November 2024.
6. Pemanggilan Ulang Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk pada tanggal 28 November 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
7. Pengumuman Penundaan Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Banten (Perseroda) Tbk tanggal 19 Desember 2024 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
8. Pemanggilan Ulang Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk pada tanggal 19 Maret 2025 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
9. Korum Kehadiran sebanyak 34.830.700.771 saham atau 67,1494% dari keseluruhan saham sebanyak 51.870.438.266 saham.
10. Dalam Rapat diberikan kesempatan untuk mengajukan pertanyaan dan/atau memberikan pendapat terkait setiap mata acara Rapat.
11. Mekanisme pengambilan keputusan dalam Rapat dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara.
4. Re-notice of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated October 23, 2024, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website. The Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten Tbk on October 23, 2024, was published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
5. Postponement of the discussion of the Agenda Item on Approval of Capital Increase with Pre-emptive Rights (Rights Issue) through Limited Public Offering VIII (PUT VIII), including the plan for Capital Contribution in the Form of Assets (Inbreng) and Amendment to Article 4 paragraph 2 of the Company's Articles of Association, dated November 14, 2024.
6. Re-notice of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated November 28, 2024, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
7. Announcement of the Postponement of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated December 19, 2024, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
8. Re-notice of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated March 19, 2025, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
9. The attendance quorum consisted of 34,830,700,771 shares, or 67.1494% of the total 51,870,438,266 shares.
10. During the Meeting, participants were given the opportunity to raise questions and/or provide opinions regarding each agenda item of the Meeting.
11. The decision-making mechanism during the Meeting was conducted through deliberation to reach consensus. In the event that consensus could not be reached, a vote was conducted.

KEHADIRAN RUPS LB

Daftar Kehadiran Dewan Komisaris dan Direksi dalam RUPSLB Tahun 2025

EGMS ATTENDANCE

List of Attendance of the Board of Commissioners and Directors at the 2025 Extraordinary General Meeting of Shareholders

Nama / Name	Jabatan / Position	Kehadiran RUPS / GMS Attendance
Dewan Komisaris / Board of Commissioners		
Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	Hadir / Present
Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	Hadir / Present
Usman Asshiddiqi Qohara	Komisaris / Commissioner	Hadir / Present
Direksi / Board of Directors		
Muhammad Busthami	Direktur Utama / President Director	Hadir / Present
Bambang Widyatmoko	Direktur Bisnis / Director of Business	Hadir / Present
Eko Virgianto	Direktur Kepatuhan / Director of Compliance	Hadir / Present
Rodi Judo Dahono	Direktur Operasional / Director of Operations	Hadir / Present

Keputusan RUPSLB

EGMS Resolutions

Mata Acara Pertama	
Agenda	Persetujuan Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) melalui Penawaran Umum Terbatas VIII (PUT VIII) termasuk rencana Penyertaan Modal Dalam Bentuk Aset (<i>Inbreng</i>) dan Perubahan Pasal 4 ayat 2 Anggaran Dasar Perseroan. / Approval of Capital Increase by Granting Pre-emptive Rights (PMHMETD) through Limited Public Offering VIII (PUT VIII), including the proposed Capital Injection in the Form of Assets (<i>Inbreng</i>) and Amendment to Article 4 paragraph 2 of the Company's Articles of Association.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree 34.330.349.761 suara atau 98,563% / 34,330,349,761 votes or 98.563%
	Tidak Setuju / Disagree 11.100 suara atau 0,001% / 11,100 votes or 0.001%
	Abstain 500.339.910 suara atau 1,436% / 500,339,910 votes or 1.436%
Tanggapan/Pertanyaan / Responses/Questions	Terdapat 6 (enam) Pemegang Saham mengajukan pertanyaan / 6 (six) Shareholders raised questions.
Hasil Keputusan / Resolutions	Rapat memutuskan: / The Meeting resolved to: 1. Memberikan persetujuan kepada Perseroan untuk melakukan pengeluaran saham dengan Hak Memesan Efek Terlebih Dahulu (HMETD), yaitu meningkatkan modal ditempatkan dan disetor Perseroan sebanyak-banyaknya 11.364.873.807 (sebelas miliar tiga ratus enam puluh empat juta delapan ratus tujuh puluh tiga ribu delapan ratus tujuh) saham Seri C dengan nilai nominal Rp50,- (lima puluh Rupiah) per saham yang akan ditawarkan melalui Penawaran Umum Terbatas VIII (PUT VIII), dengan penjelasan sebagaimana telah dikemukakan, yang akan dilaksanakan setelah efektifnya Pernyataan Pendaftaran dari Otoritas Jasa Keuangan. / Grant approval to the Company to issue shares with Pre-emptive Rights (HMETD), namely to increase the Company's issued and paid-up capital by a maximum of 11,364,873,807 (eleven billion three hundred sixty-four million eight hundred seventy-three thousand eight hundred and seven) Series C shares with a par value of Rp50 (fifty Rupiah) per share, to be offered through Rights Issue VIII (PUT VIII), with explanations as presented, to be executed after the Registration Statement becomes effective with the Financial Services Authority.

	2. Memberikan persetujuan untuk memberikan kuasa kepada Direksi Perseroan untuk melakukan segala tindakan yang diperlukan sehubungan dengan Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) Perseroan, termasuk rencana penyertaan modal dalam bentuk aset (inbreng) mencakup namun tidak terbatas dengan memenuhi syarat-syarat yang ditentukan dalam peraturan perundangundangan yang berlaku termasuk POJK No. 32/2015 juncto POJK No. 14/2019, antara lain meliputi : / Grant approval to authorize the Company's Board of Directors to take all necessary actions in connection with Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD), including the proposed capital injection in the form of assets (inbreng), including but not limited to fulfilling the requirements stipulated under applicable laws and regulations including POJK No. 32/2015 in conjunction with POJK No. 14/2019, among others: a. Menentukan kepastian jumlah saham yang dikeluarkan dalam rangka Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD). / Determining the definitive number of shares to be issued in connection with Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD). b. Menentukan rasio Pemegang Saham yang berhak atas Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD). / Determining the ratios for Shareholders entitled to Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD). c. Menentukan harga pelaksanaan dalam rangka Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) dengan persetujuan Dewan Komisaris. / Determining the exercise price for Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD), with the approval of the Board of Commissioners. d. Menentukan kepastian tanggal Daftar Pemegang Saham (DPS) yang berhak atas Hak Memesan Efek Terlebih Dahulu (HMETD). / Determining the definitive date of the Shareholders Register (DPS) entitled to Preemptive Rights (HMETD). e. Menentukan kepastian penggunaan dana / Determining the definitive use of proceeds. f. Menentukan kepastian jadwal Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD). / Determining the definitive schedule of Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD). g. Menandatangani dokumendokumen yang diperlukan dalam rangka Penawaran Umum Terbatas VIII (PUT VIII) termasuk aktaakta Notaris berikut perubahanperubahannya dan/atau penambahan penambahannya. / Signing all documents required in connection with Rights Issue VIII (PUT VIII), including Notarial deeds and any amendments and/or additions thereto. 3. Memberikan persetujuan atas perubahan Anggaran Dasar Perseroan sehubungan dengan Peningkatan Modal Dasar dan penambahan Modal Disetor/Ditempatkan dalam Perseroan setelah Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD), termasuk rencana penyertaan modal dalam bentuk aset (inbreng) selesai dilaksanakan. / Memberikan persetujuan atas perubahan Anggaran Dasar Perseroan sehubungan dengan Peningkatan Modal Dasar dan penambahan Modal Disetor/Ditempatkan dalam Perseroan setelah Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD), termasuk rencana penyertaan modal dalam bentuk aset (inbreng) selesai dilaksanakan. 4. Memberikan persetujuan untuk memberikan kuasa dan wewenang kepada Dewan Komisaris Perseroan untuk menyatakan realisasi jumlah saham yang telah dikeluarkan dalam Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) termasuk rencana penyertaan modal dalam bentuk aset (inbreng) tersebut, melaksanakan keputusan Rapat dan menetapkan kepastian jumlah modal ditempatkan dan disetor serta menyatakan perubahan Anggaran Dasar Perseroan di hadapan Notaris, sehubungan dengan Penawaran Umum Terbatas VIII (PUT VIII) dengan Memberikan Hak Memesan Efek Terlebih Dahulu (HMETD) setelah dilaksanakan, selanjutnya memberitahukan perubahan Anggaran Dasar Perseroan tersebut kepada Menteri Hukum Dan Hak Asasi Manusia Republik Indonesia, dan melakukan segala tindakan yang diperlukan sehubungan dengan keputusan tersebut sesuai dengan peraturan perundangundangan yang berlaku. / Grant approval for the amendment of the Company's Articles of Association in connection with the increase of Authorized Capital and the addition of Issued/Paidup Capital in the Company upon completion of Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD), including the proposed capital injection in the form of assets (inbreng). Grant approval to authorize the Company's Board of Commissioners to declare the realization of the number of shares issued under Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD), including the proposed capital injection in the form of assets (inbreng), to implement the Meeting's resolutions, to determine the definitive amount of issued and paidup capital, and to declare the amendment of the Company's Articles of Association before a Notary in connection with Rights Issue VIII (PUT VIII) by Granting Preemptive Rights (HMETD) upon its execution, and thereafter to notify the said amendment to the Minister of Law and Human Rights of the Republic of Indonesia, and to take all necessary actions in connection with said resolution in accordance with applicable laws and regulations.
Status	Perseroan akan memintakan kembali persetujuan Pemegang Saham dalam RUPS terkait Penambahan Modal dengan Memberikan Hak Memesan Efek Terlebih Dahulu (PMHMETD) melalui Penawaran Umum Terbatas VIII (PUT VIII) termasuk rencana Penyertaan Modal Dalam Bentuk Aset (Inbreng) dan Perubahan Pasal 4 ayat 2 Anggaran Dasar Perseroan / The Company will re-seek Shareholder approval at the GMS regarding the Capital Increase by Granting Preemptive Rights (PMHMETD) through Rights Issue VIII (PUT VIII), including the proposed Capital Injection in the Form of Assets (Inbreng) and Amendment to Article 4 paragraph 2 of the Company's Articles of Association. Telah direalisasikan.

RUPB LB 28 NOVEMBER 2025

Mekanisme RUPSLB

Informasi kepada pemegang saham:

1. Pengumuman Rapat Umum Pemegang Saham Luar Biasa PT Bank Pembangunan Daerah Banten (Perseroda) Tbk tanggal 22 Oktober 2025 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
 2. Pemanggilan Rapat Umum Pemegang Saham Luar Biasa (RUPS Luar Biasa) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk pada tanggal 6 November 2025 yang dipublikasikan melalui situs web Perseroan, web Bursa Efek Indonesia dan web Kustodian Sentral Efek Indonesia.
- Kuorum kehadiran sebanyak 35.124.677.326 saham atau 67,7162% dari keseluruhan saham sebanyak 51.870.438.266 saham.
 - Dalam Rapat diberikan kesempatan untuk mengajukan pertanyaan dan/atau memberikan pendapat terkait setiap mata acara Rapat.
 - Mekanisme pengambilan keputusan dalam Rapat dilakukan dengan cara musyawarah untuk mufakat. Apabila musyawarah untuk mufakat tidak tercapai, maka dilakukan pemungutan suara.

KEHADIRAN RUPSLB

Daftar Kehadiran Dewan Komisaris dan Direksi dalam RUPSLB Tahun 2025

Nama / Name	Jabatan / Position	Kehadiran RUPS / GMS Attendance
Dewan Komisaris / Board of Commissioners		
Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	Hadir / Present
Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	Hadir / Present
Rina Dewiyanti*	Komisaris / Commissioner	Hadir / Present
Direksi / Board of Directors		
Muhammad Busthami	Direktur Utama / President Director	Hadir / Present
Bambang Widayatmoko	Direktur Bisnis / Director of Business	Hadir / Present
Rodi Judo Dahono	Direktur Operasional / Director of Operations	Hadir / Present
Eko Virgianto	Direktur Kepatuhan / Director of Compliance	Tidak Hadir / Not Present

*) Ibu Rina Dewiyanti diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025.

EGMS ON NOVEMBER 28, 2025

EGMS Mechanism

Information to shareholders:

1. Announcement of the Extraordinary General Meeting of Shareholders of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated October 22, 2025, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
 2. Notice of the Extraordinary General Meeting of Shareholders (EGMS) of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dated November 6, 2025, published through the Company's website, the Indonesia Stock Exchange website, and the Indonesian Central Securities Depository (KSEI) website.
- The attendance quorum consisted of 35,124,677,326 shares, or 67.7162% of the total 51,870,438,266 shares.
 - During the Meeting, participants were given the opportunity to raise questions and/or provide opinions regarding each agenda item of the Meeting.
 - The decision-making mechanism during the Meeting was conducted through deliberation to reach consensus. In the event that consensus could not be reached, a vote was conducted.
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EGMS ATTENDANCE

List of Attendance of the Board of Commissioners and Directors at the 2025 Extraordinary General Meeting of Shareholders

*) Ms. Rina Dewiyanti was appointed as Commissioner pursuant to the Annual General Meeting of Shareholders (AGMS) dated April 10, 2025, and became effective on August 5, 2025.

Keputusan RUPSLB
EGMS Resolution

Mata Acara Pertama / First Agenda	
Agenda	Persetujuan Penetapan PT Bank Pembangunan Daerah Jawa Timur Tbk sebagai Pemegang Saham Pengendali (PSP) Kedua dan Bank Induk Kelompok Usaha Bank (KUB) Perseroan sesuai dengan amanat Peraturan Otoritas Jasa Keuangan (POJK) No. 12/POJK.03/2020 tentang Konsolidasi Bank Umum. / Approval of the Appointment of PT Bank Pembangunan Daerah Jawa Timur Tbk as the Second Controlling Shareholder (PSP) and Parent Bank of the Company's Bank Business Group (KUB), in accordance with the mandate of OJK Regulation No. 12/POJK.03/2020 on Commercial Bank Consolidation.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree 35.105.217.113 suara atau 99,9446% / 35,105,217,113 votes or 99.9446%
	Tidak Setuju / Disagree 15.651.200 suara atau 0,0446% / 15,651,200 votes or 0.0446%
	Abstain 3.809.03 suara atau 0,0108% / 3,809,013 votes or 0.0108%
Tanggapan/Pertanyaan / Responses/Questions	Terdapat 3 (tiga) Pemegang Saham mengajukan pertanyaan / 3 (three) Shareholders raised questions.
Hasil Keputusan / Resolutions	Rapat memutuskan: / The Meeting resolved to: Menyetujui penetapan PT Bank Pembangunan Daerah Jawa Timur Tbk sebagai Pemegang Saham Pengendali (PSP) Kedua dan Bank Induk Kelompok Usaha Bank (KUB) Perseroan sesuai dengan amanat Peraturan Otoritas Jasa Keuangan (POJK) 12/POJK.03/2020 tentang Konsolidasi Bank Umum. Penetapan akan berlaku efektif setelah memperoleh persetujuan dari Otoritas Jasa Keuangan (OJK). / Approve the appointment of PT Bank Pembangunan Daerah Jawa Timur Tbk as the Second Controlling Shareholder (PSP) and Parent Bank of the Company's Bank Business Group (KUB), in accordance with the mandate of OJK Regulation No. 12/POJK.03/2020 on Commercial Bank Consolidation. The appointment shall become effective upon receipt of approval from the Financial Services Authority (OJK).
Status	Telah terealisasi dengan masuknya PT Bank Pembangunan Daerah Jawa Timur Tbk. Sebagai Pemegang Saham Pengendali Kedua perseroan. Sesuai surat OJK Nomor: SR496/PB.02/2025 tanggal 28 November 2025 perihal Penyampaian Keputusan Hasil Penilaian Kemampuan dan Kepatutan (PKK) atau Calon Pemegang Saham (PSP) dan Ultimate Shareholder PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, dengan surat keputusan Anggota Dewan Komisiner Otoritas Jasa Keuangan Nomor KEPR227/D.03/2025 tanggal 28 November 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan PT Bank Pembangunan Daerah Jawa Timur Tbk sebagai Calon Pemegang Saham Pengendali dan Pemerintah Provinsi Jawa Timur sebagai Calon Ultimate Shareholder PT Bank Pembangunan Daerah Banten (Perseroda) Tbk melalui Pembelian Saham. / Realized, with the entry of PT Bank Pembangunan Daerah Jawa Timur Tbk as the Company's Second Controlling Shareholder. Pursuant to OJK Letter No. SR496/PB.02/2025 dated November 28, 2025, concerning the Submission of the Decision on the Results of the Fit and Proper Assessment (PKK) of the Prospective Controlling Shareholder (PSP) and Ultimate Shareholder of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, and the Decree of the Member of the Board of Commissioners of the Financial Services Authority No. KEPR227/D.03/2025 dated November 28, 2025, concerning the Results of the Fit and Proper Assessment of PT Bank Pembangunan Daerah Jawa Timur Tbk as Prospective Controlling Shareholder and the East Java Provincial Government as Prospective Ultimate Shareholder of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk through Share Purchase. KUB efektif pada tanggal 15 Desember 2025. / The KUB became effective on December 15, 2025.

Mata Acara Kedua / Second Agenda	
Agenda	Persetujuan atas Rencana Aksi Pemulihan Perseroan sesuai Peraturan Perundangan yang berlaku Persetujuan atas Rencana Aksi Pemulihan Perseroan sesuai Peraturan Perundangan yang berlaku. / Approval of the Company's Recovery Action Plan in accordance with applicable laws and regulations.
Hasil Pemungutan Suara / Voting Results	Setuju / Agree 35.105.221.013 suara atau 99,9446% / 35,105,221,013 votes or 99.9446%
	Tidak Setuju / Disagree 1.010.600 suara atau 0,0029% / 1,010,600 votes or 0.0029%
	Abstain 18.445.713 suara atau 0,0525% / 18,445,713 votes or 0.0525%
Tanggapan/Pertanyaan / Responses/Questions	Terdapat 1 (satu) Pemegang Saham mengajukan pertanyaan / 1 (one) Shareholder raised a question.
Hasil Keputusan / Resolutions	Rapat memutuskan: / The Meeting resolved to: Memberikan persetujuan atas Rencana Aksi Pemulihan Perseroan Tahun 2026 sesuai peraturan perundangan yang berlaku. / Approve the Company's Recovery Action Plan for 2026 in accordance with applicable laws and regulations.
Status	Telah direalisasikan. / Realized.

PENUNJUKAN PIHAK INDEPENDEN DALAM PEMUNGUTAN SUARA RUPS TAHUN 2024

Di tahun 2025, Bank Banten telah menunjuk pihak independen, yakni Notaris Syarifudin S.H. dan Biro Administrasi Efek (BAE) PT Raya Saham Registra dalam RUPS Tahunan untuk Tahun Buku 2024. Penunjukan pihak independen dilakukan untuk melakukan perhitungan dan/atau validasi suara dengan objektif dan transparan dalam RUPS.

PELAKSANAAN RUPS TAHUN SEBELUMNYA RUPS 2024

Di tahun 2024, Perseroan melaksanakan Rapat Umum Pemegang Saham sebanyak 3 (tiga) kali, yang terdiri dari Rapat Umum Pemegang Saham Luar Biasa sebanyak 2 (dua) kali, masing-masing pada tanggal 23 Februari 2024 dan 14 November 2024 dan Rapat Umum Pemegang Saham Tahunan sebanyak 1 (kali) kali pada tanggal 30 April 2024.

APPOINTMENT OF INDEPENDENT PARTIES FOR VOTING AT THE 2024 AGMS

In 2025, Bank Banten appointed independent parties, namely Notary Syarifudin S.H. and the Share Registrar (BAE) PT. Raya Saham Registra for the Annual General Meeting of Shareholders (AGMS) for the 2024 fiscal year. The appointment of these independent parties aimed to ensure objective and transparent calculation and/or validation of votes during the AGMS.

PREVIOUS GMS IMPLEMENTATION 2024 GMS

In 2024, the Company held a total of 3 (three) General Meetings of Shareholders, including 2 (two) Extraordinary General Meetings of Shareholders (EGMS) on February 23, 2024, and November 14, 2024, and 1 (one) Annual General Meeting of Shareholders (AGMS) on April 30, 2024.

Hasil Keputusan RUPS

GMS Resolutions

Hasil Keputusan / Resolutions	Status/Tindak Lanjut / Status/Follow-Up
RUPST - 30 April 2024 / AGMS – April 30, 2024	
Rapat menyetujui / The meeting resolved to:	Telah direalisasikan / Realized
1. Menerima dengan baik dan menyetujui Laporan Tahunan Perseroan termasuk Laporan Direksi dan mengesahkan Laporan Tugas Pengawasan yang telah dilaksanakan oleh Dewan Komisaris untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, dan mengesahkan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023, yang telah diaudit oleh Kantor Akuntan Publik Kanaka Puradiredja, Suhartono dengan pendapat "wajar dalam semua hal yang material" sebagaimana dinyatakan dalam laporannya Nomor 00011/3.0409/ AU.1/07/ 0524-2/1/II/2024 tanggal 19 Februari 2024. / Duly receive and approve the Company's Annual Report, including the Report of the Board of Directors, and to ratify the Supervisory Report of the Board of Commissioners for the financial year ended December 31, 2023. The meeting also ratified the Company's Financial Statements for the financial year ended December 31, 2023, which were audited by the Public Accounting Firm Kanaka Puradiredja, Suhartono, with an "unqualified opinion in all material respects," as stated in its report No. 00011/3.0409/AU.1/07/0524-2/1/II/2024 dated February 19, 2024.	
2. Menyetujui memberikan pelunasan dan pembebasan tanggung jawab sepenuhnya (acquiet et de charge) kepada segenap anggota Direksi dan anggota Dewan Komisaris atas tindakan pengurusan dan pengawasan yang telah dijalankan selama tahun buku yang berakhir pada tanggal 31 Desember 2023, sejauh tindakan-tindakan tersebut tercermin dalam Laporan Tahunan dan Laporan Keuangan Perseroan untuk tahun buku yang berakhir pada tanggal 31 Desember 2023. / Approve the full release and discharge (acquiet et de charge) of all members of the Board of Directors and Board of Commissioners for the management and supervisory actions carried out during the financial year ended December 31, 2023, to the extent that such actions are reflected in the Annual Report and Financial Statements for the fiscal year ending on December 31, 2023.	
Rapat menyetujui / The meeting resolved to:	Telah direalisasikan / Realized
Memberi wewenang kepada Dewan Komisaris untuk melakukan Penunjukan Akuntan Publik yang akan mengaudit Laporan Keuangan Perseroan Tahun Buku 2024 dengan memperhatikan rekomendasi dari Komite Audit dan untuk menetapkan jumlah honorarium. / Grant authority to the Board of Commissioners to appoint a Public Accountant to audit the Company's Financial Statements for the 2024 fiscal year, taking into consideration the recommendation from the Audit Committee, and to determine the amount of honorarium.	
Rapat menyetujui / The meeting resolved to:	Telah direalisasikan / Realized
Penetapan Laba Bersih Perseroan untuk dijadikan sebagai laba ditahan yang bermanfaat bagi penguatan permodalan yang akan mendukung peningkatan bisnis Bank Banten secara berkelanjutan. / Allocate the Company's Net Profit to retained earnings, which will be used to strengthen the Company's capital base and support the sustainable growth of Bank Banten's business.	
Penyampaian Laporan realisasi penggunaan dana hasil Penawaran Umum Terbatas VI dan Penawaran Umum Terbatas VII Perseroan. / Submission of the report on the realization of the use of proceeds from the Company's Limited Public Offering VI and Limited Public Offering VII.	Telah direalisasikan / Realized
Rapat menyetujui / The meeting resolved to:	Telah direalisasikan / Realized
Penetapan PT Bank Pembangunan Daerah Jawa Timur Tbk. sebagai Bank Induk dalam Keja sama Kelompok Usaha Bank (KUB) dalam rangka pemenuhan modal inti minimum sesuai POJK No.12/2020 tentang Konsolidasi Bank Umum. / Appoint PT Bank Pembangunan Daerah Jawa Timur Tbk as the Parent Bank in the Bank Business Group (KUB) cooperation, in order to meet the minimum core capital requirements in accordance with OJK Regulation No. 12/2020 on Commercial Bank Consolidation.	
RUPSLB - 23 Februari 2024 / EGMS – February 23, 2024	

Hasil Keputusan / Resolutions	Status/Tindak Lanjut / Status/Follow-Up
Rapat menyetujui untuk / The meeting resolved to: 1. Merubah ketentuan Pasal 1 ayat 1 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 1 paragraph 1, which shall henceforth read as follows: Perseroan ini bernama : "PT BANK PEMBANGUNAN DAERAH BANTEN (Perseroda) Tbk" (selanjutnya dalam Anggaran Dasar ini cukup di singkat dengan "Perseroan") berkedudukan dan berkantor pusat di Kota Serang, Provinsi Banten dan selanjutnya menggunakan sebutan (<i>call name</i>) "BANK BANTEN" / The name of the Company is: "PT BANK PEMBANGUNAN DAERAH BANTEN (Perseroda) Tbk" (hereinafter in these Articles of Association referred to as the "Company"), domiciled and headquartered in Serang City, Banten Province, and hereinafter also referred to as "BANK BANTEN." 2. Merubah ketentuan Pasal 3 ayat 1 dan 2 huruf a yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 3 paragraphs 1 and 2 letter a, which shall henceforth read as follows: (1) Maksud dan tujuan Perseroan ialah berusaha dibidang Aktivitas Keuangan (Perbankan). / The purpose and objective of the Company are to engage in Financial Activities (Banking). (2) Untuk mencapai maksud dan tujuan tersebut di atas, Perseroan dapat melaksanakan kegiatan usaha Bank Umum Konvensional yang mencakup kegiatan usaha bank secara konvensional, meliputi kegiatan usaha sebagai berikut: / To achieve the above purpose and objective, the Company may carry out the business activities of a Conventional Commercial Bank, which includes conventional banking activities as follows: a. Bank Umum Pemerintah Daerah, mencakup kegiatan Bank yang seluruh atau sebagian besar modalnya dimiliki oleh Pemerintah Daerah sebagaimana tercantum dalam peraturan perundang-undangan yang berlaku serta melakukan kegiatan usaha dalam bentuk rupiah dan atau melakukan transaksi perbankan dengan pihak dalam negeri. Untuk selanjutnya Bank dapat melakukan kegiatan usaha dalam valuta asing dan/atau melakukan transaksi perbankan dengan pihak luar negeri setelah memperoleh surat penunjukan dari Bank Indonesia dan/atau otoritas yang berwenang menunjuk sebagai Bank Devisa. / Regional Government-Owned Commercial Bank, covering banking activities in which all or a majority of the capital is owned by the Regional Government as stipulated in the prevailing laws and regulations, and conducting business activities in rupiah and/or banking transactions with domestic parties. Furthermore, the Bank may conduct business activities in foreign currencies and/or engage in banking transactions with foreign parties after obtaining a letter of appointment from Bank Indonesia and/or the relevant authority designating it as a Foreign Exchange Bank. 3. Merubah ketentuan Pasal 4 ayat 2 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 4 paragraph 2, which shall henceforth read as follows: Dari modal dasar tersebut telah ditempatkan dan disetor sejumlah 51.870.438.266 (lima puluh satu miliar delapan ratus tujuh puluh juta empat ratus tiga puluh delapan ribu dua ratus enam puluh enam) saham atau dengan nilai nominal seluruhnya sebesar Rp4.308.864.114.540,00 (empat triliun tiga ratus delapan miliar delapan ratus enam puluh empat juta seratus empat belas ribu lima ratus empat puluh Rupiah) telah disetor penuh kepada Perseroan oleh masing-masing pemegang saham yang terdiri dari: / Of the authorized capital, a total of 51,870,438,266 (fifty-one billion eight hundred seventy million four hundred thirty-eight thousand two hundred sixty-six) shares have been issued and fully paid-up, with a total nominal value of Rp4,308,864,114,540.00 (four trillion three hundred eighty billion eight hundred sixty-four million one hundred fourteen thousand five hundred forty Rupiah), fully paid to the Company by each shareholder, consisting of: 1.075.511.715 (satu miliar tujuh puluh lima juta lima ratus sebelas ribu tujuh ratus lima belas) saham Seri A, masing-masing saham Seri A bernilai nominal sebesar Rp1.000,00 (seribu Rupiah) atau dengan jumlah nilai nominal seluruhnya sebesar Rp1.075.511.715.000,00 (satu triliun tujuh puluh lima milyar lima ratus sebelas juta tujuh ratus lima belas ribu Rupiah). / 1,075,511,715 (one billion seventy-five million five hundred eleven thousand seven hundred fifteen) Series A shares, each Series A share having a nominal value of Rp1,000.00 (one thousand Rupiah), with a total nominal value of Rp1,075,511,715,000.00 (one trillion seventy-five billion five hundred eleven million seven hundred fifteen thousand Rupiah). 5.335.431.323 (lima miliar tiga ratus tiga puluh lima juta empat ratus tiga puluh satu ribu tiga ratus dua puluh tiga) saham Seri B, masing-masing saham Seri B bernilai nominal sebesar Rp180,00 (seratus delapan puluh Rupiah) setiap saham dengan jumlah nilai nominal seluruhnya sebesar Rp960.377.638.140,00 (sembilan ratus enam puluh milyar tiga ratus tujuh puluh juta enam ratus tiga puluh delapan ribu seratus empat puluh Rupiah). / 5,335,431,323 (five billion three hundred thirty-five million four hundred thirty-one thousand three hundred twenty-three) Series B shares, each Series B share having a nominal value of Rp180.00 (one hundred eighty Rupiah), with a total nominal value of Rp960,377,638,140.00 (nine hundred sixty billion three hundred seventy-seven million six hundred thirty-eight thousand one hundred forty Rupiah). 45.459.495.228 (empat puluh lima miliar empat ratus lima puluh sembilan juta empat ratus sembilan puluh lima ribu dua ratus dua puluh delapan) Saham Seri C masing-masing saham Seri C bernilai nominal sebesar Rp50,00 (lima puluh Rupiah) setiap saham dengan jumlah nilai nominal seluruhnya sebesar Rp2.272.974.761.400 (dua triliun dua ratus tujuh puluh dua milyar Sembilan ratus tujuh puluh empat juta tujuh ratus enam puluh satu ribu empat ratus Rupiah). / 5,459,495,228 (forty-five billion four hundred fifty-nine million four hundred ninety-five thousand two hundred twenty-eight) Series C shares, each Series C share having a nominal value of Rp50.00 (fifty Rupiah), with a total nominal value of Rp2,272,974,761,400.00 (two trillion two hundred seventy-two billion nine hundred seventy-four million seven hundred sixty-one thousand four hundred Rupiah). dengan rincian serta nilai nominal saham yang disebutkan sebelum akhir akta ini. / with the details and nominal values of shares as stated prior to the conclusion of this deed.	Telah direalisasikan / Realized

Hasil Keputusan / Resolutions	Status/Tindak Lanjut / Status/Follow-Up
4. Merubah ketentuan Pasal 5 ayat 1 sampai dengan ayat 4 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 5 paragraphs 1 to 4, which shall henceforth read as follows: 1. Saham-saham Perseroan adalah saham-saham atas nama, sebagaimana terdaftar dalam Daftar Pemegang Saham Perseroan, yang terdiri dari Saham Seri A, Saham Seri B dan Saham Seri C, yang dimiliki oleh Pemerintah Daerah Provinsi Banten (selanjutnya disebut Pemerintah Daerah) paling sedikit 51% (lima puluh satu persen) berdasarkan Peraturan Daerah Provinsi Banten Nomor 5 Tahun 2023. / The Company's shares are registered shares, as recorded in the Company's Shareholder Register, consisting of Series A Shares, Series B Shares, and Series C Shares, of which at least 51% (fifty-one percent) must be held by the Regional Government of Banten Province (hereinafter referred to as the "Regional Government") in accordance with Banten Provincial Regulation No. 5 of 2023. Modal ditempatkan dan disetor tersebut berasal dari pengambilalihan saham Pemerintah Daerah pada PT. Banten Global Development dan dikonversikan menjadi nilai saham pada Perseroan. / The issued and paid-up capital originates from the transfer of the Regional Government's shares in PT Banten Global Development, which have been converted into shares of the Company. 2. Selain komposisi Saham Pemerintah Daerah sebagaimana dimaksud pada ayat (1) di atas, Saham-saham Perseroan dapat dimiliki oleh: / In addition to the Regional Government share composition as referred to in paragraph (1) above, the Company's shares may also be held by a. Pemerintah Kabupaten/Kota; dan/atau / Regency/Municipal Governments; and/or b. Masyarakat / The public. 3. Saham Pemerintah Daerah sebagaimana dimaksud ayat 2 di atas, dapat dilepaskan kepada Pemerintah Kabupaten/Kota melalui penyerahan saham sesuai ketentuan perundang-undangan yang berlaku. / The Regional Government shares as referred to in paragraph (2) above may be transferred to Regency/Municipal Governments through the transfer of shares in accordance with applicable laws and regulations. 4. Penyerahan saham dari Pemerintah Daerah kepada Pemerintah Kabupaten/ Kota dikonversikan oleh Pemerintah Kabupaten/ Kota menjadi penyertaan modal pada Perseroan. / The transfer of shares from the Regional Government to Regency/Municipal Governments shall be converted by the Regency/Municipal Governments into equity participation in the Company. 5. Merubah ketentuan Pasal 11 ayat 8 angka (22) Anggaran Dasar Perseroan yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 11 paragraph 8 point (22) of the Company's Articles of Association, which shall henceforth read as follows: Pengumuman sebagaimana dimaksud pada butir (7) ayat ini paling kurang melalui / Announcements as referred to in item (7) of this paragraph shall be made at least through a. situs web penyedia e-RUPS; / the e-GMS provider's website; b. situs web Bursa Efek; / the Stock Exchange website; c. situs web Perseroan. / the Company's website. dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris / in Indonesian and a foreign language, with the foreign language used being at least English. 6. Merubah ketentuan Pasal 12 ayat 6 angka (5) yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 12 paragraph 6 point (5), which shall henceforth read as follows: Pengumuman RUPS kepada Pemegang Saham sebagaimana dimaksud pada butir (1) ayat ini paling kurang melalui: / Announcements of the GMS to Shareholders as referred to in item (1) of this paragraph shall be made at least through: a. situs web penyedia e-RUPS; / the e-GMS provider's website; b. situs web Bursa Efek; / the Stock Exchange website; c. situs web Perseroan. / the Company's website. dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris. / in Indonesian and a foreign language, with the foreign language used being at least English. 7. Merubah ketentuan Pasal 14 ayat 7 angka (3) yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 14 paragraph 7 point (3), which shall henceforth read as follows: Ringkasan risalah RUPS sebagaimana dimaksud pada butir (2) ayat ini, wajib diumumkan kepada masyarakat paling kurang melalui: / A summary of the minutes of the GMS as referred to in item (2) of this paragraph must be announced to the public at least through: a. situs web penyedia e-RUPS; / the e-GMS provider's website; b. situs web Bursa Efek; / the Stock Exchange website; c. situs web Perseroan. / the Company's website. dalam Bahasa Indonesia dan bahasa asing, dengan ketentuan bahasa asing yang digunakan paling kurang bahasa Inggris. / in Indonesian and a foreign language, with the foreign language being at least English. 8. Merubah ketentuan Pasal 15 ayat 2 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 15 paragraph 2, which shall henceforth read as follows: Direksi terdiri dari paling sedikit 3 (tiga) orang, yang terdiri dari: / The Board of Directors shall consist of at least 3 (three) persons, comprising: - 1 (satu) orang Direktur Utama; / 1 (one) President Director; - 2 (dua) orang Direktur atau lebih. / 2 (two) or more Directors. dan paling banyak 5 (lima) orang, dengan memperhatikan peraturan yang berlaku di bidang Pasar Modal. / and a maximum of 5 (five) persons, in accordance with applicable Capital Market regulations.	

Hasil Keputusan / Resolutions	Status/Tindak Lanjut / Status/Follow-Up
9. Merubah ketentuan Pasal 15 ayat 12 huruf f dan g yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 15 paragraph 12 letters f and g, which shall henceforth read as follows: f. Pemberhentian atau penggantian anggota Direksi wajib mengedepankan kepentingan utama dari Perseroan. / The dismissal or replacement of members of the Board of Directors must prioritize the best interests of the Company. g. Pemberhentian atau penggantian direktur utama dan/atau direktur yang membawahkan fungsi kepatuhan sebelum periode masa jabatan berakhir wajib mendapatkan persetujuan terlebih dahulu dari OJK sebelum diputuskan dalam RUPS. / The dismissal or replacement of the President Director and/or Director responsible for compliance functions before the end of their term must first obtain prior approval from OJK before being decided at the GMS.	
10. Merubah ketentuan Pasal 16 ayat 4 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 16 paragraph 4 to henceforth read as follows: Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawab sebagaimana dimaksud pada ayat 1 Direksi wajib membentuk komite Direksi yang bertanggung jawab kepada Direksi paling sedikit terdiri atas: / To support the effective implementation of duties and responsibilities as referred to in paragraph 1, the Board of Directors must establish Board committees responsible to the Board of Directors, consisting of at least: a. Komite manajemen risiko; / Risk Management Committee; b. Komite kebijakan per Kredit atau pembiayaan; / Credit or Financing Policy Committee; c. Komite kredit atau pembiayaan; / Credit or Financing Committee; d. Komite pengarah teknologi informasi. / Information Technology Steering Committee.	
11. Merubah ketentuan Pasal 18 ayat 1 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 18 paragraph 1 to henceforth read as follows: Dewan Komisaris terdiri dari paling sedikit 3 (tiga) orang, yang terdiri dari: / The Board of Commissioners shall consist of at least 3 (three) persons, comprising: - 1 (satu) orang Komisaris Utama; / 1 (one) President Commissioner; - 2 (dua) orang Komisaris atau lebih. / 2 (two) or more Commissioners. dan paling banyak 5 (lima) orang, dengan memperhatikan peraturan yang berlaku di bidang Pasar Modal. / and a maximum of 5 (five) persons, in accordance with applicable Capital Market regulations.	
12. Merubah ketentuan Pasal 18 ayat 16 huruf f yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 18 paragraph 16 letter f to henceforth read as follows: Pemberhentian atau penggantian Komisaris Independen sebelum masa jabatannya berakhir wajib mendapat persetujuan dari OJK terlebih dahulu sebelum diputuskan dalam RUPS. / The dismissal or replacement of an Independent Commissioner before the end of their term must first obtain prior approval from OJK before being decided at the GMS.	
13. Merubah ketentuan Pasal 19 ayat 4 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 19 paragraph 4 to henceforth read as follows: Dalam rangka mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya sebagaimana dimaksud pada ayat (1) Pasal ini Dewan Komisaris wajib membentuk Komite yang bertanggung jawab kepada Dewan Komisaris yang paling sedikit terdiri dari: / To support the effective implementation of its duties and responsibilities as referred to in paragraph (1) of this Article, the Board of Commissioners must establish Committees responsible to the Board of Commissioners, consisting of at least: a. Komite Audit; / Audit Committee; b. Komite pemantau risiko; / Risk Monitoring Committee; c. Komite remunerasi dan nominasi. / Remuneration and Nomination Committee.	

Hasil Keputusan / Resolutions	Status/Tindak Lanjut / Status/Follow-Up
14. Merubah ketentuan Pasal 28 yang untuk selanjutnya berbunyi sebagai berikut: / Amend the provisions of Article 28 to henceforth read as follows: - Ketentuan yang belum diatur dalam Anggaran Dasar ini mengacu pada Peraturan OJK serta Peraturan perundang-undangan lainnya yang berlaku dan dari segala sesuatu yang tidak atau tidak cukup diatur dalam Anggaran Dasar, maka RUPS yang akan memutuskannya: / Any matters not regulated in these Articles of Association shall refer to the relevant OJK Regulations and other applicable laws and regulations. For any issues that are not addressed or not sufficiently regulated in the Articles of Association, the resolution shall be determined by the GMS: - Adapun saham yang telah disetor penuh sebagaimana tersebut dalam Pasal 4 ayat (2) Anggaran Dasar Perseroan sejumlah 51.870.438.266 (lima puluh satu miliar delapan ratus tujuh puluh juta empat ratus tiga puluh delapan ribu dua ratus enam puluh enam) saham atau dengan nilai nominal seluruhnya sebesar Rp4.308.864.114.540,00 (empat triliun tiga ratus delapan miliar delapan ratus enam puluh empat juta seratus empat belas ribu lima ratus empat puluh Rupiah), telah diambil bagian dan disetor penuh oleh para pemegang saham Perseroan sebagai berikut: / As for the fully paid-up shares as stated in Article 4 paragraph (2) of the Company's Articles of Association, amounting to 51,870,438,266 (fifty-one billion eight hundred seventy million four hundred thirty-eight thousand two hundred sixty-six) shares with a total nominal value of Rp4,308,864,114,540.00 (four trillion three hundred eighty eight billion eight hundred sixty-four million one hundred fourteen thousand five hundred forty Rupiah), they have been subscribed and fully paid by the Company's shareholders as follows: 1. PEMERINTAH DAERAH PROVINSI BANTEN, sebanyak 3.269.755.661 (tiga miliar dua ratus delapan puluh sembilan juta tujuh ratus lima puluh lima ribu enam ratus enam puluh satu) saham seri B, dengan nilai nominal per saham Rp180,00 (seratus delapan puluh Rupiah) atau seluruhnya sebesar Rp588.556.018.980,00 (lima ratus delapan puluh delapan miliar lima ratus lima puluh enam juta delapan belas ribu sembilan ratus delapan puluh Rupiah); / PROVINCIAL GOVERNMENT OF BANTEN: 3,269,755,661 (three billion two hundred sixty-nine million seven hundred fifty-five thousand six hundred sixty-one) Series B shares, with a nominal value of Rp180.00 (one hundred eighty Rupiah) per share, totaling Rp588,556,018,980.00 (five hundred eighty-eight billion five hundred fifty-six million eighteen thousand nine hundred eighty Rupiah); 2. PEMERINTAH DAERAH PROVINSI BANTEN, sebanyak 31.020.000.000 (tiga puluh satu miliar dua puluh juta) saham seri C, dengan nilai nominal per saham Rp50,00 (lima puluh Rupiah) atau seluruhnya sebesar Rp1.551.000.000.000,00 (satu triliun lima ratus lima puluh satu miliar Rupiah); / PROVINCIAL GOVERNMENT OF BANTEN: 31,020,000,000 (thirty-one billion twenty million) Series C shares, with a nominal value of Rp50.00 (fifty Rupiah) per share, totaling Rp1,551,000,000,000.00 (one trillion five hundred fifty-one billion Rupiah); 3. MASYARAKAT, sebanyak 1.075.511.715 (satu miliar tujuh puluh lima juta lima ratus sebelas ribu tujuh ratus lima belas) saham Seri A dengan nilai nominal per saham Rp1.000,00 (seribu Rupiah) atau seluruhnya sebesar Rp1.075.511.715.000,00 (satu triliun tujuh puluh lima miliar lima ratus -sebelas juta tujuh ratus lima belas ribu Rupiah); / PUBLIC: 1,075,511,715 (one billion seventy-five million five hundred eleven thousand seven hundred fifteen) Series A shares, with a nominal value of Rp1,000.00 (one thousand Rupiah) per share, totaling Rp1,075,511,715,000.00 (one trillion seventy-five billion five hundred eleven million seven hundred fifteen thousand Rupiah); 4. MASYARAKAT, sebanyak 2.065.675.662 (dua miliar enam puluh lima juta - enam ratus tujuh puluh lima ribu enam ratus enam puluh dua) saham seri B, dengan nilai nominal per saham Rp180,00 (seratus delapan puluh Rupiah) atau seluruhnya sebesar Rp371.821.619.160,00 (tiga ratus tujuh puluh satu miliar delapan ratus dua puluh satu juta enam ratus sembilan belas ribu seratus enam puluh Rupiah); / PUBLIC: 2,065,675,662 (two billion sixty-five million six hundred seventy-five thousand six hundred sixty-two) Series B shares, with a nominal value of Rp180.00 (one hundred eighty Rupiah) per share, totaling Rp371,821,619,160.00 (three hundred seventy-one billion eight hundred twenty-one million six hundred nineteen thousand one hundred sixty Rupiah); 5. MASYARAKAT, sebanyak 14.439.495.228 (empat belas miliar empat ratus tiga puluh sembilan juta empat ratus sembilan puluh lima ribu dua ratus dua puluh delapan) saham seri C, dengan nilai nominal Rp50,00 (lima puluh Rupiah) atau seluruhnya sebesar Rp721.974.761.400,00 (tujuh ratus dua puluh satu miliar sembilan ratus tujuh puluh empat juta tujuh ratus enam puluh satu ribu empat ratus Rupiah). / PUBLIC: 14,439,495,228 (fourteen billion four hundred thirty-nine million four hundred ninety-five thousand two hundred twenty-eight) Series C shares, with a nominal value of Rp50.00 (fifty Rupiah) per share, totaling Rp721,974,761,400.00 (seven hundred twenty-one billion nine hundred seventy-four million seven hundred sixty-one thousand four hundred Rupiah).	
RUPSLB - 14 November 2024 / EGMS – November 14, 2024	
Mata acara pertama Rapat untuk sementara ditunda pembahasannya karena alasan administratif sesuai Surat OJK No.S-567/PM.023/2024, tanggal 13 Nopember 2024 perihal Perubahan dan/atau Tambahan Informasi atas rencana Penambahan Modal dengan memberikan Hak Memesan Efek Terlebih Dahulu oleh PT Bank Pembangunan Daerah Banten (Persero) Tbk. Pembahasan Mata Acara Rapat sesuai dengan ketentuan yang berlaku, akan dilakukan setelah Perseroan melengkapi persyaratan administratif. / The discussion of the first agenda item of the Meeting has been temporarily postponed due to administrative reasons, in accordance with OJK Letter No. S-567/PM.023/2024 dated November 13, 2024, regarding Amendments and/or Additional Information on the planned Capital Increase by Granting Pre-emptive Rights by PT Bank Pembangunan Daerah Banten (Persero) Tbk. The discussion of this Meeting agenda will be conducted in accordance with applicable regulations after the Company has fulfilled the necessary administrative requirements.	Penundaan Pembahasan Mata Acara Pertama Rapat / Postponement of Discussion on the First Agenda Item of the Meeting
Memberikan persetujuan atas Penambahan Pemegang Saham Pengendali Perseroan dalam rangka rencana pembentukan Kelompok Usaha Bank (KUB) dengan PT Bank Pembangunan Daerah Jawa Timur Tbk / Grant approval for the Addition of a Controlling Shareholder of the Company in connection with the planned establishment of a Bank Business Group (KUB) with PT Bank Pembangunan Daerah Jawa Timur Tbk.	Masih dalam proses / In process
Rapat menyetujui: / The meeting resolved to: Memberikan persetujuan atas Rencana Aksi Pemulihan Perseroan sesuai peraturan yang berlaku. / Grant approval for the Company's Recovery Action Plan in accordance with applicable regulations.	Telah direalisasikan / Realized

Hasil Keputusan / Resolutions	Status/Tindak Lanjut / Status/Follow-Up
Rapat menyetujui: 1. Memberhentikan dengan hormat Ibu Virgojanti selaku Komisaris Perseroan sejak ditutupnya Rapat ini dan memberikan pelepasan dan pembebasan sepenuhnya (<i>acquit et de charge</i>) segala tindakan yang dilakukan olehnya sebagai Pengurus Perseroan untuk setiap dan seluruh tanggung jawab dan kewajiban yang timbul dari setiap dan seluruh kegiatan dan aktivitas Perseroan selama menjabat dalam kedudukannya tersebut di Perseroan. / Honorably discharge Ms. Virgojanti from her position as Commissioner of the Company effective as of the close of this Meeting, and grant her full release and discharge (<i>acquit et decharge</i>) from any and all actions taken during her tenure as a member of the Company's management, for all responsibilities and obligations arising from any and all activities of the Company during her term. 2. Mengangkat Bapak Deden Riki Hayatul Firman selaku Komisaris Independen Perseroan. Dalam hal ini yang bersangkutan telah lulus penilaian kemampuan dan kepatutan (Fit and Proper Test) dari Otoritas Jasa Keuangan. / Appoint Mr. Deden Riki Hayatul Firman as Independent Commissioner of the Company. He has successfully passed the Fit and Proper Test conducted by the Financial Services Authority (OJK). 3. Mengangkat Bapak Usman Asshiddiqi Qohara selaku Komisaris Perseroan, dari Pemerintah Provinsi Banten dalam kedudukan beliau selaku Pelaksana Jabatan Sekretaris Daerah Pemerintah Provinsi Banten. / Appoint Mr. Usman Asshiddiqi Qohara as Commissioner of the Company, representing the Provincial Government of Banten in his capacity as Acting Regional Secretary of the Provincial Government of Banten. 4. Menetapkan kembali susunan Direksi Perseroan dengan penugasan sebagai berikut: / Reaffirm the composition of the Board of Directors with the following assignments: Dengan demikian susunan Pengurus Perseroan menjadi sebagai berikut: / As such, the composition of the Company's management is as follows: Direksi / Board of Directors 1. Bapak Muhammad Busthami sebagai Direktur Utama Utama; / Mr. Muhammad Busthami as President Director; 2. Bapak Bambang Widyatmoko sebagai Direktur Bisnis; / Mr. Bambang Widyatmoko as Director of Business; 3. Bapak Eko Virgianto sebagai Direktur Kepatuhan; / Mr. Eko Virgianto as Director of Compliance; 4. Bapak Rodi Judo Dahono sebagai Direktur Operasional. / Mr. Rodi Judo Dahono as Director of Operations. Dewan Komisaris: / Board of Commissioners: 1. Bapak Brigjen. Pol. (Purn.) Prof. Dr. Hoiruddin Hasibuan, S.H., M.Hum. sebagai Komisaris Utama Independen; / Brigadier General Pol. (Ret.) Prof. Dr. Hoiruddin Hasibuan, S.H., M.Hum. as Independent Main Commissioner; 2. Bapak Deden Riki Hayatul Firman sebagai Komisaris Independen; / Mr. Deden Riki Hayatul Firman as Independent Commissioner; 3. Bapak Usman Asshiddiqi Qohara sebagai Komisaris * / Mr. Usman Asshiddiqi Qohara as Commissioner * *) Berlaku efektif setelah mendapat persetujuan OJK melalui Penilaian Kemampuan dan Kepatutan. / Effective upon approval by OJK through the Fit and Proper Test..	Telah direalisasikan / Realized

DEWAN KOMISARIS

Dewan Komisaris merupakan organ perseroan yang memiliki peran untuk mengawasi jalannya operasional yang dilakukan oleh Direksi. Dewan Komisaris juga berperan untuk memberikan arahan kepada Direksi, serta memastikan penerapan Tata Kelola Perusahaan yang Baik (GCG) dilakukan secara menyeluruh.

DASAR HUKUM DEWAN KOMISARIS

Dalam menjalankan fungsinya, Dewan Komisaris berpedoman pada ketentuan sebagai berikut:

- a. Undang-Undang No. 40 tahun 2007 tentang Perseroan Terbatas.
- b. POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
- c. POJK No. 34/POJK.04/2014 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
- d. POJK No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

BOARD OF COMMISSIONERS

The Board of Commissioners is a corporate organ responsible for overseeing the operations carried out by the Board of Directors. The Board of Commissioners also provides direction to the Board of Directors and ensures comprehensive implementation of Good Corporate Governance (GCG).

LEGAL BASIS OF THE BOARD OF COMMISSIONERS

In performing its functions, the Board of Commissioners refers to the following regulations:

- a. Law No. 40 of 2007 on Limited Liability Companies.
- b. OJK Regulation No. 33/POJK.04/2014 dated December 8, 2014 on the Board of Directors and Board of Commissioners of Issuers or Public Companies.
- c. OJK Regulation No. 34/POJK.04/2014 on the Nomination and Remuneration Committees of Issuers or Public Companies.
- d. OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019, concerning the Implementation of the Internal Audit Function at Commercial Banks

- e. POJK No.1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
- f. POJK No. 15 tahun 2024 tanggal 9 Oktober 2024 tentang Integritas Pelaporan Keuangan Bank.
- g. Peraturan Bank Indonesia Nomor 23/6/PBI/2021 tentang Penyedia Jasa Pembayaran.
- h. Peraturan Anggota Dewan Gubernur Bank Indonesia Nomor 24/7/PADG/2022 tentang Penyelenggara Sistem Pembayaran Oleh Penyedia Jasa Pembayaran dan Penyelenggara Infrastruktur Sistem Pembayaran.
- i. SEOJK No.14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola bagi Bank Umum.
- j. Anggaran Dasar Perseroan yang berlaku.
- k. Pedoman dan Tata Tertib Kerja Dewan Komisaris.
- e. OJK Regulation No. 17 of 2023 dated September 14, 2023 on Implementation of Governance for Commercial Banks.
- f. POJK No. 15 of 2024 dated October 9, 2024, concerning the Integrity of Bank Financial Reporting.
- g. Bank Indonesia Regulation No. 23/6/PBI/2021 concerning Payment Service Providers.
- h. Bank Indonesia Board of Governors Regulation No. 24/7/PADG/2022 concerning the Operation of Payment Systems by Payment Service Providers and Payment System Infrastructure Operators.
- i. OJK Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025, concerning the Implementation of Governance for Commercial Banks.
- j. The prevailing Articles of Association of the Company.
- k. Guidelines and Code of Conduct for the Board of Commissioners.

PEDOMAN KERJA DEWAN KOMISARIS

Perseroan telah menyusun Pedoman dan Tata Tertib Kerja Dewan Komisaris yang tercantum dalam Piagam Dewan Komisaris. Pedoman dan Tata Tertib Kerja Dewan Komisaris berfungsi sebagai acuan bagi Bank Banten dalam melaksanakan tugas dan tanggung jawabnya, mengawasi kinerja Direksi, serta mendukung Dewan Komisaris dalam memperkuat penerapan prinsip Tata Kelola Perusahaan.

TUGAS DAN TANGGUNG JAWAB DEWAN KOMISARIS

Dalam melaksanakan tugas-tugasnya, Dewan Komisaris telah memiliki pedoman dan tata tertib kerja yang mengatur tugas dan tanggung jawab, etika dan waktu kerja serta penyelenggaraan rapat yang dituangkan dalam Surat Keputusan Dewan Komisaris No. 002/SK/KOM-BB/VI/2024 tanggal 10 Juni 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris, dengan tugas dan tanggung jawab meliputi :

- a. Melakukan pengawasan untuk kepentingan Bank atas kebijakan dan jalannya pengurusan oleh Direksi, memberikan nasihat kepada Direksi, dan bertanggung jawab atas pengawasan tersebut, sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam peraturan perundang-undangan, Anggaran Dasar Bank, dan Keputusan RUPS.

BOARD OF COMMISSIONERS' WORK GUIDELINES

The Company has established Guidelines and Code of Conduct for the Board of Commissioners as set forth in the Board of Commissioners Charter. These Guidelines and Code of Conduct serve as a reference for Bank Banten in carrying out its duties and responsibilities, overseeing the performance of the Board of Directors, and supporting the Board of Commissioners in strengthening the implementation of Good Corporate Governance principles.

DUTIES AND RESPONSIBILITIES OF THE BOARD OF COMMISSIONERS

In carrying out its duties, the Board of Commissioners is guided by work guidelines and rules that regulate its roles and responsibilities, ethics and working hours, as well as meeting procedures, as stipulated in the Board of Commissioners Decree No. 002/SK/KOM-BB/VI/2024 dated 10 June 2024 regarding Guidelines and Rules of Procedure for the Board of Commissioners. The duties and responsibilities include:

- a. Supervising, for the benefit of the Bank, the policies and management conducted by the Board of Directors, providing advice to the Board of Directors, and being responsible for such supervision, in accordance with the objectives and purposes of the Bank as stipulated by laws and regulations, the Bank's Articles of Association, and GMS resolutions.

- b. Wajib melaksanakan tugas, wewenang, dan tanggung jawab dengan itikad baik dan dengan prinsip kehati-hatian.
 - c. Wajib melakukan pengawasan atas pelaksanaan tanggung jawab Direksi terhadap kepatuhan pelaksanaan ketentuan otoritas tentang perlindungan konsumen.
 - d. Memastikan terselenggaranya pelaksanaan tata kelola dalam setiap kegiatan usaha Bank pada seluruh tingkatan/jenjang organisasi.
 - e. Dalam melaksanakan fungsi pengawasan, Dewan Komisaris:
 - i. wajib mengarahkan, memantau dan mengevaluasi pelaksanaan tata kelola, manajemen risiko, dan kepatuhan secara terintegrasi serta kebijakan strategis Bank, sesuai dengan peraturan perundang-undangan, Anggaran Dasar Bank dan Keputusan RUPS.
 - ii. dilarang ikut serta dalam pengambilan Keputusan kegiatan operasional Bank, kecuali:
 - 1) penyediaan dana kepada pihak terkait sesuai Peraturan Otoritas Jasa Keuangan mengenai Batas Maksimum pemberian Kredit dan Penyediaan Dana Besar bagi Bank Umum.
 - 2) hal lain yang telah ditetapkan dalam Anggaran dasar Bank atau ketentuan dalam peraturan perundang-undangan.
 - iii. Melaksanakan pengawasan secara aktif terhadap pelaksanaan pengelolaan aset bermasalah, penyisihan dan pencadangan yang dilakukan Bank dalam pengelolaan risiko kredit.
 - f. Melakukan pengawasan terhadap tindak lanjut Direksi atas pemeriksaan/temuan audit dan rekomendasi dari Satuan Kerja Audit Internal Bank, Auditor Eksternal, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan otoritas dan lembaga lain berwenang.
 - g. Wajib menjaga segala data dan informasi terkait dengan Bank yang disampaikan oleh Direksi, dan sesuai dengan peraturan perundang-undangan.
 - h. Dalam kondisi tertentu, wajib menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai kewenangannya berdasarkan peraturan perundang-undangan dan Anggaran Dasar;
 - i) Wajib melaporkan kepada OJK paling lama 5 (lima) hari kerja sejak ditemukan.
 - ii) Pelanggaran ketentuan peraturan perundang-undangan di bidang keuangan, perbankan, dan yang terkait dengan kegiatan usaha Bank.
- b. Performing duties, authorities, and responsibilities in good faith and with prudence.
 - c. Supervising the Board of Directors' compliance with regulations concerning consumer protection.
 - d. Ensuring the implementation of governance in all of the Bank's business activities at every level of the organization.
 - e. In performing its supervisory function, the Board of Commissioners:
 - i. is obliged to direct, monitor, and evaluate the implementation of governance, risk management, and compliance in an integrated manner, as well as the Bank's strategic policies, in accordance with laws and regulations, the Bank's Articles of Association, and GMS resolutions.
 - ii. is prohibited from participating in operational decision-making, except for:
 - 1) providing funds to related parties as stipulated in OJK regulations regarding the Legal Lending Limit and Large Exposure for Commercial Banks.
 - 2) other matters specified in the Bank's Articles of Association or in accordance with prevailing laws and regulations.
 - iii. Actively supervises the management of non-performing assets, allowances, and provisioning conducted by the Bank in managing credit risk.
 - f. Supervising the follow-up by the Board of Directors on audit findings and recommendations from the Bank's Internal Audit Unit, External Auditor, OJK supervision, and/or other authorized authorities and institutions.
 - g. Maintaining the confidentiality of all data and information related to the Bank provided by the Board of Directors, in accordance with applicable laws and regulations.
 - h. In certain circumstances, is required to hold the Annual GMS and other General Meetings of Shareholders as mandated by prevailing laws and the Articles of Association;
 - i) Must report to OJK no later than 5 (five) business days after discovery of:
 - ii) Violations of laws and regulations in finance, banking, and other business activities of the Bank.

- iii) Keadaan atau perkiraan keadaan yang dapat membahayakan kelangsungan usaha Bank.
 - i. Wajib membentuk paling kurang Komite Audit, Komite Pemantau Risiko serta Komite Nominasi dan Remunerasi dan wajib melakukan evaluasi atas kinerja komite setiap akhir tahun buku.
 - j. Dalam pelaksanaan fungsi Audit Internal, Dewan Komisaris bertanggung jawab:
 - i) Memastikan Direksi menyusun dan memelihara sistem pengendalian intern yang memadai, efektif dan efisien.
 - ii) Mengkaji efektivitas dan efisiensi sistem pengendalian intern berdasarkan informasi yang diperoleh dari Divisi Audit Internal paling sedikit 1 (satu) kali dalam 1 (satu) tahun.
 - iii) Menunjuk pengendali mutu independen dari pihak eksternal (Kantor Akuntan Publik) untuk melakukan kaji ulang terhadap kinerja Divisi Audit Internal, dengan mempertimbangkan rekomendasi Komite Audit.
 - k. Memberikan persetujuan atas sejumlah hal yang disepakati dengan Direksi sepanjang tidak bertentangan dengan Anggaran Dasar Bank dan peraturan perundang-undangan yang berlaku.
 - l. Melaksanakan tugas yang diserahkan dan/atau diberikan kepada Dewan Komisaris sesuai Anggaran Dasar Bank dan/atau Hasil Keputusan RUPS.
- iii) Conditions or potential conditions that may endanger the Bank's business continuity.
 - i. Must establish at least an Audit Committee, a Risk Monitoring Committee, and a Nomination and Remuneration Committee, and is required to evaluate the performance of these committees at the end of each fiscal year.
 - j. In performing the Internal Audit function, the Board of Commissioners is responsible for:
 - i) Ensuring that the Board of Directors establishes and maintains an adequate, effective, and efficient internal control system.
 - ii) Reviewing the effectiveness and efficiency of the internal control system based on information obtained from the Internal Audit Division at least once a year.
 - iii) Appointing an independent external quality controller (Public Accounting Firm) to review the performance of the Internal Audit Division, taking into account recommendations from the Audit Committee.
 - k. Providing approvals for matters agreed with the Board of Directors, as long as they are not in conflict with the Bank's Articles of Association and applicable laws and regulations.
 - l. Carrying out duties assigned and/or delegated to the Board of Commissioners in accordance with the Bank's Articles of Association and/or GMS resolutions.

WEWENANG DEWAN KOMISARIS

Dewan Komisaris memiliki kewenangan sebagai berikut:

- a. Menjalankan kewenangan sebagaimana tercantum dalam Anggaran Dasar Bank secara independen.
- b. Memperoleh penjelasan dari Direksi dan/atau setiap anggota Direksi mengenai segala hal yang ditanyakan oleh Dewan Komisaris dalam kaitannya fungsi pengawasan dari Dewan Komisaris.
- c. Memberhentikan sementara anggota Direksi dengan menyebutkan alasannya.
- d. Dapat melakukan tindakan pengurusan Emiten/Perusahaan Publik dalam keadaan tertentu untuk jangka waktu tertentu yang ditetapkan berdasarkan anggaran dasar atau keputusan RUPS.

AUTHORITIES OF THE BOARD OF COMMISSIONERS

The Board of Commissioners has the following authorities:

- a. To exercise the authorities stipulated in the Bank's Articles of Association independently.
- b. To obtain explanations from the Board of Directors and/or any member of the Board of Directors regarding any matters questioned by the Board of Commissioners in relation to its supervisory function.
- c. To temporarily suspend members of the Board of Directors, stating the reasons for such action.
- d. To undertake the management of the Issuer/Public Company under certain circumstances and for a specified period as determined by the Articles of Association or resolutions of the General Meeting of Shareholders (GMS).

Kewenangan Dewan Komisaris dalam menjalankan fungsi audit internal di Bank meliputi:

- a. Memberikan persetujuan berdasarkan rekomendasi dari Komite Audit terkait:
 - Pengangkatan dan pemberhentian Kepala Divisi Audit Intern.
 - Piagam Audit Internal.
 - Rencana audit tahunan serta alokasi anggaran yang diperlukan.
 - Laporan hasil kaji ulang pihak eksternal yang independen;
 - Laporan pelaksanaan dan pokok-pokok hasil audit intern
 - Laporan khusus mengenai setiap temuan audit internal yang diperkirakan dapat membahayakan kelangsungan usaha Bank
- b. Menandatangani berbagai laporan yang wajib disampaikan kepada Otoritas Jasa Keuangan.

KRITERIA DEWAN KOMISARIS

Bank Banten telah menetapkan kriteria pemenuhan sebagai anggota Dewan Komisaris meliputi:

1. Memiliki akhlak, moralitas, dan integritas yang baik serta kompeten dalam melakukan tindakan hukum.
2. Dalam 5 (lima) tahun sebelum pengangkatan dan selama menjabat:
 - a. Tidak pernah dinyatakan pailit.
 - b. Tidak pernah menjadi anggota Direksi dan/atau Dewan Komisaris yang terbukti menyebabkan suatu perusahaan dinyatakan pailit.
 - c. Tidak pernah dihukum karena tindak pidana yang merugikan keuangan negara dan/atau terkait dengan sektor keuangan.
 - d. Tidak pernah menjadi anggota Direksi dan/atau Dewan Komisaris yang selama masa jabatannya:
 - Tidak menyelenggarakan RUPS Tahunan.
 - Pertanggungjawabannya sebagai anggota Direksi dan/atau Dewan Komisaris pernah ditolak oleh RUPS atau tidak pernah memberikan pertanggungjawaban kepada RUPS.
 - Pernah menyebabkan perusahaan yang telah mendapatkan izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan gagal memenuhi kewajiban untuk menyampaikan Laporan Tahunan dan/atau Laporan Keuangan kepada Otoritas Jasa Keuangan.

The authorities of the Board of Commissioners in carrying out the internal audit function at the Bank include:

- a. Granting approval based on the recommendations of the Audit Committee regarding:
 - The appointment and dismissal of the Head of Internal Audit Division.
 - The Internal Audit Charter.
 - The annual audit plan and the necessary budget allocation.
 - Reports on the results of reviews conducted by independent external parties.
 - Reports on the implementation and key findings of internal audit results.
 - Special reports on any internal audit findings that are estimated to pose a threat to the continuity of the Bank's business operations.
- b. Signing various reports that must be submitted to the Financial Services Authority.

CRITERIA FOR THE BOARD OF COMMISSIONERS

Bank Banten has established the following criteria for membership on the Board of Commissioners:

1. Possess good character, morality, and integrity, as well as competence in taking legal actions.
2. Within five (5) years prior to appointment and during tenure:
 - a. Never been declared bankrupt.
 - b. Never served as a member of the Board of Directors and/or the Board of Commissioners responsible for causing a company to be declared bankrupt.
 - c. Never been convicted of a criminal offense that caused financial loss to the state and/or related to the financial sector.
 - d. Never served as a member of the Board of Directors and/or the Board of Commissioners who, during their term:
 - Failed to convene the Annual GMS.
 - Had their accountability as a member of the Board of Directors and/or the Board of Commissioners rejected by the GMS or never provided accountability to the GMS.
 - Caused a company with a license, approval, or registration from the Financial Services Authority to fail in fulfilling its obligation to submit the Annual Report and/or Financial Report to the Financial Services Authority.

- Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku.
- Memiliki pengetahuan dan/atau keahlian di bidang yang dibutuhkan oleh Perseroan.

PENGANGKATAN DAN PEMBERHENTIAN DEWAN KOMISARIS

Anggota Dewan Komisaris diangkat dan diberhentikan melalui keputusan Rapat Umum Pemegang Saham. Usulan mengenai pengangkatan, pemberhentian, dan/atau penggantian anggota Dewan Komisaris dalam RUPS harus mempertimbangkan rekomendasi dari Komite Nominasi dan Remunerasi.

KOMPOSISI DEWAN KOMISARIS

Hingga 31 Desember 2025, Dewan Komisaris Perseroan terdiri dari 3 (tiga) orang yang diketuai Komisaris Utama Independen dan beranggotakan 1 (satu) orang Komisaris Independen dan 1 (satu) orang Komisaris yang seluruhnya berdomisili di Indonesia. Komposisi Dewan Komisaris sebagai berikut:

Tabel Komposisi Dewan Komisaris Tahun 2025

No	Nama / Name	Jabatan / Position	Dasar Pengangkatan / Basis of Appointment	Periode / Period
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	Keputusan RUPSLB tanggal 14 November 2024 / EGMS Resolution dated November 14, 2024	Pertama / First
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	Keputusan RUPSLB tanggal 14 November 2024 / EGMS Resolution dated November 14, 2024	Pertama / First
3	Usman Asshiddiqi Qohara*	Komisaris / Commissioner	Keputusan RUPSLB tanggal 14 November 2024 / EGMS Resolution dated November 14, 2024	Pertama / First
3	Rina Dewiyanti**	Komisaris / Commissioner	Keputusan RUPST tanggal 10 April 2025 / AGMS Resolution dated April 10, 2025	Pertama / First

*) Bapak Usman Asshiddiqi Qohara tidak menjabat sebagai Komisaris per tanggal 10 April 2025.

**) Ibu Rina Dewiyanti diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025.

INDEPENDENSI DEWAN KOMISARIS

Dewan Komisaris tidak merangkap jabatan yang dilarang oleh Otoritas Jasa Keuangan (OJK) tentang penerapan Tata Kelola Bank Umum, serta tidak saling memiliki hubungan keluarga sampai dengan derajat kedua dengan sesama anggota Dewan Komisaris dan/atau Direksi.

- Have a commitment to comply with applicable laws and regulations.
- Possess knowledge and/or expertise in fields required by the Company.

APPOINTMENT AND DISMISSAL OF THE BOARD OF COMMISSIONERS

Members of the Board of Commissioners are appointed and dismissed by resolution of the General Meeting of Shareholders (GMS). Proposals for appointment, dismissal, and/or replacement of members of the Board of Commissioners at the GMS must take into account recommendations from the Nomination and Remuneration Committee.

COMPOSITION OF THE BOARD OF COMMISSIONERS

As of December 31, 2025, the Company's Board of Commissioners consists of three (3) members, chaired by an Independent President Commissioner, with one (1) Independent Commissioner and one (1) Commissioner, all of whom reside in Indonesia. The composition of the Board of Commissioners is as follows:

Table of Composition of the Board of Commissioners in 2025

No	Nama / Name	Jabatan / Position	Dasar Pengangkatan / Basis of Appointment	Periode / Period
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	Keputusan RUPSLB tanggal 14 November 2024 / EGMS Resolution dated November 14, 2024	Pertama / First
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	Keputusan RUPSLB tanggal 14 November 2024 / EGMS Resolution dated November 14, 2024	Pertama / First
3	Usman Asshiddiqi Qohara*	Komisaris / Commissioner	Keputusan RUPSLB tanggal 14 November 2024 / EGMS Resolution dated November 14, 2024	Pertama / First
3	Rina Dewiyanti**	Komisaris / Commissioner	Keputusan RUPST tanggal 10 April 2025 / AGMS Resolution dated April 10, 2025	Pertama / First

*) Mr. Usman Asshiddiqi Qohara no longer serves as Commissioner as of April 10, 2025.

**) Ms. Rina Dewiyanti was appointed as Commissioner by the AGMS on April 10, 2025, with the appointment becoming effective on August 5, 2025.

INDEPENDENCE OF THE BOARD OF COMMISSIONERS

The Board of Commissioners does not hold concurrent positions prohibited by the Financial Services Authority (OJK) regulations on the implementation of Good Corporate Governance for Commercial Banks and does not have family relationships up to the second degree with other members of

Dalam pelaksanaan tugas-tugasnya, Dewan Komisaris telah memiliki pedoman dan tata tertib kerja yang mengatur tugas dan tanggung jawab, etika dan waktu kerja serta penyelenggaraan rapat yang dituangkan dalam Surat Keputusan (SK) Komisaris No. 002/SK/KOM-BB/VI/2024 tanggal 10 Juni 2024 tentang Pedoman dan Tata Tertib Kerja Dewan Komisaris.

RANGKAP JABATAN DEWAN KOMISARIS

Bank Banten telah memastikan bahwa tidak ada anggota Dewan Komisaris yang merangkap jabatan yang dilarang oleh Otoritas Jasa Keuangan berdasarkan Peraturan Otoritas Jasa Keuangan mengenai penerapan Tata Kelola Bank Umum. Untuk menjaga independensinya, setiap anggota Dewan Komisaris dipastikan tidak memiliki hubungan keluarga hingga derajat kedua dengan anggota Dewan Komisaris lainnya.

PROGRAM PENGENALAN DEWAN KOMISARIS BARU

Di tahun 2025 terdapat perubahan komposisi Dewan Komisaris, dimana Ibu Rina Dewiyanti telah diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025 berdasarkan Keputusan Anggota Dewan Komisaris Otoritas Jasa Keuangan tanggal 5 Agustus 2025 tentang Hasil Penilaian Kemampuan dan Kepatutan Sdri. Rina Dewiyanti sebagai Calon Komisaris Non Independen PT Bank Pembangunan Daerah Banten (Perseroda) Tbk. Bank Banten juga telah melaksanakan program pengenalan terhadap Komisaris baru. Upaya ini dilakukan sebagai cara untuk menyelaraskan visi dan misi Bank Banten, sehingga akan menghasilkan kinerja dengan pertumbuhan yang positif dan berkelanjutan bagi Perusahaan.

RAPAT DEWAN KOMISARIS

KEBIJAKAN RAPAT DEWAN KOMISARIS

Kebijakan Rapat Dewan Komisaris mengacu pada Anggaran Dasar beserta perubahannya, POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik, POJK No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank, serta Pedoman

the Board of Commissioners and/or the Board of Directors. In carrying out its duties, the Board of Commissioners is guided by work guidelines and rules that regulate its duties and responsibilities, ethics and working hours, and meeting procedures as stipulated in the Board of Commissioners Decree No. 002/SK/KOM-BB/VI/2024 dated 10 June 2024 regarding Guidelines and Rules of Procedure for the Board of Commissioners.

CONCURRENT POSITIONS OF THE BOARD OF COMMISSIONERS

Bank Banten has ensured that no member of the Board of Commissioners holds concurrent positions prohibited by the Financial Services Authority regulations regarding the implementation of Good Corporate Governance for Commercial Banks. To maintain independence, each member of the Board of Commissioners is confirmed not to have family relationships up to the second degree with any other member of the Board of Commissioners.

ORIENTATION PROGRAM FOR NEW COMMISSIONERS

In 2025, there was a change in the composition of the Board of Commissioners, whereby Ms. Rina Dewiyanti was appointed as Commissioner pursuant to the Annual General Meeting of Shareholders (AGMS) dated April 10, 2025, and became effective on August 5, 2025, based on the Decree of the Member of the Board of Commissioners of the Financial Services Authority dated August 5, 2025, concerning the Results of the Fit and Proper Assessment of Ms. Rina Dewiyanti as Prospective Non-Independent Commissioner of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk. Bank Banten has also implemented an orientation program for the new Commissioner. This effort was undertaken as a means of aligning with the vision and mission of Bank Banten, with the aim of producing positive and sustainable growth performance for the Company.

BOARD OF COMMISSIONERS MEETINGS BOARD OF COMMISSIONERS MEETING POLICY

The policy for Board of Commissioners meetings refers to the Articles of Association and its amendments, OJK Regulation No. 33/POJK.04/2014 dated December 8, 2018 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies, OJK Regulation No. 17 of 2023 dated 14 September 2023

dan Tata Tertib Kerja Dewan Komisaris. Rapat Dewan Komisaris wajib dilaksanakan secara berkala setidaknya satu kali dalam dua bulan.

Sesuai dengan ketentuan dalam Anggaran Dasar, kebijakan pelaksanaan rapat Dewan Komisaris mencakup hal-hal berikut:

1. Rapat Dewan Komisaris dapat diselenggarakan kapan saja jika dianggap perlu oleh satu atau lebih anggota Dewan Komisaris atau atas permintaan pemegang saham yang secara kolektif memiliki sedikitnya 1/10 (satu per sepuluh) dari total saham dengan hak suara yang sah.
2. Dewan Komisaris wajib mengadakan rapat minimal satu kali dalam dua bulan.
3. Rapat Dewan Komisaris dianggap sah dan berwenang mengambil keputusan yang mengikat apabila dihadiri oleh lebih dari setengah jumlah anggota Dewan Komisaris, baik secara langsung maupun diwakili.
4. Dewan Komisaris harus menyusun jadwal rapat untuk tahun berikutnya sebelum akhir tahun buku berjalan. Untuk rapat yang telah dijadwalkan, materi rapat harus disampaikan kepada peserta selambat-lambatnya lima hari sebelum pelaksanaan.
5. Rapat Dewan Komisaris dipimpin oleh Komisaris Utama. Jika Komisaris Utama berhalangan hadir, tanpa perlu pembuktian kepada pihak ketiga, maka rapat akan dipimpin oleh salah satu anggota Dewan Komisaris yang hadir.
6. Setiap anggota Dewan Komisaris yang memiliki kepentingan pribadi, baik secara langsung maupun tidak langsung, dalam suatu transaksi atau kontrak yang melibatkan Perseroan, wajib mengungkapkan kepentingannya dalam rapat dan tidak diperbolehkan memberikan suara terkait transaksi tersebut, kecuali ditentukan lain oleh rapat.
7. Keputusan dalam rapat Dewan Komisaris diambil berdasarkan musyawarah untuk mufakat. Jika kesepakatan tidak tercapai, keputusan ditentukan melalui pemungutan suara dengan persetujuan lebih dari setengah jumlah suara yang sah dalam rapat.
8. Keputusan hasil rapat harus didokumentasikan dalam Risalah Rapat, ditandatangani oleh seluruh anggota Dewan Komisaris yang hadir, dan disampaikan kepada seluruh anggota Dewan Komisaris.

concerning the Implementation of Good Governance for Banks, as well as the Guidelines and Rules of Procedure for the Board of Commissioners. Board of Commissioners meetings must be held regularly at least once every two months.

In accordance with the Articles of Association, the meeting policy for the Board of Commissioners includes the following provisions:

1. Board of Commissioners meetings may be convened at any time if deemed necessary by one or more members of the Board of Commissioners or at the request of shareholders collectively holding at least 1/10 (one-tenth) of the total shares with valid voting rights.
2. The Board of Commissioners is required to hold meetings at least once every two months.
3. A Board of Commissioners meeting is considered valid and authorized to make binding decisions if attended by more than half of the total members, either in person or by proxy.
4. The Board of Commissioners must prepare a meeting schedule for the following year before the end of the current fiscal year. For scheduled meetings, meeting materials must be distributed to participants no later than five days prior to the meeting.
5. Meetings are chaired by the President Commissioner. If the President Commissioner is unable to attend, without the need for proof to third parties, the meeting will be chaired by another attending member of the Board of Commissioners.
6. Any member of the Board of Commissioners who has a personal interest, either directly or indirectly, in a transaction or contract involving the Company must disclose such interest in the meeting and is not permitted to vote on the transaction, unless otherwise determined by the meeting.
7. Decisions in Board of Commissioners meetings are made by deliberation to reach consensus. If consensus cannot be reached, decisions are made by voting with approval from more than half of the valid votes at the meeting.
8. Meeting decisions must be documented in Minutes of Meeting, signed by all members of the Board of Commissioners present, and distributed to all members.

9. Jika ada anggota Dewan Komisaris yang tidak menandatangani Risalah Rapat, maka alasan ketidaksepakatan tersebut harus disampaikan secara tertulis dalam surat terpisah yang menjadi bagian dari Risalah Rapat.
10. Rapat Dewan Komisaris juga dapat diselenggarakan melalui telekonferensi, video konferensi, atau media elektronik lainnya yang memungkinkan seluruh peserta dapat saling melihat dan/atau mendengar secara langsung serta berpartisipasi aktif dalam rapat.

9. If any member does not sign the Minutes, the reason for disagreement must be stated in writing in a separate letter, which becomes part of the Minutes.

10. Board of Commissioners meetings may also be held via teleconference, video conference, or other electronic media that allows all participants to see and/or hear each other directly and participate actively.

FREKUENSI DAN KEHADIRAN RAPAT DEWAN KOMISARIS

Di tahun 2025, Dewan Komisaris telah melaksanakan rapat internal sebanyak 7 (tujuh) kali rapat. Frekuensi dan kehadiran rapat Dewan Komisaris di tahun 2025 adalah sebagai berikut:

Tabel Frekuensi dan Kehadiran Rapat Dewan Komisaris Tahun 2025

No	Nama / Name	Jabatan / Position	Jumlah Rapat / Total Meetings	Jumlah Kehadiran / Total Attendance	Persentase Kehadiran (%) / Attendance Rate (%)
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	7	6	85%
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	7	7	100%
3	Usman Asshiddiqi Qohara*	Komisaris / Commissioner	7	1	14%
4	Rina Dewiyanthi**	Komisaris / Commissioner	7	5	28%

*) Bapak Usman Asshiddiqi Qohara tidak menjabat sebagai Komisaris per tanggal 10 April 2025.

**) Ibu Rina Dewiyanthi diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025.

FREQUENCY AND ATTENDANCE OF BOARD OF COMMISSIONERS MEETINGS

In 2025, the Board of Commissioners held a total of 7 (seven) internal meetings. The frequency and attendance of Board of Commissioners meetings in 2025 were as follows:

Table of Frequency and Attendance of Board of Commissioners Meetings in 2025

*) Mr. Usman Asshiddiqi Qohara no longer serves as Commissioner as of April 10, 2025.

**) Ms. Rina Dewiyanthi was appointed as Commissioner by the AGMS on April 10, 2025, with the appointment becoming effective on August 5, 2025.

AGENDA RAPAT DEWAN KOMISARIS

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	22 Januari 2025 / January 22, 2025	Pembahasan Draft Laporan Pengawasan Realisasi RBB Semester II Tahun 2024. / Discussion of the Draft Supervision Report on the Realization of the RBB for Semester II of 2024.
2	19 Februari 2025 / February 19, 2025	Penerapan Tata Kelola Dewan Komisaris & Komite Dewan Komisaris Triwulan I – 2025 / Implementation of Governance of the Board of Commissioners and Board of Commissioners Committees Quarter I 2025
3	09 April 2025 / April 9, 2025	Pembahasan Laporan Evaluasi KAP atas Jasa Audit Tahun 2024. / Discussion of the KAP Evaluation Report on Audit Services in 2024.
4	20 Juni 2025 / June 20, 2025	Penerapan Tata Kelola Dewan Komisaris & Komite Dewan Komisaris Triwulan II – 2025. / Implementation of Governance of the Board of Commissioners and Board of Commissioners Committees Quarter II – 2025.
5	23 Juli 2025 / July 23, 2025	Pembahasan Draft Laporan Pengawasan Realisasi RBB semester I Tahun 2025. / Discussion of the Draft RBB Realization Monitoring Report for the first semester of 2025.

BOARD OF COMMISSIONERS MEETING AGENDA

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
6	27 Agustus 2025 / August 27, 2025	Penetapan Anggota Baru Komite Dewan Komisaris. / Determination of New Members of the Board of Commissioners Committee.
7	07 Oktober 2025 / October 7, 2025	Penunjukan Akuntan Publik dan Kantor Akuntan Publik untuk Audit Laporan Keuangan Bank Banten Tahun Buku 2025. / Appointment of Public Accountant and Public Accounting Firm for Audit of Bank Banten Financial Statements for Fiscal Year 2025.a New Committee of the Board of Commissioners.

PELAKSANAAN TUGAS DEWAN KOMISARIS

Hingga 31 Desember 2025, Dewan Komisaris telah melaksanakan tugas dan tanggung jawabnya meliputi:

1. Mengawasi pelaksanaan prinsip-prinsip tata kelola Bank (*Good Corporate Governance*) di Bank Banten.
2. Melakukan *review* atas Laporan Keuangan Tahunan 2024 dan Laporan Keuangan Publikasi triwulanan selama tahun 2025.
3. Memberikan persetujuan atas Rencana Bisnis Bank (RBB) 2026-2028 yang telah disampaikan ke Otoritas Jasa Keuangan.
4. Memberikan persetujuan atas laporan yang bersifat *mandatory* lainnya kepada regulator.
5. Memonitor pelaksanaan dan progress *action plan* Bank Banten dalam rangka melakukan langkah perbaikan atas kinerja Bank Banten.
6. Melakukan pengawasan atas realisasi RBB serta menyampaikan laporan kepada Otoritas Jasa Keuangan (semesteran).
7. Melakukan rapat secara berkala dengan Komite-komite di bawah Dewan Komisaris untuk membahas kinerja dan rencana strategis Bank Banten.
8. Mengawasi pelaksanaan tugas dan tanggung jawab Direksi melalui rapat-rapat rutin dengan Direksi terkait pelaksanaan kebijakan strategis Bank Banten.
9. Melakukan pembahasan temuan audit internal, temuan audit OJK dengan Direksi dan divisi-divisi terkait dalam memastikan langkah tindak lanjutnya.
10. Memastikan bahwa Direksi selalu menindaklanjuti hasil temuan audit internal maupun eksternal (Otoritas Jasa Keuangan) selama tahun 2025.
11. Menyampaikan pertanggungjawaban atas tugas pengawasan yang telah dilakukan selama tahun buku 2024 kepada Rapat Umum Pemegang Saham Tahunan 2025.

IMPLEMENTATION OF THE BOARD OF COMMISSIONERS' DUTIES

As of December 31, 2025, the Board of Commissioners has fulfilled its duties and responsibilities, including:

1. Supervising the implementation of Good Corporate Governance principles at Bank Banten.
2. Reviewing the 2024 Annual Financial Statements and the quarterly published Financial Statements throughout 2025.
3. Approving the Bank's Business Plan (RBB) for 2026–2028, which has been submitted to the Financial Services Authority.
4. Approving other mandatory reports to regulators.
5. Monitoring the implementation and progress of Bank Banten's action plans to improve performance.
6. Supervising the realization of the Business Plan (RBB) and submitting semiannual reports to the Financial Services Authority.
7. Holding regular meetings with committees under the Board of Commissioners to discuss Bank Banten's performance and strategic plans.
8. Overseeing the implementation of the duties and responsibilities of the Board of Directors through regular meetings regarding the execution of Bank Banten's strategic policies.
9. Discussing internal audit findings and OJK audit findings with the Board of Directors and relevant divisions to ensure proper follow-up actions.
10. Ensuring that the Board of Directors consistently follows up on internal and external (OJK) audit findings throughout 2025.
11. Presenting accountability for supervisory duties performed during the 2024 fiscal year to the 2025 Annual General Meeting of Shareholders.

REKOMENDASI DAN KEWENANGAN DEWAN KOMISARIS

Di sepanjang tahun 2025, Dewan Komisaris telah menjalankan fungsi pengawasan dengan memberikan masukan dan rekomendasi kepada Direksi. Selain itu, Dewan Komisaris juga memiliki kewenangan atas keputusan yang memerlukan persetujuan Dewan Komisaris. Rekomendasi dan kewenangan Dewan Komisaris meliputi:

- a. Menyampaikan rekomendasi kepada Pemegang Saham terkait:
 - i) Rekomendasi kepada Pemegang Saham Pengendali nama-nama yang diusulkan sebagai Pengurus Bank untuk ditetapkan dalam Rapat Umum Pemegang Saham Luar Biasa (dengan mempertimbangkan rekomendasi Komite Remunerasi dan Nominasi);
 - ii) Penunjukan Kantor Akuntan Publik untuk mengaudit laporan keuangan tahunan Perseroan per 31 Desember 2025 (dengan mempertimbangkan rekomendasi Komite Audit).
- b. Menyampaikan rekomendasi / arahan kepada Direksi yang disampaikan melalui Rapat secara berkala antara Dewan Komisaris dengan Direksi dan penyampaian melalui korespondensi/surat secara resmi

PENGEMBANGAN KOMPETENSI DEWAN KOMISARIS

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Keikutsertaan Dewan Komisaris dalam program kompetensi di tahun 2025 di antaranya:

Tabel Pengembangan Kompetensi Dewan Komisaris Tahun 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Implementation
Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	Penyetaraan & Penyelarasan Sertifikasi Manajemen Risiko Dewan Komisaris & Direksi / Equalization and Alignment of Risk Management Certification for the Board of Commissioners & Board of Directors	22 26 April 2025 / April 2225, 2025
		Seminar FKDK BPDSI: Implementasi POJK No. 5 Tahun 2024 / BPDSI FKDK Seminar: Implementation of POJK No. 5 of 2024	9 10 Oktober 2025 / October 910, 2025
		Seminar FKDK BPDSI: Implementasi Market Conduct Dalam Rangka Perlindungan Konsumen BPDSI Dan Leadership Program Dewan Komisaris BPDSI / BPDSI FKDK Seminar: Implementation of Market Conduct in the Context of BPDSI Consumer Protection and the Leadership Program of the BPDSI Board of Commissioners	5 6 Desember 2025 / December 56, 2025

RECOMMENDATIONS AND AUTHORITIES OF THE BOARD OF COMMISSIONERS

Throughout 2025, the Board of Commissioners carried out its supervisory function by providing input and recommendations to the Board of Directors. Additionally, the Board of Commissioners holds authority over decisions requiring its approval. The recommendations and authorities of the Board of Commissioners include:

- a. Providing recommendations to shareholders regarding:
 - i) Recommendations to the Controlling Shareholder on proposed names for the Bank's Management to be determined at the Extraordinary General Meeting of Shareholders (taking into account the recommendations of the Remuneration and Nomination Committee);
 - ii) Appointment of the Public Accounting Firm to audit the Company's annual financial statements as of December 31, 2025 (considering the recommendation of the Audit Committee).
- b. Providing recommendations or directives to the Board of Directors through regular meetings between the Board of Commissioners and the Board of Directors and through formal correspondence/letters.

BOARD OF COMMISSIONERS COMPETENCY DEVELOPMENT

Bank Banten periodically provides opportunities for all personnel to participate in competency development programs. The Board of Commissioners' participation in competency programs in 2025 includes:

Table of Board of Commissioners Competency Development in 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Implementation
Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	Penyetaraan & Penyelarasan Sertifikasi Manajemen Risiko Dewan Komisaris & Direksi / Equalization and Alignment of Risk Management Certification for the Board of Commissioners & Directors	22 26 April 2025 / April 22-26, 2025
		Training Penyusunan Laporan Management & Dewan Komisaris / Training on Preparation of Management & Board of Commissioners Reports	22 Juli 2025 / July 22, 2025
Usman Asshiddiqi Qohara*	Komisaris / Commissioner	-	-
Rina Dewiyanti**	Komisaris / Commissioner	-	-

*) Bapak Usman A Qohara tidak menjabat sebagai Komisaris per tanggal 10 April 2025.

**) Ibu Rina Dewiyanti diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025.

*) Mr. Usman A Qohara no longer serves as Commissioner as of April 10, 2025.

**) Ms. Rina Dewiyanti was appointed as Commissioner by the AGMS on April 10, 2025, with the appointment becoming effective on August 5, 2025.

PENILAIAN KINERJA KOMITE DEWAN KOMISARIS

Dalam menjalankan fungsinya, Dewan Komisaris dibantu oleh Komite Audit, Komite Nominasi dan Remunerasi, dan Komite Pemantau Risiko. Di sepanjang tahun 2025, Komite pendukung telah membantu peran pengawasan dengan menjalankan tugas dan tanggung jawabnya secara efektif dan optimal. Komite pendukung juga telah memberikan kinerja baik terhadap Bank Banten meliputi analisis, rekomendasi, serta usulan yang disampaikan kepada Dewan Komisaris melalui masukan, rekomendasi, dan rapat rutin yang menjadi salah satu dasar dalam pengawasan kinerja Bank. Dewan Komisaris berharap kinerja baik ini dapat terus dijaga dan ditingkatkan, sehingga akan berdampak positif bagi keberlanjutan Bank Banten pada tahun mendatang.

KOMISARIS INDEPENDEN

Berdasarkan POJK No.33/POJK.04/2014, Komisaris Independen adalah anggota Dewan Komisaris yang berasal dari luar Emiten atau Perusahaan Publik dan memenuhi persyaratan sebagai Komisaris Independen. Jumlah Komisaris Independen wajib paling kurang 30% (tiga puluh persen) dari jumlah seluruh anggota Dewan Komisaris. Hingga 31 Desember 2025, Bank Banten telah memiliki sebanyak 2 (dua) orang Komisaris Independen, 1 (satu) di antaranya merangkap sebagai Komisaris Utama.

PERFORMANCE ASSESSMENT OF THE BOARD OF COMMISSIONERS COMMITTEES

In carrying out its functions, the Board of Commissioners is assisted by the Audit Committee, the Nomination and Remuneration Committee, and the Risk Monitoring Committee. Throughout 2025, these supporting committees have effectively and optimally assisted the supervisory role by fulfilling their duties and responsibilities. The supporting committees have also contributed positively to Bank Banten by providing analyses, recommendations, and proposals to the Board of Commissioners through input, recommendations, and regular meetings, which serve as a basis for monitoring the Bank's performance. The Board of Commissioners hopes that this strong performance will be maintained and further improved, positively impacting the sustainability of Bank Banten in the coming years.

INDEPENDENT COMMISSIONERS

Based on OJK Regulation No. 33/POJK.04/2014, an Independent Commissioner is a member of the Board of Commissioners who comes from outside the Issuer or Public Company and fulfills the requirements as an Independent Commissioner. The number of Independent Commissioners must be at least 30% of the total members of the Board of Commissioners. As of December 31, 2025, Bank Banten has two (2) Independent Commissioners, one of whom also serves as the President Commissioner.

Independensi Komisaris Independen

Bank Banten telah memastikan bahwa setiap anggota Dewan Komisaris tidak merangkap jabatan yang dilarang oleh Otoritas Jasa Keuangan berdasarkan peraturan mengenai penerapan Tata Kelola Bank Umum. Untuk menjaga independensinya, setiap anggota Dewan Komisaris dipastikan tidak memiliki hubungan keluarga hingga derajat kedua dengan anggota Dewan Komisaris lainnya.

Independence of the Independent Commissioner

Bank Banten ensures that no member of the Board of Commissioners holds concurrent positions prohibited by the Financial Services Authority regulations on the implementation of Good Corporate Governance for Commercial Banks. To maintain their independence, each member of the Board of Commissioners is confirmed not to have family relationships up to the second degree with other members of the Board of Commissioners.

Tabel Independensi Komisaris Independen Tahun 2025

Table of the Independence of Independent Commissioners in 2025

Aspek Independensi Komisaris Independen / Independence Aspects of Independent Commissioners	Hoiruddin Hasibuan	Deden Riki Hayatul Firman
Bukan merupakan orang yang bekerja atau mempunyai wewenang dan tanggung jawab untuk merencanakan, memimpin, mengendalikan, atau mengawasi kegiatan Emiten atau Perusahaan Publik tersebut dalam waktu 6 (enam) bulan terakhir, kecuali untuk pengangkatan kembali sebagai Komisaris Independen Emiten atau Perusahaan Publik pada periode berikutnya. / Is not an individual who has worked for, or had 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 in the case of reappointment as an Independent Commissioner of the Issuer or Public Company for the subsequent term.	✓	✓
Tidak mempunyai saham baik langsung maupun tidak langsung pada Emiten atau Perusahaan Publik tersebut. / Does not have, either directly or indirectly, any shares in the Issuer or Public Company.	✓	✓
Tidak mempunyai hubungan Afiliasi dengan Emiten atau Perusahaan Publik, anggota Dewan Komisaris, anggota Direksi, atau pemegang saham utama Emiten atau Perusahaan Publik tersebut. / Does not have any affiliation with the Issuer or Public Company, members of the Board of Commissioners, members of the Board of Directors, or the principal shareholders of the Issuer or Public Company.	✓	✓
Tidak mempunyai hubungan usaha baik langsung maupun tidak langsung yang berkaitan dengan kegiatan usaha Emiten atau Perusahaan Publik tersebut. / Does not have, either directly or indirectly, any business relationship related to the business activities of the Issuer or Public Company.	✓	✓

DIREKSI

Direksi adalah organ Perusahaan yang berwenang dan bertanggung jawab penuh atas operasional Perusahaan.

BOARD OF DIRECTORS

The Board of Directors is the corporate organ authorized and fully responsible for the Company's operations.

DASAR HUKUM DIREKSI

Dalam menjalankan fungsinya, Direksi berpedoman pada ketentuan sebagai berikut:

1. Undang-Undang No.40 Tahun 2017.
2. Peraturan Otoritas Jasa Keuangan No.33/POJK.04/2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
3. POJK No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
4. SEOJK No.14/SEOJK.03/2025 tanggal 24 Juni 2025 tentang Penerapan Tata Kelola bagi Bank Umum
5. Anggaran Dasar Perseroan.

LEGAL BASIS OF THE BOARD OF DIRECTORS

In performing its functions, the Board of Directors is guided by the following regulations:

1. Law No. 40 of 2017.
2. OJK Regulation No. 33/POJK.04/2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
3. OJK Regulation No. 17 of 2023 dated 14 September 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
4. OJK Circular Letter No. 14/SEOJK.03/2025 dated June 24, 2025 concerning the Implementation of Governance for Commercial Banks.
5. The Company's Articles of Association.

PEDOMAN KERJA DIREKSI

Perseroan telah menyusun Pedoman dan Tata Tertib Kerja Direksi yang tercantum dalam Piagam Direksi. Pedoman dan Tata Tertib Kerja Direksi berfungsi sebagai acuan bagi Bank Banten dalam melaksanakan tugas dan tanggung jawabnya mengenai pengelolaan operasional Perusahaan.

TUGAS DAN TANGGUNG JAWAB DIREKSI

Dalam melaksanakan tugas-tugasnya, Direksi telah memiliki pedoman dan tata tertib kerja yang mengatur tugas dan tanggung jawab, etika dan waktu kerja serta penyelenggaraan rapat yang telah dilakukan pengkinian sesuai Surat Keputusan Direksi No. 2007/SK/DIR-BB/XI/2024 tanggal 26 November 2024 tentang Pedoman dan Tata Tertib Kerja Direksi, dengan tugas dan tanggung jawab meliputi :

1. Menjalankan dan bertanggung jawab atas pengurusan bank untuk kepentingan Bank sesuai dengan maksud dan tujuan Bank yang ditetapkan dalam ketentuan peraturan perundang-undangan, anggaran dasar dan hasil keputusan RUPS.
2. Melaksanakan tugas dan tanggung jawab serta kewenangannya dengan itikad baik dan dengan prinsip kehati-hatian.
3. Menerapkan Tata Kelola yang baik pada Bank, manajemen risiko, dan kepatuhan secara terintegrasi yang disesuaikan dengan kegiatan usaha Bank dan perkembangan ekosistem perbankan terkini serta didukung dengan digitalisasi dan inovasi Teknologi.
4. Wajib menindaklanjuti temuan audit/pemeriksaan dan rekomendasi dari Satuan Kerja Audit Intern Bank, Auditor Ekstern, hasil pengawasan Otoritas Jasa Keuangan, dan/atau hasil pengawasan Otoritas dan lembaga lain.
5. Mempertanggungjawabkan pelaksanaan tugas kepada pemegang saham melalui Rapat Umum Pemegang Saham (RUPS).
6. Membentuk paling kurang Satuan Kerja Audit Internal, Satuan Kerja Manajemen Risiko dan Satuan Kerja Kepatuhan yang independen terhadap operasional Bank untuk menerapkan Tata Kelola yang baik.
7. Membentuk Komite Direksi untuk mendukung efektivitas pelaksanaan tugas dan tanggung jawabnya serta melakukan evaluasi terhadap kinerja komite setiap akhir tahun buku.

BOARD OF DIRECTORS WORK GUIDELINES

The Company has established the Guidelines and Rules of Procedure for the Board of Directors as set forth in the Board of Directors Charter. These guidelines serve as a reference for Bank Banten in carrying out its duties and responsibilities in managing the Company's operations.

DUTIES AND RESPONSIBILITIES OF THE BOARD OF DIRECTORS

In carrying out its duties, the Board of Directors is guided by updated work guidelines and rules, as stipulated in the Board of Directors Decree No. 2007/SK/DIR-BB/XI/2024 dated 26 November 2024 concerning Guidelines and Rules of Procedure for the Board of Directors, with duties and responsibilities including:

1. Managing and being responsible for the Bank's management in the interest of the Bank, in accordance with the objectives and purposes set forth in applicable laws and regulations, the Articles of Association, and GMS resolutions.
2. Carrying out their duties, responsibilities, and authorities in good faith and with prudence.
3. Implementing Good Corporate Governance, risk management, and integrated compliance, adjusted to the Bank's business activities and the latest banking ecosystem developments, supported by digitization and technological innovation.
4. Following up on audit findings and recommendations from the Bank's Internal Audit Unit, External Auditor, Financial Services Authority, and/or other authorized authorities and institutions.
5. Being accountable for the execution of duties to the shareholders through the General Meeting of Shareholders (GMS).
6. Establishing at least an Internal Audit Unit, Risk Management Unit, and Compliance Unit that are independent from the Bank's operations to implement Good Corporate Governance.
7. Establishing Board of Directors Committees to support the effectiveness of their duties and responsibilities, and evaluating committee performance at the end of each fiscal year.

8. Dalam pengelolaan data dan informasi Bank, Direksi wajib: - Menyediakan data dan informasi yang akurat, relevan dan tepat waktu kepada Dewan Komisaris. - Melakukan pengelolaan data dan informasi sesuai dengan Tata Kelola yang Baik pada Bank dan ketentuan peraturan perundang-undangan. 9. Menetapkan Pedoman dan Tata Tertib Kerja yang bersifat mengikat setiap anggota Direksi. 10. Mengungkapkan kebijakan internal yang bersifat strategis di bidang kepegawaian kepada Pegawai Bank. 11. Menumbuhkan dan mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan dan kegiatan usaha Bank serta penerapan kode etik kepada seluruh jajaran Bank Banten. 12. Menyelenggarakan RUPS Tahunan dan RUPS lainnya sesuai dengan ketentuan peraturan perundang-undangan dan anggaran dasar Bank yang berlaku. 13. Mengungkapkan fakta material atas keadaan/kondisi Bank secara pemenuhan aspek keterbukaan Informasi sesuai dengan peraturan perundang-undangan yang berlaku. 14. Menjalankan tugas dan tanggung jawab lainnya, sebagaimana diatur dalam Anggaran Dasar Bank serta Ketentuan Internal Bank yang berlaku.	8. In managing Bank data and information, the Board of Directors must: - Provide accurate, relevant, and timely data and information to the Board of Commissioners. - Manage data and information in accordance with Good Corporate Governance and applicable laws and regulations. 9. Establishing work guidelines and rules that are binding on each member of the Board of Directors. 10. Disclosing strategic internal policies in the field of human resources to Bank employees. 11. Fostering and realizing a culture of compliance at all levels and business activities of the Bank and enforcing the code of ethics for all Bank Banten personnel. 12. Organizing the Annual GMS and other GMS meetings in accordance with applicable laws and the Bank's Articles of Association. 13. Disclosing material facts regarding the Bank's condition in compliance with disclosure requirements under applicable laws and regulations. 14. Carrying out other duties and responsibilities as provided for in the Bank's Articles of Association and/or prevailing internal regulations.

WEWENANG DIREKSI

Berdasarkan Anggaran Dasar Perusahaan, Direksi memiliki kewenangan sebagai berikut:

- Direktur Utama berhak dan bertindak mewakili Bank sesuai dengan ketentuan perundang-undangan, anggaran dasar dan keputusan RUPS, termasuk mewakili Bank di dalam dan di luar pengadilan;
- Direktur Utama berhak dan bertindak untuk dan atas nama Direksi serta mewakili Perseroan. Dalam hal ini Direktur Utama tidak hadir atau berhalangan karena sebab apa pun juga, hal mana tidak perlu dibuktikan kepada pihak ketiga, maka salah seorang anggota Direksi lainnya berhak dan berwenang bertindak untuk dan atas nama Direksi serta sah mewakili Perseroan;
- Menjalankan pengurusan Bank sesuai dengan kebijakan yang dipandang tepat, sesuai dengan maksud dan tujuan yang telah ditetapkan dalam anggaran dasar Bank;

AUTHORITIES OF THE BOARD OF DIRECTORS

Based on the Company's Articles of Association, the Board of Directors has the following authorities:

- The President Director is entitled and authorized to represent the Bank in accordance with laws, the Articles of Association, and GMS resolutions, including representing the Bank in and out of court.
- The President Director is entitled and authorized to act for and on behalf of the Board of Directors and to represent the Company. If the President Director is absent or unable to perform their duties for any reason, without the need for proof to third parties, any other member of the Board of Directors is entitled and authorized to act for and on behalf of the Board of Directors and validly represent the Company.
- Managing the Bank in accordance with policies deemed appropriate, consistent with the objectives and purposes set forth in the Bank's Articles of Association.

4. Berwenang untuk memberikan kuasa kepada seorang atau lebih dalam internal Bank yang akan bertindak mewakili atas nama Direksi. Atas pemberian kuasa tersebut harus dilengkapi dengan surat kuasa tertulis dari Direksi dengan menjelaskan batasan kewenangan untuk melakukan tindakan tertentu dengan masa berlaku surat kuasa.
5. Menjalankan kewenangan lainnya, sebagaimana diatur dalam Anggaran Dasar Bank serta Ketentuan Internal Bank yang berlaku.

4. Authorized to delegate authority to one or more persons within the Bank to act on behalf of the Board of Directors. Such delegation must be accompanied by a written power of attorney from the Board of Directors specifying the limits of authority for certain actions and the validity period of the power of attorney.
5. Exercising other authorities as stipulated in the Bank's Articles of Association and prevailing internal regulations.

PEMBIDANGAN TUGAS DIREKSI

Bank Banten telah melakukan pembagian tugas terhadap masing-masing Direksi, meliputi:

Tabel Pembidangan Tugas Direksi

Direksi / Board of Directors	Tugas dan Tanggung Jawab / Duties and Responsibilities
Direktur Utama / President Director	- Merencanakan, memimpin, mengawasi, dan mengkoordinasikan seluruh kegiatan serta pelaksanaan tugas dari semua Direktur, termasuk Divisi yang berada langsung di bawah pengawasannya seperti Divisi Sekretariat Perusahaan & Hukum dan Divisi Perencanaan Audit Internal, dalam mendukung pengelolaan Perseroan sesuai dengan Anggaran Dasar dan Keputusan RUPS, dengan tetap memperhatikan ketentuan perundangundangan dan peraturan perbankan yang berlaku. / Plan, lead, supervise, and coordinate all activities and the execution of duties of all members of the Board of Directors, including divisions directly under their supervision such as the Corporate Secretariat & Legal Division and the Internal Audit Planning Division, in supporting the Company's management in accordance with the Articles of Association and GMS resolutions, while adhering to applicable laws and banking regulations. - Mengkoordinasikan, membangun, dan mengarahkan penetapan tujuan serta strategi dan kebijakan yang diperlukan untuk menghadapi tantangan pasar, mendorong bisnis untuk memasarkan produk dan jasa secara lebih dinamis dan kompetitif, serta melakukan kajian yang lebih menyeluruh dari Divisi Manajemen Risiko. / Plan, lead, supervise, and coordinate all activities and the execution of duties of all Directors, including divisions directly under their supervision such as the Corporate Secretariat & Legal Division and the Internal Audit Planning Division, in supporting the Company's management in accordance with the Articles of Association and GMS resolutions, while adhering to applicable laws and banking regulations.
Direktur Operasional / Director of Operations	- Merencanakan, memimpin, mengkoordinasikan, dan secara langsung mengawasi kegiatan Divisi/Divisi yang berada di bawah pengawasannya, termasuk Divisi Perencanaan Akuntansi & Keuangan, Divisi Informasi Teknologi, Divisi Human Capital, Divisi Operasional, Jaringan & Layanan, Divisi Credit Review & Administrasi Kredit dan UKK Umum, serta Manajer Operasional (Cabang), untuk memastikan bahwa pelaksanaannya sesuai dengan ketentuan dan kebijakan yang berlaku. / Plan, lead, coordinate, and directly supervise the activities of the divisions under their supervision, including the Accounting & Finance Planning Division, Information Technology Division, Human Capital Division, Operations, Network & Services Division, Credit Review & Credit Administration Division and General UKK, as well as Branch Operations Managers, to ensure implementation is in accordance with applicable policies and regulations. - Memimpin dan memastikan tercapainya tujuan operasional perusahaan berdasarkan visi, misi, serta Rencana Jangka Panjang Perusahaan, khususnya di bidang keuangan dan operasional, sesuai dengan yang telah ditetapkan. / Lead and ensure the achievement of the company's operational objectives based on the company's vision, mission, and LongTerm Plan, particularly in the financial and operational sectors, as established.

DIVISION OF DUTIES OF THE BOARD OF DIRECTORS

Bank Banten has established a division of duties for each member of the Board of Directors, including:

Table of Division of Duties of the Board of Directors

Direksi / Board of Directors	Tugas dan Tanggung Jawab / Duties and Responsibilities
Direktur Bisnis / Director of Business	- Merencanakan, memimpin, mengkoordinasikan, dan mengawasi secara langsung pelaksanaan tugas di unit/unit Divisi yang berada di bawah pengawasannya, termasuk Divisi Kredit, Divisi & Jasa, Divisi Penyelamatan & Penyelesaian Kredit, UKK Treasury, UKK Pengembangan Bisnis, Kepala Cabang, dan Manager Bisnis, untuk mendukung pencapaian target bisnis yang ditetapkan dalam Rencana Bisnis Bank (RBB). / Plan, lead, coordinate, and directly supervise the execution of duties in the divisions under their supervision, including the Credit Division, Services Division, Credit Recovery & Settlement Division, Treasury UKK, Business Development UKK, Branch Heads, and Business Managers, to support the achievement of business targets set out in the Bank's Business Plan (RBB). - Memimpin dan memastikan tercapainya tujuan bisnis perusahaan berdasarkan visi, misi, serta Rencana Jangka Panjang Perusahaan di bidang pengembangan dan pemasaran bisnis Komersial, Konsumer, dan UMKM. / Lead and ensure the achievement of the company's business objectives based on the company's vision, mission, and Long Term Plan, particularly in the development and marketing of Commercial, Consumer, and MSME business lines.
Direktur Kepatuhan / Director of Compliance	- Memastikan kepatuhan Bank terhadap peraturan yang berlaku guna meningkatkan sistem Whistleblowing perbankan, kualitas manajemen risiko, serta kemampuan operasional manajemen. / Ensure the Bank's compliance with prevailing regulations to enhance the banking Whistleblowing system, the quality of risk management, and operational management capabilities. - Memastikan bahwa seluruh kebijakan, peraturan, sistem, prosedur, dan kegiatan usaha yang dilakukan oleh Bank telah sesuai dengan ketentuan dari Bank Indonesia/Otoritas Jasa Keuangan serta peraturan perundang-undangan yang berlaku. / Ensure that all policies, regulations, systems, procedures, and business activities carried out by the Bank are in accordance with the provisions of Bank Indonesia/Financial Services Authority and applicable laws and regulations.

KRITERIA DIREKSI

Bank Banten telah menetapkan kriteria untuk menjadi anggota Direksi. Perusahaan memastikan bahwa seluruh anggota Direksi telah memenuhi persyaratan yang telah ditetapkan, meliputi:

1. Tidak pernah dinyatakan pailit.
2. Tidak pernah menjabat sebagai anggota Direksi dan/atau Dewan Komisaris yang terbukti bersalah menyebabkan perusahaan dinyatakan pailit.
3. Tidak pernah dihukum karena melakukan tindak pidana yang merugikan keuangan negara dan/atau berkaitan dengan sektor keuangan.
4. Tidak pernah menjadi anggota Direksi dan/atau Dewan Komisaris yang selama masa jabatannya:
 - Tidak menyelenggarakan RUPS Tahunan.
 - Pertanggungjawabannya sebagai anggota Direksi dan/atau Dewan Komisaris tidak diterima oleh RUPS atau tidak memberikan pertanggungjawaban kepada RUPS.
 - Pernah menyebabkan perusahaan yang mendapatkan izin, persetujuan, atau pendaftaran dari Otoritas Jasa Keuangan gagal memenuhi kewajiban untuk menyampaikan Laporan Tahunan dan/atau Laporan Keuangan.
5. Memiliki komitmen untuk mematuhi peraturan perundang-undangan yang berlaku.
6. Memiliki pengetahuan dan/atau keahlian yang diperlukan oleh Perseroan.

CRITERIA FOR THE BOARD OF DIRECTORS

Bank Banten has established the following criteria for members of the Board of Directors. The Company ensures that all Directors meet the established requirements, which include:

1. Never having been declared bankrupt.
2. Never having served as a member of the Board of Directors and/or Board of Commissioners found guilty of causing a company to be declared bankrupt.
3. Never having been convicted of a criminal offense that caused financial loss to the state and/or related to the financial sector.
4. Never having served as a member of the Board of Directors and/or Board of Commissioners who, during their tenure:
 - Failed to convene the Annual General Meeting of Shareholders (GMS).
 - Had their accountability as a member of the Board of Directors and/or Board of Commissioners not accepted by the GMS or failed to provide accountability to the GMS.
 - Caused a company with a license, approval, or registration from the Financial Services Authority to fail in fulfilling its obligation to submit the Annual Report and/or Financial Statements.
5. Having a commitment to comply with applicable laws and regulations.
6. Possessing the knowledge and/or expertise required by the Company.

PENGANGKATAN DAN PEMBERHENTIAN

Anggota Direksi diangkat dan diberhentikan oleh Rapat Umum Pemegang Saham (RUPS). Proses pengangkatan, pemberhentian, dan/atau penggantian anggota Direksi yang diajukan kepada RUPS dilakukan dengan memperhatikan rekomendasi dari Komite Nominasi dan Remunerasi

APPOINTMENT AND DISMISSAL

Members of the Board of Directors are appointed and dismissed by the General Meeting of Shareholders (GMS). The process of appointment, dismissal, and/or replacement of Directors submitted to the GMS is carried out with due consideration of recommendations from the Nomination and Remuneration Committee.

KOMPOSISI DIREKSI

Hingga 31 Desember 2025 jumlah anggota Direksi terdiri dari 4 (empat) orang yang diketuai Direktur Utama dan beranggotakan 3 (tiga) orang Direktur yang seluruhnya berdomisili di Indonesia. Seluruh anggota Direksi telah lulus penilaian kemampuan dan kepatutan (*Fit and Proper Test*) berdasarkan persetujuan dari Otoritas Jasa Keuangan (OJK), sebagai berikut:

Tabel Komposisi Direksi Tahun 2025

No	Nama / Name	Jabatan / Position	Dasar Pengangkatan / Basis of Appointment	Periode / Period
1.	Muhammad Busthami	Direktur Utama / President Director	RUPSLB 25 Januari 2023 / EGMS dated January 25, 2023	Pertama / First
2.	Bambang Widyatmoko	Direktur Operasional / Director of Operations	RUPSLB 02 Desember 2022 / EGMS dated December 2, 2022	Pertama / First
3.	Rodi Judo Dahono	Direktur Bisnis / Director of Business	RUPSLB 25 Januari 2023 / EGMS dated January 25, 2023	Pertama / First
4.	Eko Virgianto	Direktur Kepatuhan / Director of Compliance	RUPSLB 25 Januari 2023 / EGMS dated January 25, 2023	Pertama / First

COMPOSITION OF THE BOARD OF DIRECTORS

As of December 31, 2025, the Board of Directors consists of 4 (four) members, chaired by the President Director and comprising 3 (three) Directors, all of whom reside in Indonesia. All members of the Board of Directors have passed the Fit and Proper Test in accordance with approval from the Financial Services Authority (OJK), as follows:

Table of the Board of Directors Composition in 2025

INDEPENDENSI DIREKSI

Seluruh anggota Direksi Bank tidak merangkap jabatan sebagai Komisaris, Direksi, dan Pejabat Eksekutif pada Bank, Lembaga Keuangan Non Bank atau perusahaan lain, sebagaimana diatur dalam Peraturan Otoritas Jasa Keuangan Nomor 17 tahun 2023 tentang Penerapan Tata Kelola Bagi Bank Umum. Untuk menghindari konflik kepentingan, mayoritas anggota Direksi tidak memiliki hubungan keuangan/kepemilikan/kepengurusan/keluarga sampai derajat kedua dengan sesama anggota Dewan Komisaris, anggota Direksi dan/atau Pemegang Saham Pengendali (PSP).

INDEPENDENCE OF THE BOARD OF DIRECTORS

All members of the Board of Directors do not hold concurrent positions as Commissioners, Directors, or Executive Officers at other banks, non-bank financial institutions, or other companies, in accordance with OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks. To avoid conflicts of interest, the majority of Board members do not have financial/ownership/management/family relationships up to the second degree with other members of the Board of Commissioners, Board of Directors, and/or the Controlling Shareholder (PSP).

PROGRAM PENGENALAN DIREKSI BARU

Di tahun 2025, tidak terdapat perubahan terhadap komposisi Direksi Perusahaan. Dengan demikian, Bank Banten tidak menyelenggarakan program pengenalan bagi anggota Direksi baru.

ORIENTATION PROGRAM FOR NEW DIRECTORS

In 2025, there were no changes in the composition of the Company's Board of Directors. Therefore, Bank Banten did not conduct an orientation program for new Directors. Please confirm.

RANGKAP JABATAN DIREKSI

Perseroan telah memastikan bahwa seluruh anggota Direksi tidak merangkap jabatan sebagaimana yang diatur dalam Peraturan Otoritas Jasa Keuangan tentang Penerapan Tata Kelola Bank Umum. Selain itu, Perseroan juga memastikan bahwa anggota Direksi tidak memegang jabatan di bank atau perusahaan lain, baik di dalam negeri maupun luar negeri. Dalam rangka menjaga independensinya, Bank Banten telah memastikan bahwa masing-masing anggota Direksi tidak memiliki hubungan keluarga sampai derajat kedua dengan anggota Dewan Komisaris dan/atau Direksi lainnya.

RAPAT DIREKSI

KEBIJAKAN RAPAT DIREKSI

Kebijakan terkait Rapat Direksi didasarkan pada Anggaran Dasar Perseroan beserta perubahannya serta POJK No. 33/POJK.04/2014, yang menetapkan bahwa Rapat Direksi harus dilaksanakan setidaknya satu kali dalam satu bulan.

Ketentuan rapat Direksi yang diatur dalam Anggaran Dasar mencakup hal-hal berikut:

1. Rapat Direksi dapat diselenggarakan sewaktu-waktu jika diperlukan oleh satu atau lebih anggota Direksi, atas permintaan tertulis Dewan Komisaris, atau atas permintaan tertulis dari satu atau lebih pemegang saham yang secara kolektif memiliki setidaknya 1/10 dari total saham dengan hak suara sah yang telah ditempatkan oleh Perseroan.
2. Direksi wajib mengadakan rapat rutin minimal sekali setiap bulan.
3. Rapat Direksi dianggap sah dan berwenang mengambil keputusan yang mengikat jika dihadiri lebih dari setengah jumlah anggota Direksi, baik secara langsung maupun melalui perwakilan.
4. Direksi wajib menjadwalkan rapat untuk tahun berikutnya sebelum akhir tahun buku. Untuk rapat yang telah dijadwalkan, materi rapat harus disampaikan kepada peserta paling lambat lima hari sebelum pelaksanaan rapat.
5. Rapat Direksi dipimpin oleh Direktur Utama. Jika Direktur Utama berhalangan hadir karena alasan apa pun, tanpa perlu pembuktian kepada pihak ketiga, maka rapat dapat dipimpin oleh salah satu anggota Direksi yang hadir dan dipilih dalam rapat tersebut.

CONCURRENT POSITIONS OF THE BOARD OF DIRECTORS

The Company has ensured that all members of the Board of Directors do not hold concurrent positions as regulated in the OJK Regulation on the Implementation of Good Corporate Governance for Commercial Banks. In addition, the Company ensures that Directors do not hold positions in other banks or companies, both domestically and abroad. To maintain their independence, Bank Banten ensures that each member of the Board of Directors does not have family relationships up to the second degree with members of the Board of Commissioners and/or other Directors.

BOARD OF DIRECTORS MEETINGS

BOARD OF DIRECTORS MEETING POLICY

The policy regarding Board of Directors meetings is based on the Company's Articles of Association and its amendments, as well as OJK Regulation No. 33/POJK.04/2014, which stipulates that Board of Directors meetings must be held at least once a month.

The provisions for Board of Directors meetings as regulated in the Articles of Association include the following:

1. Board of Directors meetings may be convened at any time as needed by one or more Board members, upon a written request from the Board of Commissioners, or at the written request of one or more shareholders collectively holding at least 1/10 of the total shares with valid voting rights issued by the Company.
2. The Board of Directors is required to hold regular meetings at least once a month.
3. A Board of Directors meeting is considered valid and authorized to make binding decisions if attended by more than half of the total members, either in person or by proxy.
4. The Board of Directors must schedule meetings for the following year before the end of the current fiscal year. For scheduled meetings, meeting materials must be distributed to participants no later than five days before the meeting.
5. Meetings are chaired by the President Director. If the President Director is unable to attend for any reason, without the need for proof to third parties, the meeting may be chaired by any other attending Director elected at the meeting.

6. Setiap anggota Direksi yang memiliki kepentingan pribadi, baik langsung maupun tidak langsung, dalam suatu transaksi atau kontrak di mana Perseroan menjadi salah satu pihaknya, wajib mengungkapkan kepentingan tersebut dalam rapat dan tidak berhak memberikan suara terkait transaksi atau kontrak tersebut, kecuali jika Rapat Direksi memutuskan sebaliknya.
7. Keputusan dalam Rapat Direksi diambil berdasarkan musyawarah mufakat. Jika tidak tercapai mufakat, keputusan ditentukan melalui pemungutan suara dengan mayoritas lebih dari setengah anggota Direksi yang hadir.
8. Hasil rapat harus dicatat dalam Risalah Rapat, ditandatangani oleh seluruh anggota Direksi yang hadir, dan disampaikan kepada seluruh anggota Direksi.
9. Jika ada anggota Direksi yang tidak menandatangani hasil rapat, mereka wajib menyampaikan alasannya secara tertulis dalam surat terpisah yang dilampirkan pada Risalah Rapat.
10. Rapat Direksi dapat diselenggarakan melalui telekonferensi, video konferensi, atau media elektronik lain yang memungkinkan seluruh peserta untuk berkomunikasi secara langsung dan berpartisipasi aktif dalam rapat.

6. Any member of the Board of Directors who has a personal interest, either directly or indirectly, in a transaction or contract involving the Company must disclose such interest in the meeting and is not entitled to vote on the transaction or contract, unless otherwise decided by the meeting.
7. Decisions in Board of Directors meetings are made by consensus. If consensus cannot be reached, decisions are made by a vote with a majority of more than half of the Directors present.
8. The results of meetings must be recorded in Minutes of Meeting, signed by all attending Directors, and distributed to all Directors.
9. If any Director does not sign the Minutes, they must provide a written explanation in a separate letter attached to the Minutes.
10. Board of Directors meetings may be held via teleconference, video conference, or other electronic media that enables all participants to communicate directly and participate actively.

FREKUENSI DAN KEHADIRAN RAPAT DIREKSI

Di tahun 2025, Direksi telah melaksanakan rapat internal sebanyak 19 (sembilan belas) kali rapat. Frekuensi dan kehadiran rapat Direksi di tahun 2025 adalah sebagai berikut:

Tabel Frekuensi dan Kehadiran Rapat Direksi Tahun 2025

No	Nama / Name	Jabatan / Position	Jumlah Rapat / Total Meetings	Jumlah Kehadiran / Total Attendance	Persentase Kehadiran (%) / Attendance Rate (%)
1	Muhammad Busthami	Direktur Utama / President Director	19	19	100%
2	Bambang Widyatmoko	Direktur Operasional / Director of Operations	19	16	84,2%
3	Rodi Judo Dahono	Direktur Bisnis / Director of Business	19	16	84,2%
4	Eko Virgianto	Direktur Kepatuhan / Director of Compliance	19	17	84,9%

FREQUENCY AND ATTENDANCE OF BOARD OF DIRECTORS MEETINGS

In 2025, the Board of Directors held a total of 19 (nineteen) internal meetings. The frequency and attendance of Board of Directors meetings in 2025 are as follows:

Table of Frequency and Attendance of Board of Directors Meetings in 2025

No	Nama / Name	Jabatan / Position	Jumlah Rapat / Total Meetings	Jumlah Kehadiran / Total Attendance	Persentase Kehadiran (%) / Attendance Rate (%)
1	Muhammad Busthami	Direktur Utama / President Director	19	19	100%
2	Bambang Widyatmoko	Direktur Operasional / Director of Operations	19	16	84,2%
3	Rodi Judo Dahono	Direktur Bisnis / Director of Business	19	16	84,2%
4	Eko Virgianto	Direktur Kepatuhan / Director of Compliance	19	17	84,9%

AGENDA RAAT DIREKSI
BOARD OF DIRECTORS MEETING AGENDA

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	6 Januari 2025 / January 6, 2025	1. Update Kegiatan Stakeholder Gathering; / Update on Stakeholder Gathering Activities; 2. Update Legal Opinion Inbreng, Reliance dan Legal Review PKS dengan Telkom Indonesia; / Update on Legal Opinion regarding Inbreng, Reliance, and Legal Review of Cooperation Agreement (PKS) with Telkom Indonesia; 3. Update Weekly Financial Performance dan lainnya; dan Rapat Gabungan antara Pemprov Banten - Bank Banten - Kemendagri - OJK Banten / Update on Weekly Financial Performance and other matters; and Joint Meeting between the Banten Provincial Government — Bank Banten — Ministry of Home Affairs — OJK Banten.
2	13 Januari 2025 / January 13, 2025	1. Update terkait Kelompok Usaha Bank (KUB) antara Bank Banten dengan Bank Jatim; / Update regarding the Bank Business Group (KUB) between Bank Banten and Bank Jatim; 2. Update terkait Kegiatan Divisi Sekretariat Perusahaan dan Hukum; / Update regarding the activities of the Corporate Secretary and Legal Division; 3. Update Terkait Percepatan RKUD Pemkot/Pemkab dan Kondisi Cabang; dan / Update on the acceleration of RKUD for City/Regency Governments and Branch Conditions; 4. Pembahasan Agenda Lainnya / Discussion of Other Agenda Items.
3	20 Januari 2025 / January 20, 2025	1. Update Terkait Laporan KAP Kanaka, Hasil Rapat RBB dengan OJK Pengawas Bank dan Updating KUB Bank Banten dengan Bank Jatim; / Update on the Report of KAP Kanaka, Results of the Bank Business Plan (RBB) Meeting with the Bank Supervisory OJK, and Update on the KUB between Bank Banten and Bank Jatim; 2. Closing Meeting Audit KAP Kanaka dengan Direksi dan Dewan Komisaris atas Laporan Keuangan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk / Closing Meeting of KAP Kanaka Audit with the Board of Directors and Board of Commissioners on the Financial Statements of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.
4	10 Februari 2025 / February 10, 2025	1. Hasil dan Tindak Lanjut Due Diligence EY dalam kerangka KUB dengan Bank Jatim; / Results and Follow-up of EY Due Diligence within the KUB framework with Bank Jatim; 2. Penyelesaian Kantor Utama Bank Banten dan Rencana Pindah; / Completion of Bank Banten's Head Office and Relocation Plan; 3. Penyelesaian Proposal Kredit Anggota DPRD yang masih pending; / Resolution of Pending Credit Proposals for Members of the Regional Legislative Council (DPRD); 4. Update Hasil Kajian Inspektorat atas SOP Pengadaan Barang dan Jasa; / Update on the Inspectorate's Review of the Procurement of Goods and Services SOP 5. Update tentang Rencana Pembayaran dan Perpanjangan PKS dengan Telkom Sigma; dan / Update on the Payment Plan and Renewal of Cooperation Agreement (PKS) with Telkom Sigma; and 6. Update KPI dan Rapat Kerja (Raker) Tahun 2025 / Update on KPIs and 2025 Work Conference (Raker).
5	13 Februari 2025 / February 13, 2025	Pembahasan Finalisasi Draft SOP Kredit Beragunan Tunai / Discussion on the Finalization of the Draft SOP for Cash-Collateralized Credit.
6	24 Februari 2025 / February 24, 2025	1. Update Laporan Keuangan, Kelompok Usaha Bank (KUB), Rapat Umum Pemegang Saham Tahunan (RUPST) dan Rencana Perpindahan Kantor Pusat; / Update on Financial Statements, Bank Business Group (KUB), Annual General Meeting of Shareholders (AGMS), and Head Office Relocation Plan; 2. Update Rencana Penyeragaman Tanggal Jatuh Tempo Kewajiban Kredit Debitur; / Update on the Plan for Standardizing Loan Maturity Dates for Debtors; 3. Analisis Internal atas Rencana Eksekusi Debitur Kredit Bermasalah Yang Nilai Agunannya Lebih Kecil dari Outstanding Kewajiban Kredit; / Internal Analysis of the Execution Plan for Non-Performing Loan Debtors Whose Collateral Value is Less Than the Outstanding Loan Obligation; 4. Update Penataan dan Rencana Sentralisasi Pengelolaan User Id di Bank Banten; / Update on the Arrangement and Plan for Centralization of User ID Management at Bank Banten; 5. Update tentang Penetapan Report dan GL Harian Yang Wajib Diperiksa Kepala KC/KCP Sebelum Buka Cabang dan Setelah Tutup Cabang; / Update on the Establishment of Daily Reports and General Ledger (GL) Required to be Reviewed by Branch/Sub-Branch Heads Before Opening and After Closing; 6. Rencana Penerapan POJK Tentang Perlindungan Konsumen dalam Kaitannya Memperkuat Organisasi dan Tugas Unit Customer Service dan Unit Penyelesaian Keluhan Nasabah (Including Penguatan Call Center) / Plan for the Implementation of the OJK Regulation on Consumer Protection in Connection with Strengthening the Organization and Duties of the Customer Service Unit and the Customer Complaint Resolution Unit (Including Call Center Strengthening).
7	27 Februari 2025 / February 27, 2025	1. Update Pembahasan Rapat Umum Pemegang Saham Tahunan; / Update on the Discussion of the Annual General Meeting of Shareholders; 2. Update Pembahasan Kelompok Usaha Bank; dan / Update on the Discussion of the Bank Business Group; and 3. Pola Pengelolaan PKS (Termasuk Mekanisme Control Jatuh Tempo PKS) dan Tagihan Biaya Vendor Yang Belum Dibayar Bank Banten / anagement Pattern of Cooperation Agreements (PKS) (Including the Mechanism for Controlling PKS Maturity Dates) and Outstanding Vendor Charges Not Yet Paid by Bank Banten.
8	24 Maret / March 24	1. Pembahasan Umum Terkait Pertumbuhan Bisnis, Efisiensi Biaya dan Kendala atau Permasalahan Yang Akan Diatasi; / General Discussion on Business Growth, Cost Efficiency, and Obstacles or Issues to be Addressed; 2. Usulan Penyesuaian Batas Wewenang Minimum Kredit Program Jawa KMKK; / Proposed Adjustment of the Minimum Authority Limit for the Jawa KMKK Credit Program; 3. Update Weekly Financial Report; / Update on Weekly Financial Report; 4. Update Persiapan RUPST, RUPSLB dan PUT VIII. / Update on Preparations for the AGMS, EGMS, and Rights Issue VIII (PUT VIII).
9	17 Maret 2025 / March 17, 2025	1. Pembahasan Kelompok Usaha Bank; / Free School Program and Motor Vehicle Tax Amnesty 2. Pembahasan Sentralisasi Pengelolaan User ID; / Progress on Insurance and Fronting Issues; 3. Pembahasan Penyeragaman Tanggal Jatuh Tempo Perjanjian Kredit. / Progress on the Completion and Planned Commencement of Operations at the Head Office.

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
10	6 Mei 2025 / May 6, 2025	1. Program Sekolah Gratis dan Pemutihan Pajak Kendaraan Bermotor; / Free School Program and Motor Vehicle Tax Amnesty; 2. Progres Masalah Perasuransian dan Fronting; / Progress on Insurance and Fronting Issues; 3. Progres Penyelesaian dan Rencana Mulai Operasi Kantor Pusat. / Progress on the Completion and Planned Commencement of Operations at the Head Office.
11	2 September 2025 / September 2, 2025	1. Progres KUB dengan Bank Jatim; / Progress on the KUB with Bank Jatim; 2. Proses KUB dengan Bank Jatim dan Pengesahan sebagai Pemegang Saham Pengendali; / KUB Process with Bank Jatim and Ratification as Controlling Shareholder; 3. Strategi Mengenai Pemenuhan Modal Rp 10 miliar, Perolehan Saham dan Proposal Relaksasi APP Kepada OJK; / strategy Regarding the Fulfillment of Rp10 Billion Capital Requirement, Share Acquisition, and Proposal for APP Relaxation to OJK; Relaksasi Restrukturisasi Keuangan dan Pelaporan Kepada OJK. / Financial Restructuring Relaxation and Reporting to OJK.
12	8 September 2025 / September 8, 2025	Pembahasan KUB, Relaksasi APP, Pajak Tangguhan & Posisi Keuangan. / Discussion on KUB, APP Relaxation, Deferred Tax, and Financial Position.
13	9 September 2025 / September 9, 2025	Pembahasan Penyelesaian WO/NPL, Realisasi Klaim dan Kinerja Keuangan / Discussion on Write-Off (WO)/NPL Resolution, Claim Realization, and Financial Performance.
14	10 September 2025 / September 10, 2025	Review dan Konsultatif Pembayaran Kepada Pihak Ketiga (Vendor) Sesuai SOP. / Review and Consultation on Payments to Third Parties (Vendors) in Accordance with SOP.
15	11 September 2025 / September 11, 2025	Pilot Project Cash Management System (CMS). / Pilot Project for Cash Management System (CMS).
16	2 Oktober 2025 / October 2, 2025	Pembahasan Pending Pembayaran, Pengadaan dan Perjanjian Kerjasama (PKS) Barang dan Jasa dengan Vendor Yang Ada di Direktorat Operasional / Discussion on Pending Payments, Procurement, and Cooperation Agreements (PKS) for Goods and Services with Vendors under the Operations Directorate.
17	7 Oktober 2025	1. Call Center; 2. Standarisasi Frontliner; / Frontliner Standardization; 3. Gedung PLUT dengan Konsultan. / PLUT Building with Consultant.
18	28 Oktober 2025 / October 28, 2025	1. Pembahasan Kerjasama Jasa Layanan Call Center Selama 2 Tahun dengan Total ANggaran Sebesar Rp 1.391.810.400,- dan Biaya Traffic Usage dan Whatsapp Business sesuai Pemakaian Kepada PT Jaring Synergi Mandiri; / Discussion on the Call Center Service Agreement for 2 Years with a Total Budget of Rp1,391,810,400 and Traffic Usage and WhatsApp Business Fees Based on Usage with PT Jaring Synergi Mandiri; 2. Pembahasan Anggaran Biaya Jasa Layanan Telkom Solution PT Telkom Indonesia (Persero) Tbk Periode Desember 2024 sampai dengan Juni 2025. / Discussion on the Service Fee Budget for Telkom Solution by PT Telkom Indonesia (Persero) Tbk for the Period of December 2024 to June 2025.
19	16 Desember 2025 / December 16, 2025	Pembahasan Perpanjangan IBB/CMS. / Discussion on the Renewal of IBB/CMS.

PELAKSANAAN TUGAS DIREKSI

Di sepanjang tahun 2025, Direksi telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Melaksanakan tugas dan tanggung jawabnya dalam mengelola Bank sesuai dengan kewenangan, Anggaran Dasar dan peraturan perundang-undangan yang berlaku.
2. Melaksanakan prinsip-prinsip tata kelola Bank (*Good Corporate Governance*) dalam setiap kegiatan usaha Bank pada seluruh jenjang organisasi Bank, dengan memenuhi ketentuan Otoritas Jasa Keuangan dan pihak otoritas terkait lainnya.
3. Menetapkan kebijakan strategis tahun 2025 untuk meningkatkan kinerja Bank Banten, dan membahas dengan Komite-komite Direksi dan jajaran organisasi.

IMPLEMENTATION OF THE BOARD OF DIRECTORS DUTIES

Throughout 2025, the Board of Directors has carried out the following duties and responsibilities:

1. Performed its duties and responsibilities in managing the Bank in accordance with its authority, the Articles of Association, and applicable laws and regulations.
2. Implemented the principles of Good Corporate Governance in all of the Bank's business activities at every organizational level, in compliance with the Financial Services Authority and other relevant authorities.
3. Established the 2025 strategic policies to improve Bank Banten's performance and discussed them with the Board of Directors' Committees and organizational units.

4. Menyusun Rencana Bisnis Bank tahun 2026-2028 untuk disampaikan ke Otoritas Jasa Keuangan setelah disetujui oleh Dewan Komisaris. 5. Menyediakan data dan informasi keuangan Bank selama tahun 2025 serta membahasnya bersama-sama Dewan Komisaris dan Komite-Komite Dewan Komisaris. 6. Menindaklanjuti rekomendasi audit internal dan audit eksternal selama tahun 2025. 7. Menyampaikan laporan kepada Otoritas Jasa Keuangan, Bank Indonesia dan pihak otoritas terkait lainnya selama tahun 2025. 8. Mendorong pelaksanaan budaya kepatuhan, pedoman perilaku dan kode etik kepada segenap jajaran organisasi, Strategi <i>Anti Fraud</i> dan Pedoman <i>Know Your Employee</i>. 9. Mempertanggungjawabkan pelaksanaan tugasnya selama tahun 2025 kepada pemegang saham melalui Rapat Umum Pemegang Saham Tahunan.	4. Prepared the Bank's Business Plan for 2026–2028 to be submitted to the Financial Services Authority after approval by the Board of Commissioners. 5. Provided financial data and information for 2025 and discussed it jointly with the Board of Commissioners and the Board of Commissioners' Committees. 6. Followed up on internal and external audit recommendations throughout 2025. 7. Submitted reports to the Financial Services Authority, Bank Indonesia, and other relevant authorities during 2025. 8. Promoted a culture of compliance, code of conduct, and ethics throughout the organization, as well as implementing the Anti-Fraud Strategy and Know Your Employee Guidelines. 9. Accounted for its performance in 2025 to the shareholders through the Annual General Meeting of Shareholders.

PENGEMBANGAN KOMPETENSI DIREKSI

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Keikutsertaan Dewan Komisaris dalam program kompetensi di tahun 2025 di antaranya:

Tabel Pengembangan Kompetensi Dewan Komisaris Tahun 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Development Program	Pelaksanaan / Implementation
Muhammad Busthami	Direktur Utama / President Director	Penyetaraan dan Penyelarasan Sertifikasi Manajemen Risiko Dewan Komisaris dan Direksi / Equalization and Alignment of Risk Management Certification for the Board of Commissioners and Directors	22 - 26 April 2025 / April 22-26, 2025
		Seminar Nasional BPDSI – Ancaman Cyber Crime di Era Digital bagi BPDSI / BPDSI National Seminar – Cyber Crime Threats in the Digital Era for BPDSI	7 Agustus 2025 / August 7, 2025

BOARD OF DIRECTORS COMPETENCY DEVELOPMENT

Bank Banten periodically provides opportunities for all personnel to participate in competency development programs. The participation of the Board of Directors in competency programs in 2025 includes:

Table of Board of Directors Competency Development in 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Development Program	Pelaksanaan / Implementation
Bambang Widyatmoko	Direktur Operasional / Director of Operations	Workshop Everything Will Be Digital, How Sure You Are	18 Januari 2025 / Jan-uary 18, 2025
		Branch Operation Improvement Batch 1	20 Februari 2025 / February 20, 2025
		Branch Operation Improvement Batch 2	22 Februari 2025 / February 22, 2025
		Branch Operation Improvement Batch 3	27 Februari 2025 / February 27, 2025
		Branch Operation Improvement Batch 4	28 Februari 2025 / February 28, 2025
		Workshop Multipolar BPD Forum - Becoming Data Driven Organization / Multipolar BPD Forum Workshop - Becoming Data Driven Organization	5 – 7 Maret 2025 / March 5-7, 2025
		Penyetaraan & Penyelarasan Sertifikasi Manajemen Risiko Dewan Komisaris & Direksi / Equalization and Alignment of Risk Management Certification for the Board of Commissioners & Directors	22 – 26 April 2025 / April 22-26, 2025
		Workshop IT BPDSI : Tantangan dan Strategi Penguatan Ketahanan Siber / BPDSI IT Workshop: Challenges and Strategies for Strengthening Cyber Resilience	25 Juli 2025 / July 25, 2025
		Workshop It & Security	28 Agustus 2025 / August 28, 2025
Rodi Judo Dahono	Direktur Bisnis / Director of Business	Workshop Neutra DC Summit 2024	25 - 26 Agustus 2025 / August 25-26, 2025
		Penyetaraan dan Penyelarasan Sertifikasi Manajemen Risiko Dewan Komisaris dan Direksi / Equalization and Alignment of Risk Management Certification for the Board of Commissioners and Directors	22 - 26 April 2025 / April 22-26, 2025
		Sertifikasi Treasury Advance - Direktur Bisnis / Treasury Advance Certification – Director of Business	26 - 27 September 2025 / September 26-27, 2025
		Workshop Treasury Banking Summit / Treasury Banking Summit Workshop	01 - 02 November 2025 / November 1-2, 2025
Eko Virgianto	Direktur Kepatuhan / Director of Compliance	Workshop Treasury BPDSI / BPDSI Treasury Workshop	04 November 2025 / November 4, 2025
		Penyetaraan dan Penyelarasan Sertifikasi Manajemen Risiko Dewan Komisaris dan Direksi / Equalization and Alignment of Risk Management Certification for the Board of Commissioners and Directors	22 - 26 April 2025 / April 22-26, 2025
		HR Summit Conference: Immerse Yourself in This Conference With Distinguished HR Expert	28 Mei 2025 / May 28, 2025

PENILAIAN KINERJA KOMITE DIREKSI

Dalam pelaksanaan tugas dan tanggung jawabnya, Direksi didukung oleh Komite Kebijakan Perkreditan, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi (*IT Steering Committee*), Komite Kredit dan Komite Manajemen Aset dan Kewajiban. Di sepanjang tahun 2025, Direksi menilai bahwa seluruh komite pendukung telah melaksanakan tugas dan tanggung jawabnya dengan efektif

PERFORMANCE ASSESSMENT OF THE BOARD OF DIRECTORS COMMITTEES

In carrying out its duties and responsibilities, the Board of Directors is supported by the Credit Policy Committee, Risk Management Committee, IT Steering Committee, Credit Committee, and Asset and Liability Management Committee. Throughout 2025, the Board of Directors assesses that all supporting committees have carried out their duties and responsibilities effectively and optimally.

dan optimal. Masing-masing komite telah berkontribusi aktif dalam menjalankan peran untuk melakukan pengelolaan terhadap Perusahaan, ikut serta dalam rapat hingga memberikan masukan dan dukungan kepada Direksi.

Selain itu, Direksi juga didukung oleh organ pendukung meliputi Sekretaris Perusahaan dan Satuan Kerja Audit Internal. Organ pendukung juga telah berkontribusi aktif dengan menjalankan peran dan melaksanakan tugas dan tanggung jawabnya dengan efektif dan optimal. Direksi berharap kinerja baik yang dihasilkan, senantiasa dijaga dan terus di tingkatkan. Sehingga akan berdampak positif bagi pertumbuhan dan keberlanjutan Bank Banten di masa mendatang.

INFORMASI RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

KEBIJAKAN RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Berdasarkan Peraturan Otoritas Jasa Keuangan No.33/POJK.04/2014, Dewan Komisaris dan Direksi wajib mengadakan rapat bersama secara berkala paling sedikit 1 (satu) kali dalam setiap 4 (empat) bulan. Tata cara pelaksanaan Rapat Gabungan Dewan Komisaris dan Direksi adalah sama dengan Rapat Dewan Komisaris.

FREKUENSI DAN KEHADIRAN RAPAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

Di tahun 2025, Dewan Komisaris dan Direksi telah melaksanakan rapat gabungan sebanyak 10 (sepuluh) kali rapat. Frekuensi dan kehadiran rapat gabungan antara Dewan Komisaris dan Direksi di tahun 2025 adalah sebagai berikut:

Tabel Frekuensi dan Kehadiran Rapat Gabungan Tahun 2025

No	Nama / Name	Jabatan / Position	Jumlah Rapat / Total Meetings	Jumlah Kehadiran / Total Attendance	Persentase Kehadiran (%) / Attendance Rate (%)
Dewan Komisaris / Board of Commissioners					
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	10	8	80%
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	10	10	100%

Each committee has actively contributed to managing the Company, participating in meetings, and providing input and support to the Board of Directors.

In addition, the Board of Directors is also supported by other supporting organs, including the Corporate Secretary and the Internal Audit Unit. These supporting organs have also actively contributed by effectively and optimally performing their roles and responsibilities. The Board of Directors hopes that this strong performance will be maintained and continuously improved, leading to positive growth and sustainability for Bank Banten in the future.

INFORMATION ON JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

JOINT MEETING POLICY OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Based on OJK Regulation No. 33/POJK.04/2014, the Board of Commissioners and the Board of Directors are required to hold joint meetings on a regular basis, at least once every 4 (four) months. The procedures for conducting joint meetings are the same as those for the Board of Commissioners meetings.

FREQUENCY AND ATTENDANCE OF JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

In 2025, the Board of Commissioners and Board of Directors held a total of 10 (ten) joint meetings. The frequency and attendance of joint meetings between the Board of Commissioners and the Board of Directors in 2025 were as follows:

Table of Frequency and Attendance of Joint Meetings in 2025

No	Nama / Name	Jabatan / Position	Jumlah Rapat / Total Meetings	Jumlah Kehadiran / Total Attendance	Persentase Kehadiran (%) / Attendance Rate (%)
3	Usman Asshiddiqi Qohara*	Komisaris / Commissioner	10	2	20%
4	Rina Dewiyanti**	Komisaris / Commissioner	10	8	80%
Direksi / Board of Directors					
1	Muhammad Busthami	Direktur Utama / President Director	10	10	60%
2	Bambang Widyatmoko	Direktur Operasional / Director of Operations	10	10	60%
3	Rodi Judo Dahono	Direktur Bisnis / Director of Business	10	10	60%
4	Eko Virgianto	Direktur Kepatuhan / Director of Compliance	10	10	60%

*) Bapak Usman Asshiddiqi Qohara tidak menjabat sebagai Komisaris per tanggal 10 April 2025.

**) Ibu Rina Dewiyanti diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025.

*) Mr. Usman Asshiddiqi Qohara no longer serves as Commissioner as of April 10, 2025.

**) Ms. Rina Dewiyanti was appointed as Commissioner by the AGMS on April 10, 2025, with the appointment becoming effective on August 5, 2025.

AGENDA RAAT GABUNGAN DEWAN KOMISARIS DAN DIREKSI

JOINT MEETINGS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS AGENDA

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	22 Januari 2025 / January 22, 2025	Penerapan Tata Kelola Dewan Komisaris & Komite Dewan Komisaris Tahun 2024. / Implementation of Corporate Governance by the Board of Commissioners & Board of Commissioners Committees for the Year 2024.
2	11 Maret 2025 / March 11, 2025	1. Update Proses Rencana Kelompok Usaha Bank antara Bank Banten dengan Bank Jatim; / Update on the Bank Business Group (KUB) Process between Bank Banten and Bank Jatim; 2. Update Progress RKUD; / Update on RKUD Progress; 3. Update Perkembangan Penyelesaian Gedung Baru Kantor Pusat Bank Banten. / pdate on the Progress of the Completion of Bank Banten's New Head Office Building.
3	23 April 2025 / April 23, 2025	1. Summary Realisasi Action Plan Penyehatan Bank Periode 31 Maret 2025; / Summary of the Realization of the Bank Recovery Action Plan for the Period ending March 31, 2025; 2. Persiapan Penyusunan Laporan Manajemen dan Hasil Pengawasan Dewan Komisaris Tahun 2024 (PBI No. 23/6/PBI/2021 tentang Penyedia Jasa Pembayaran); / Preparation of the Management Report and Results of the Board of Commissioners' Supervisory Report for 2024 (Bank Indonesia Regulation No. 23/6/PBI/2021 concerning Payment Service Providers); 3. Pemenuhan Bank atas Kewajiban Pembentukan Unit Kerja Khusus Yang Independen Yang Bertanggung Jawab Terhadap Pencegahan atau Manipulasi Dalam Laporan Keuangan Bank Umum (POJK No. 15 Tahun 2024 tentang Integritas Pelaporan Keuangan Bank Umum); / The Bank's Fulfillment of the Obligation to Establish an Independent Dedicated Work Unit Responsible for the Prevention or Manipulation of Financial Reporting of Commercial Banks (POJK No. 15 of 2024 concerning the Integrity of Financial Reporting of Commercial Banks); 4. Issue Strategis Lainnya. / Other Strategic Issues.
4	15 Juli 2025 / July 15, 2024	1. Progres Aktivitas Kelompok Usaha Bank / Progress on Bank Business Group (KUB) Activities; 2. Data Keuangan Januari - Juli 2025 dan Prognosa 2025; / Financial Data for January – July 2025 and 2025 Prognosis; 3. Update Realisasi APP Juni 2025; / Update on the Realization of APP as of June 2025; 4. Issue Strategis Lainnya. / Other Strategic Issues.
5	11 Agustus 2025 / August 11, 2025	1. Progres Aktivitas Kelompok Usaha Bank / Bank Business Group Activity Progress 2. Update Realisasi APP Agustus 2025 / APP Realization Update as of August 2025 3. Issue Strategis Lainnya / Other Strategic Issues

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
6	18 September 2025 / September 18, 2025	1. Update Progres Realisasi APP s.d Posisi Agustus 2025; / Update on the Progress of APP Realization up to the Position of August 2025; 2. Update Progres KUB dan Inbreng Posisi Terakhir; / Update on KUB Progress and Inbreng Latest Position; 3. Update Terkait Self-Assessment Perlindungan Konsumen Perlu disubmit ke OJK akhir September; / Update on Consumer Protection Self-Assessment Required to be Submitted to OJK by End of September; Update Terkait Perlindungan Data Pribadi Nasabah. / Update on the Protection of Customer Personal Data.
7	18 September 2025 / September 18, 2025	Kepatuhan Bank atas Pelaksanaan POJK No.22 Tahun 2023 Tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan (Self-Assessment Pelindungan Konsumen yang perlu di submit ke OJK pada 30 September). / Bank Compliance with the Implementation of POJK No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector (Consumer Protection Self-Assessment to be Submitted to OJK by September 30).
8	19 November 2025 / November 19, 2025	APU PPT PPPSPM Tahun 2025. / AML-CFT and PF-WMD (APU PPT PPPSPM) for the Year 2025.
9	19 November 2025 / November 19, 2025	1. Realisasi APP Oktober 2025 (Termasuk Update Progress KUB dan Persiapan Pembahasan Agenda RUPSLB); / Realization of APP for October 2025 (Including Update on KUB Progress and Preparation for the Discussion of the EGMS Agenda); 2. Update Literasi dan Inklusi Keuangan Tahun 2025; / Update on Financial Literacy and Inclusion for 2025; 3. Recovery Plan 2026 yang akan disubmit ke OJK; dan / Recovery Plan 2026 to be Submitted to OJK; and 4. Resolution Plan/Rencana Rosulusi Bank yang akan disubmit ke LPS. / Resolution Plan/Bank Resolution Plan to be Submitted to the Deposit Insurance Corporation (LPS).
10	19 Desember 2025 / September 19, 2025	1. Update Cyber Security (<i>Penerapan POJK Nomor 11/POJK.03/2022 Tahun 2022 tentang Penyelenggaraan Teknologi Informasi Oleh Bank Umum</i>); / Update on Cyber Security (Implementation of POJK No. 11/POJK.03/2022 of 2022 concerning the Implementation of Information Technology by Commercial Banks); 2. Persiapan Tutup Buku Tahun 2025. / Preparation for the 2025 Year-End Closing.

INFORMASI REMUNERASI DEWAN KOMISARIS DAN DIREKSI

KEBIJAKAN REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Remunerasi bagi Dewan Komisaris dan Direksi ditetapkan melalui keputusan Rapat Umum Pemegang Saham (RUPS). Untuk tahun 2025, besaran remunerasi Dewan Komisaris dan Direksi masih mengacu pada keputusan RUPS Tahunan tahun 2018.

Gaji dan remunerasi bagi anggota Dewan Komisaris dan Direksi telah diatur dalam Surat Keputusan Dewan Komisaris dan Direksi PT Bank Pembangunan Daerah Banten Tbk, dengan No. 004/SK/KOM-BB/VI/2022 dan 080/SK/DIR-BB/VI/2022, yang ditetapkan pada 7 Juni 2022 mengenai Kebijakan Remunerasi Dewan Komisaris dan Direksi.

INFORMATION FOR REMUNERATION FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

REMUNERATION POLICY FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Remuneration for the Board of Commissioners and the Board of Directors is determined by resolution of the General Meeting of Shareholders (GMS). For 2025, the amount of remuneration for the Board of Commissioners and the Board of Directors referred to the resolution of the 2018 Annual GMS.

Salaries and remuneration for members of the Board of Commissioners and Board of Directors are regulated in the Decree of the Board of Commissioners and Board of Directors of PT Bank Pembangunan Daerah Banten Tbk, No. 004/SK/KOM-BB/VI/2022 and No. 080/SK/DIR-BB/VI/2022, dated June 7, 2022, concerning the Remuneration Policy for the Board of Commissioners and Board of Directors.

STRUKTUR REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Bank Banten telah memberikan remunerasi kepada anggota Dewan Komisaris dan Direksi dengan struktur remunerasi sebagai berikut:

1. Gaji.
2. Bonus.
3. Tunjangan rutin.
4. Tantiem.
5. Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi Kesehatan dan sebagainya yang dapat dimiliki dan tidak dapat dimiliki).
6. Fasilitas lainnya dalam bentuk non natura.

BESARAN MASING-MASING REMUNERASI DEWAN KOMISARIS DAN DIREKSI

Tabel Besaran Remunerasi Masing-masing Dewan Komisaris dan Direksi Tahun 2025

No	Jenis Remunerasi dan Fasilitas Lain / Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun (2025) / Amount Received in 1 Year (2025)			
		Dewan Komisaris / Board of Commissioners		Direksi / Board of Directors	
		Orang / People	Rp Juta / Rp Million	Orang / People	Rp Juta / Rp Million
1	Gaji, bonus, tunjangan rutin, tantiem dan fasilitas lainnya dalam bentuk non natura / Salary, bonuses, routine allowances, tantiem and other facilities in nonkind form	4	5.515	4*	2.558
2	Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi Kesehatan dan sebagainya yang dapat dimiliki dan tidak dapat dimiliki) / Other facilities in kind (housing, transportation, health insurance and so forth that can and cannot be owned)	4	3.484	4*	893
Total		8.999		3.451	

Keterangan:

*) Bapak Usman Asshiddiqi Qohara dalam proses permohonan FPT dan berdasarkan Keputusan RUPS tanggal 10 April 2025 non aktif menjabat sebagai Komisaris.

*) 1 (satu) anggota Dewan Komisaris atas nama Ibu Rina Dewiyanti berdasarkan Keputusan RUPS tanggal 10 April 2025 menjabat sebagai Komisaris Bank.

Rincian paket remunerasi berdasarkan tingkat penghasilan yang diterima oleh anggota Dewan Komisaris dan Direksi di tahun 2025 adalah sebagai berikut:

REMUNERATION STRUCTURE FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Bank Banten provides remuneration to members of the Board of Commissioners and Board of Directors with the following structure:

1. Salary.
2. Bonus.
3. Routine allowances.
4. Tantiem (profit sharing).
5. Other benefits in kind (housing, transportation, health insurance, and other facilities that may or may not be owned).
6. Other benefits in non-kind form.

REMUNERATION AMOUNTS FOR THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Table of Remuneration Amounts for the Board of Commissioners and Directors in 2025

No	Jenis Remunerasi dan Fasilitas Lain / Types of Remuneration and Other Facilities	Jumlah Diterima dalam 1 Tahun (2025) / Amount Received in 1 Year (2025)			
		Dewan Komisaris / Board of Commissioners		Direksi / Board of Directors	
		Orang / People	Rp Juta / Rp Million	Orang / People	Rp Juta / Rp Million
1	Gaji, bonus, tunjangan rutin, tantiem dan fasilitas lainnya dalam bentuk non natura / Salary, bonuses, routine allowances, tantiem and other facilities in nonkind form	4	5.515	4*	2.558
2	Fasilitas lain dalam bentuk natura (perumahan, transportasi, asuransi Kesehatan dan sebagainya yang dapat dimiliki dan tidak dapat dimiliki) / Other facilities in kind (housing, transportation, health insurance and so forth that can and cannot be owned)	4	3.484	4*	893
Total		8.999		3.451	

Notes:

*) Mr. Usman Asshiddiqi Qohara is currently in the process of submitting a Fit and Proper Test (FPT) application and, pursuant to the General Meeting of Shareholders (GMS) Resolution dated April 10, 2025, has been rendered inactive in his capacity as Commissioner.

*) 1 (one) member of the Board of Commissioners, namely Ms. Rina Dewiyanti, pursuant to the General Meeting of Shareholders (GMS) Resolution dated April 10, 2025, has been appointed as Commissioner of the Bank.

The details of the remuneration package based on the level of income received by members of the Board of Commissioners and the Board of Directors in the year 2025 are as follows:

No	Jumlah Remunerasi per Orang dalam 1 (satu) Tahun (2025) / Amount of Remuneration per Person in 1 (one) Year (2025)	Dewan Komisaris / Board of Commissioners	Direksi / Board of Directors
1	Di atas Rp2 miliar / Above Rp2 billion	-	-
2	Di atas Rp1 miliar s.d. Rp2 miliar / Above Rp1 billion to Rp2 billion	4	-
3	Di atas Rp500 juta s.d. Rp1 miliar / Above Rp500 million to Rp1 billion	-	3
4	Rp 500 juta ke bawah / Rp500 million and below	-	1

REMUNERASI YANG BERSIFAT VARIABEL

Di tahun 2025, tidak terdapat pemberian remunerasi variabel kepada Dewan Komisaris, Direksi, maupun Karyawan.

VARIABLE REMUNERATION

In 2025, there will be no variable remuneration provided to the Board of Commissioners, Directors, or Employees.

No	Uraian* / Description*	Jumlah Diterima dalam 1 Tahun (2025) / Amount Received in 1 Year (2025)			
		Dewan Komisaris / Board of Commissioners		Direksi / Board of Directors	
		Orang / People	Rp Juta / Rp Million	Orang / People	Rp Juta / Rp Million
1	Remunerasi yang Bersifat Variabel / Variable Remuneration	-	-	-	-

Keterangan:

- *) Tidak ada penerima maupun total remunerasi variabel yang dijamin tanpa syarat untuk diberikan oleh Bank kepada calon Direksi, calon Dewan Komisaris, dan/atau calon Karyawan selama satu tahun pertama bekerja.
- *) Total remunerasi variabel yang ditangguhkan, baik dalam bentuk tunai maupun saham atau instrumen berbasis saham yang diterbitkan oleh Bank, adalah tidak ada.
- *) Total remunerasi variabel yang ditangguhkan dan dibayarkan dalam satu tahun juga tidak ada.

Notes:

- *) There are no recipients of, nor any total variable remuneration unconditionally guaranteed to be granted by the Bank to prospective members of the Board of Directors, prospective members of the Board of Commissioners, and/or prospective Employees during the first year of employment.
- *) The total variable remuneration that has been deferred, whether in the form of cash, shares, or share-based instruments issued by the Bank, is nil.
- *) The total variable remuneration that has been deferred and paid out within one year is also nil.

SHARE OPTION

Di tahun 2025, tidak terdapat *share option* yang diberikan kepada Dewan Komisaris, Direksi, dan Pejabat Eksekutif

SHARE OPTION

In 2025, share options were not granted to the Board of Commissioners, Board of Directors, or Executive Officers.

Informasi rasio gaji tertinggi dan terendah di tahun 2025 adalah sebagai berikut:

The highest and lowest salary ratio information for 2025 is as follows:

Uraian / Description	Rasio / Ratio
Rasio Gaji Pegawai yang tertinggi dan terendah / Highest and Lowest Employee Salary Ratio	19.04%
Rasio Gaji Direksi yang tertinggi dan terendah / Highest and Lowest Board of Directors Salary Ratio	1.25%
Rasio Gaji Komisaris yang tertinggi dan terendah / Highest and Lowest Board of Commissioners Salary Ratio	1.25%
Rasio Gaji Direksi tertinggi dan Pegawai tertinggi / Highest Board of Directors to Highest Employee Salary Ratio	2.15%

JABATAN DAN JUMLAH PIHAK YANG MENJADI MATERIAL RISK TAKER (MRT)

Penentuan jabatan dan individu yang termasuk dalam kategori MRT telah ditetapkan dalam kebijakan remunerasi Bank, yang mencakup Direksi, Dewan Komisaris, Pejabat Eksekutif, serta karyawan yang menerima remunerasi variabel dalam jumlah signifikan.

POSITIONS AND NUMBER OF MATERIAL RISK TAKERS (MRT)

The determination of positions and individuals categorized as Material Risk Takers (MRT) has been established in the Bank's remuneration policy, which includes the Board of Directors, Board of Commissioners, Executive Officers, as well as employees who receive significant amounts of variable remuneration.

Remunerasi yang Bersifat Tetap / Fixed Remuneration	Jumlah / Total
Tunai / Cash	27.014.838.643
Saham/Instrumen yang berbasis saham yang diterbitkan Bank / Shares/Sharebased instruments issued by the Bank	NIHIL / NIL

Remunerasi yang Bersifat Tetap / Fixed Remuneration	Ditangguhkan / Deferred	Tidak Ditangguhkan / Not Deferred
Tunai / Cash	NIHIL / NIL	NIHIL / NIL
Saham/Instrumen yang berbasis saham yang diterbitkan Bank / Shares/Sharebased instruments issued by the Bank	NIHIL / NIL	NIHIL / NIL

INFORMASI HUBUNGAN AFILIASI DEWAN KOMISARIS DAN DIREKSI

Hubungan afiliasi mengacu pada keterkaitan yang dimiliki oleh Direksi, Dewan Komisaris, serta Pemegang Saham Utama dan/ atau Pengendali Perseroan dalam bentuk:

1. Hubungan kekerabatan melalui perkawinan atau garis keturunan hingga derajat kedua, baik secara horizontal maupun vertikal.
2. Hubungan dalam kepengurusan atau pengelolaan di dalam entitas Pemegang Saham Utama/Pengendali.
3. Kepemilikan saham oleh masing-masing anggota Direksi dan Dewan Komisaris pada Pemegang Saham Utama dan/atau Pengendali Perseroan sebagai badan hukum.

Informasi mengenai hubungan afiliasi anggota Dewan Komisaris dan Direksi di tahun 2025 adalah sebagai berikut:

Tabel Hubungan Afiliasi Dewan Komisaris dan Direksi Tahun 2025

No	Nama / Name	Jabatan / Position	Dewan Komisaris / Board of Commissioners		Direksi / Board of Directors		Pemegang Saham Utama / Majority Shareholders	
			Ya / Yes	Tidak / No	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No
Dewan Komisaris / Board of Commissioners								
1	Hoiruddin Hasibuan	Komisaris Utama Independen / Independent President Commissioner	-	✓	-	✓	-	✓
2	Deden Riki Hayatul Firman	Komisaris Independen / Independent Commissioner	-	✓	-	✓	-	✓
3	Usman Asshiddiqi Qohara*	Komisaris / Commissioner	-	✓	-	✓	✓	-
4	Rina Dewiyanti**	Komisaris / Commissioner	-	✓	-	✓	-	✓

INFORMATION ON AFFILIATIONS OF THE BOARD OF COMMISSIONERS AND BOARD OF DIRECTORS

Affiliation refers to relationships held by members of the Board of Directors, Board of Commissioners, as well as the Majority and/or Controlling Shareholders of the Company in the form of:

1. Family relationships through marriage or direct lineage up to the second degree, both horizontally and vertically.
2. Positions in management or directorship within entities of the Principal/Controlling Shareholders.
3. Share ownership by each member of the Board of Directors and Board of Commissioners in the Principal and/or Controlling Shareholder entities as legal entities.

Information regarding the affiliation of the Board of Commissioners and Board of Directors in 2025 is as follows:

Table of Affiliation of the Board of Commissioners and Directors in 2025

No	Nama / Name	Jabatan / Position	Dewan Komisaris / Board of Commissioners		Direksi / Board of Directors		Pemegang Saham Utama / Majority Shareholders	
			Ya / Yes	Tidak / No	Ya / Yes	Tidak / No	Ya / Yes	Tidak / No
Direksi / Board of Directors								
1	Muhammad Busthami	Direktur Utama / President Director	-	✓	-	✓	-	✓
2	Bambang Widyatmoko	Direktur Operasional / Director of Operations	-	✓	-	✓	-	✓
3	Rodi Judo Dahono	Direktur Bisnis / Director of Business	-	✓	-	✓	-	✓
4	Eko Virgianto	Direktur Kepatuhan / Director of Compliance	-	✓	-	✓	-	✓

*) Bapak Usman A Qohara tidak menjabat sebagai Komisaris per tanggal 10 April 2025.

**) Ibu Rina Dewiyanti diangkat menjadi Komisaris berdasarkan RUPST tanggal 10 April 2025 dan sudah efektif tanggal 5 Agustus 2025.

*) Mr. Usman A Qohara no longer serves as Commissioner as of April 10, 2025.

**) Ms. Rina Dewiyanti was appointed as Commissioner by the AGMS on April 10, 2025, with the appointment becoming effective on August 5, 2025.

KOMITE PENDUKUNG DEWAN KOMISARIS

KOMITE AUDIT

DASAR HUKUM KOMITE AUDIT

Pembentukan Komite Audit berdasarkan ketentuan sebagai berikut:

- POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
- POJK No. 55/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit.
- POJK No. 1/POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Intern pada Bank Umum.
- POJK No. 9 tahun 2023 tanggal 11 Juli 2023 tentang Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.
- POJK No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
- SEOJK No. 18/SEOJK.03/2023 tanggal 6 November 2023 tentang Tata Cara Penggunaan Jasa Akuntan Publik dan Kantor Akuntan Publik Dalam Kegiatan Jasa Keuangan.

SUPPORTING COMMITTEES TO THE BOARD OF COMMISSIONERS

AUDIT COMMITTEE

LEGAL BASIS OF THE AUDIT COMMITTEE

The establishment of the Audit Committee is based on the following regulations:

- OJK Regulation No. 33/POJK.04/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
- OJK Regulation No. 55/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Implementation Guidelines for the Audit Committee.
- OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of the Internal Audit Function in Commercial Banks.
- OJK Regulation No. 9 of 2023 dated July 11, 2023 concerning the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.
- OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Circular Letter No. 18/SEOJK.03/2023 dated November 6, 2023 concerning Procedures for the Use of Public Accountants and Public Accounting Firms in Financial Services Activities.

PEDOMAN KOMITE AUDIT

Perseroan telah menetapkan pedoman kerja Komite Audit berdasarkan ketentuan yang berlaku. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya. Di dalam pedoman kerja Komite Audit memuat hal-hal sebagai berikut:

- Tugas, Tanggung Jawab dan Wewenang;
- Tujuan Pembentukan Komite Audit;
- Komposisi dan Struktur Keanggotaan;
- Persyaratan Keanggotaan;
- Masa Tugas Anggota Komite, termasuk Pihak Independen;
- Pengangkatan dan Pemberhentian Anggota Komite Audit
- Mekanisme & Waktu Kerja;
- Kode Etik Komite Audit;
- Penyelenggara Rapat Komite, Korum dan Pengambilan Keputusan;
- Pelaporan Kegiatan Komite Audit;
- Penanganan Pengaduan atau Pelaporan Sehubungan Dugaan Pelanggaran Terkait Pelaporan Keuangan
- Mekanisme Evaluasi Kinerja Komite Audit;
- Periode Review Pedoman dan Tata Tertib Kerja Komite Secara Berkala.

TUGAS DAN TANGGUNG JAWAB KOMITE AUDIT

Komite Audit memiliki tugas dan tanggung jawab sebagai berikut:

1. Memantau dan mengkaji efektivitas pelaksanaan audit internal Bank.
2. Mengevaluasi kinerja Divisi Audit Internal.
3. Memastikan Divisi Audit Internal melakukan komunikasi dengan Direksi, Dewan Komisaris, Auditor Eksternal dan Otoritas Jasa Keuangan.
4. Memastikan Divisi Audit Internal bekerja secara independen.
5. Memberikan rekomendasi kepada Dewan Komisaris terkait penyusunan rencana audit, ruang lingkup dan anggaran Divisi Audit Internal.
6. Meninjau laporan audit dan memastikan Direksi mengambil tindakan perbaikan yang diperlukan secara cepat untuk mengatasi kelemahan pengendalian *fraud*, masalah kepatuhan terhadap kebijakan, undang-undang dan peraturan atau masalah lain yang diidentifikasi dan dilaporkan oleh Divisi Audit Internal.

AUDIT COMMITTEE GUIDELINES

The Company has established Audit Committee guidelines in accordance with applicable regulations. These guidelines are used as a reference in carrying out its duties and responsibilities. The Audit Committee's guidelines include the following:

- Duties, Responsibilities, and Authority;
- Objectives of the Establishment of the Audit Committee;
- Composition and Structure of Membership;
- Membership Requirements;
- Term of Office of Committee Members, including Independent Parties;
- Appointment and Dismissal of Audit Committee Members;
- Mechanisms and Working Hours;
- Audit Committee Code of Conduct;
- Committee Meeting Administration, Quorum, and Decision-Making;
- Reporting of Audit Committee Activities;
- Handling of Complaints or Reports Relating to Alleged Violations in Connection with Financial Reporting;
- Mechanism for Evaluating the Performance of the Audit Committee;
- Periodic Review Period for the Committee's Guidelines and Rules of Procedure.

DUTIES AND RESPONSIBILITIES OF THE AUDIT COMMITTEE

The Audit Committee has the following duties and responsibilities:

1. Monitor and review the effectiveness of the Bank's internal audit implementation.
2. Evaluate the performance of the Internal Audit Division.
3. Ensure the Internal Audit Division communicates with the Board of Directors, Board of Commissioners, External Auditor, and Financial Services Authority.
4. Ensure the Internal Audit Division operates independently.
5. Provide recommendations to the Board of Commissioners regarding the preparation of the audit plan, scope, and budget of the Internal Audit Division.
6. Review audit reports and ensure that the Board of Directors promptly takes corrective actions to address control weaknesses, fraud, compliance issues, legal or regulatory matters, or other problems identified and reported by the Internal Audit Division.

7. Memberikan rekomendasi kepada Dewan Komisaris terkait pemberian remunerasi tahunan Divisi Audit Internal secara keseluruhan serta penghargaan kinerja.
8. Memastikan Divisi Audit Internal menjunjung tinggi integritas dalam pelaksanaan tugas.
9. Memberikan rekomendasi atas Piagam Audit Internal untuk mendapatkan persetujuan Dewan Komisaris.

7. Provide recommendations to the Board of Commissioners regarding the overall annual remuneration and performance awards of the Internal Audit Division.
8. Ensure the Internal Audit Division upholds integrity in performing its duties.
9. Provide recommendations on the Internal Audit Charter for approval by the Board of Commissioners.

PENGANGKATAN DAN PEMBERHENTIAN

Komite Audit diangkat dan diberhentikan oleh Dewan Komisaris. Dalam melaksanakan fungsinya, Komite Audit bertanggung jawab langsung kepada Dewan Komisaris.

APPOINTMENT AND DISMISSAL

The Audit Committee is appointed and dismissed by the Board of Commissioners. In performing its functions, the Audit Committee reports directly to the Board of Commissioners.

KOMPOSISI KOMITE AUDIT

Di sepanjang tahun 2025, terdapat perubahan komposisi Komite Audit Perseroan. Komposisi Komite Audit Perseroan di tahun 2025 adalah sebagai berikut:

COMPOSITION OF THE AUDIT COMMITTEE

Throughout 2025, there were changes in the composition of the Company's Audit Committee. The composition of the Audit Committee in 2025 is as follows:

Tabel Komposisi Komite Audit Tahun 2025

Berdasarkan SK Dewan Komisaris No. 006/SK/KOM-BB/XII/2024 tanggal 4 Desember 2024, susunan keanggotaan Komite Audit:

Table of Audit Committee Composition for 2025

Based on the Board of Commissioners Decree No. 006/SK/KOM-BB/XII/2024 dated December 4, 2024, the membership of the Audit Committee is as follows:

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Deden Riki Hayatul Firman	Ketua Komite Audit / Head of the Audit Committee	Komisaris Independen / Independent Commissioner	Pertama / First
2.	Hoiruddin Hasibuan	Anggota Komite Audit / Audit Committee Member	Komisaris Utama Independen / Independent President Commissioner	Pertama / First
3.	Douval	Anggota Komite Audit / Audit Committee Member	Pihak Independen yang memiliki keahlian di bidang audit dan akuntansi / An independent party with expertise in audit and accounting	Pertama / First
4.	Moh Panji Prasetya*	Anggota Komite Audit / Audit Committee Member	Pihak Independen yang memiliki keahlian di bidang Keuangan dan perbankan / An independent party with expertise in audit and accounting	Pertama / First

*) Bapak Moh Panji Prasetya diberhentikan menjadi Anggota Pihak Independen tanggal 1 Agustus 2025.

*) Mr. Moh Panji Prasetya was dismissed from his position as Independent Member effective August 1, 2025.

Berdasarkan SK Dewan Komisaris No. 284/SK/DIR-BB/IX/2025 tanggal 10 September 2025, susunan keanggotaan Komite Audit:

Based on the Board of Commissioners Decree No. 284/SK/DIR-BB/IX/2025 dated September 10, 2025, the composition of the Audit Committee is as follows:

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Deden Riki Hayatul Firman	Ketua Komite Audit / Head of the Audit Committee	Komisaris Independen / Independent Commissioner	Pertama / First
2.	Hoiruddin Hasibuan	Anggota Komite Audit / Audit Committee Member	Komisaris Utama Independen / Independent President Commissioner	Pertama / First

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
3.	Aditya Rachman*	Anggota Komite Audit / Audit Committee Member	Pihak Independen yang memiliki keahlian di bidang audit dan akuntansi / An independent party with expertise in audit and accounting	Pertama / First
4.	Douval	Anggota Komite Audit / Audit Committee Member	Pihak Independen yang memiliki keahlian di bidang Keuangan dan perbankan / An independent party with expertise in finance and banking	Pertama / First

*) Bapak Aditya Rachman diberhentikan menjadi Anggota Pihak Independen tanggal 17 Oktober 2025.

*) Mr. Aditya Rachman was dismissed from his position as Independent Member effective October 17, 2025.

Berdasarkan SK Dewan Komisaris No. 386/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025, susunan keanggotaan Komite Audit:

Based on the Board of Commissioners Decree No. 386/SK/DIR-BB/XII/2025 dated December 8, 2025, the composition of the Audit Committee is as follows:

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Deden Riki Hayatul Firman	Ketua Komite Audit / Head of the Audit Committee	Komisaris Independen / Independent Commissioner	Pertama / First
2.	Hoiruddin Hasibuan	Anggota Komite Audit / Audit Committee Member	Komisaris Utama Independen / Independent President Commissioner	Pertama / First
3.	Hendra Suparyadi	Anggota Komite Audit / Audit Committee Member	Pihak Independen yang memiliki keahlian di bidang audit dan akuntansi / An independent party with expertise in audit and accounting	Pertama / First
4.	Douval	Anggota Komite Audit / Audit Committee Member	Pihak Independen yang memiliki keahlian di bidang Keuangan dan perbankan / An independent party with expertise in finance and banking	Pertama / First

Komposisi Komite Audit Bank Banten per 31 Desember 2025 terdiri atas 4 (empat) orang yang diketuai oleh 1 (satu) orang Komisaris Independen, 1 (satu) orang anggota Komisaris Utama Independen dan dibantu oleh 2 (dua) orang anggota komite yang berasal dari pihak independen yang memiliki keahlian di bidang audit, akuntansi, keuangan dan perbankan. Seluruh anggota Komite Audit telah memenuhi kriteria independensi, keahlian, integritas dan moral yang baik.

As of December 31, 2025, the composition of Bank Banten's Audit Committee consists of 4 (four) members, chaired by 1 (one) Independent Commissioner, with 1 (one) Independent President Commissioner as a member, and supported by 2 (two) independent committee members with expertise in audit, accounting, finance, and banking. All members of the Audit Committee meet the criteria of independence, expertise, integrity, and good moral character.

PROFIL KOMITE AUDIT

Ketua Komite Audit

AUDIT COMMITTEE PROFILE

Head of the Audit Committee

DEDEDEN RIKI HAYATUL FIRMAN Ketua Komite Audit / Head of the Audit Committee	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 386/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 386/SK/DIR-BB/XII/2025 dated December 8, 2025
Rangkap Jabatan / Concurrent Position	Komisaris Independen / Independent Commissioner

Profil bapak Deden Riki Hayatul Firman menjabat sebagai Ketua Komite Audit sekaligus menjadi Komisaris Independen telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

The profile of Mr. Deden Riki Hayatul Firman, who serves as Head of the Audit Committee as well as Independent Commissioner, is presented in the Company Profile chapter under the Board of Commissioners Profile section.

Anggota Komite Audit

Audit Committee Member

HOIRUDDIN HASIBUAN Anggota Komite Audit / Audit Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 386/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 386/SK/DIR-BB/XII/2025 dated December 8, 2025
Rangkap Jabatan / Concurrent Position	Komisaris Utama Independen / Independent President Commissioner

Profil bapak Hoiruddin Hasibuan menjabat sebagai Ketua Komite Audit sekaligus menjadi Komisaris Utama Independen telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

The profile of Mr. Hoiruddin Hasibuan, who serves as Head of the Audit Committee as well as Independent President Commissioner, is presented in the Company Profile chapter under the Board of Commissioners Profile section.

HENDRA SUPARYADI Anggota Komite Audit / Audit Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 386/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 386/SK/DIR-BB/XII/2025 dated December 8, 2025
Kewarganegaraan / Citizenship	Indonesia / Indonesian
Riwayat Pendidikan / Education	• Magister Manajemen, Universitas Mercu Buana - Jakarta (2023 - 2025) / Master of Management, Universitas Mercu Buana - Jakarta (2023 - 2025) • Sarjana Akuntansi, Ekonomi, Universitas Borobudur - Jakarta (1996 - 1999) / Bachelor of Accounting, Economics, Universitas Borobudur — Jakarta (1996 - 1999)
Riwayat Pekerjaan / Work Experience	• Audit Inspection & HO Function Unit Head (Assistant Vice President), PT. Bank Shinhan Indonesia (Maret 2018 - Agustus 2025) / Audit Inspection & HO Function Unit Head (Assistant Vice President), PT Bank Shinhan Indonesia (March 2018 - August 2025) • Internal Audit Unit Head (Senior Assistant Manager), PT. Bank Mayora (Februari 2012 - Februari 2018) / Internal Audit Unit Head (Senior Assistant Manager), PT Bank Mayora (February 2012 - February 2018) • Internal Audit Supervisor (Assistant Manager), PT. Buana Finance, Tbk (April 2011 - Juli 2012) / Internal Audit Supervisor (Assistant Manager), PT Buana Finance, Tbk (April 2011 - July 2012) • Internal Audit Supervisor (Assistant Manager), PT. Bank Harda International (Februari 2010 - Desember 2011) / Internal Audit Supervisor (Assistant Manager), PT Bank Harda International (February 2010 - December 2011) • Retail & SME Internal Auditor Senior Officer, PT. Bank Rabobank International Indonesia (Maret 2007 - Juni 2010) / Retail & SME Internal Auditor Senior Officer, PT Bank Rabobank International Indonesia (March 2007 - June 2010) • Internal Audit Officer, PT. Bank Hago Indonesia (Januari 2002 - Juni 2007) / Internal Audit Officer, PT Bank Hago Indonesia (January 2002 - June 2007)
Sertifikasi / Certification	• Sertifikat Risk Management Professional (CRMP), Lembaga Sertifikasi Manajemen Risiko (LSPMR), (2025) / Certificate in Risk Management Professional (CRMP), Risk Management Professional Certification Institute (LSPMR) (2025) • Sertifikat Manajemen Risiko Jenjang 5, Badan Nasional Sertifikasi Profesi (BNSP) (2025) / Risk Management Certificate Level 5, National Professional Certification Agency (BNSP) (2025) • Sertifikat Praktisi Audit Internal (CPIA), Yayasan Pendidikan Internal Audit (2024) / Certified Practitioner of Internal Audit (CPIA), Internal Audit Education Foundation (2024) • Sertifikat Workshop Pemahaman Bukti Audit dan Bukti Hukum, Asosiasi Auditor Forensik Indonesia (AAFI) (2022) / Certificate of Workshop on Understanding Audit Evidence and Legal Evidence, Indonesian Forensic Auditors Association (AAFI) (2022) • Sertifikat Auditor Forensik (CFrA), Badan Nasional Sertifikasi Profesi (BNSP) (2021) / Certified Forensic Auditor (CFrA), National Professional Certification Agency (BNSP) (2021) • Sertifikat Audit Forensik, Lembaga Pengembangan Fraud Auditing (LPFA) (2021) / Forensic Audit Certificate, Fraud Auditing Development Institute (LPFA) (2021) • Sertifikat Fraud Auditing 2, Lembaga Pengembangan Fraud Auditing (LPFA) (2021) / Fraud Auditing 2 Certificate, Fraud Auditing Development Institute (LPFA) (2021) • Sertifikat Fraud Auditing 1, Lembaga Pengembangan Fraud Auditing (LPFA) (2021) / Fraud Auditing 1 Certificate, Fraud Auditing Development Institute (LPFA) (2021)

DOUVAL	
Anggota Komite Audit / Audit Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Direksi No. 386/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Board of Directors Decree No. 386/SK/DIR-BB/XII/2025 dated December 8, 2025
Kewarganegaraan / Citizenship	Indonesia / Indonesian
Riwayat Pendidikan / Education	• Doctor of Business Administration dari Pole Paris Alternance (2024) / Doctor of Business Administration from Pole Paris Alternance (2024) • Master of Economics dari The University of Western Australia (2018) / Master of Economics from The University of Western Australia (2018) • Magister Manajemen dari Universitas Negeri Padang (2015) / Master of Management from Universitas Negeri Padang (2015) • Sarjana Ekonomi Jurusan Akuntansi dari Universitas Andalas Padang (2002) / Bachelor of Economics, majoring in Accounting, from Universitas Andalas Padang (2002)
Riwayat Pekerjaan / Work Experience	PT. Bank Pembangunan Daerah Banten (Persero) Tbk PT. Bank Pembangunan Daerah Sumatera Barat (Bank Nagari) • Pemimpin Grup Riset dan Pengembangan Bisnis Divisi Perencanaan Strategis, (2020) / Group Leader of Research and Business Development, Strategic Planning Division (2020) • Pemimpin Bagian Financial Institution & Settlement (2020) / Head of Financial Institution & Settlement Section (2020) • Dealer Madya Divisi Dana dan Treasury tahun (2018–2020) / Intermediate Dealer, Funding and Treasury Division (2018–2020) • Analis Madya tahun (2015–2016) / Intermediate Analyst (2015–2016) • Analis Junior tahun (2006–2015) / Junior Analyst (2006–2015) PT. Bank Mandiri (Persero), Tbk Kantor Cabang Bukittinggi • Frontliners (2003–2005)
Sertifikasi / Certification	• Chartered Accountant • Register Negara Akuntan / National Register of Accountants • Certified Investment Banker • Certified Risk Professional • Certified Practising Accountant Australia (CPA Australia) • ASEAN Chartered Professional Accountant • Sertifikasi Manajemen Risiko Perbankan Kualifikasi Jenjang 7 / Banking Risk Management Certification, Level 7 Qualification

INDEPENDENSI KOMITE AUDIT

Sesuai dengan POJK No. 55/POJK.04/2015, tanggal 23 Desember 2015, tentang Pembentukan dan Pedoman Pelaksanaan Kerja Komite Audit, anggota Komite Audit Perseroan telah memenuhi persyaratan independensi dan tidak terafiliasi dengan anggota Dewan Komisaris, Direksi, atau pemegang saham utama. Seluruh anggota Komite Audit telah memenuhi kriteria independensi, dan memiliki keahlian, integritas dan moral yang baik.

RAPAT KOMITE AUDIT

Di sepanjang tahun 2025, Komite Audit telah melaksanakan rapat sebanyak 13 (tiga belas) kali dengan rincian sebagai berikut:

INDEPENDENCE OF THE AUDIT COMMITTEE

In accordance with OJK Regulation No. 55/POJK.04/2015 dated December 23, 2015, concerning the Establishment and Implementation Guidelines for the Audit Committee, all members of the Company's Audit Committee have fulfilled the independence requirements and are not affiliated with members of the Board of Commissioners, the Board of Directors, or the principal shareholders. All members of the Audit Committee meet the criteria of independence, and possess the necessary expertise, integrity, and good moral character.

AUDIT COMMITTEE MEETINGS

Throughout 2025, the Audit Committee held a total of 13 (thirteen) meetings, with the following details:

No	Nama / Name	Jabatan / Position	Jumlah / Total		Kehadiran (%) / Attendance (%)
			Rapat / Meeting	Hadir / Attendance	
1	Deden Riki Hayatul Firman	Komisaris Independen (Ketua Komite) / Independent Commissioner (Head of the Committee)	13	13	100%
2	Hoiruddin Hasibuan	Komisaris Utama Independen (Anggota) / Independent President Commissioner	13	11	84%
3	Moh Panji Prasetya *)	Pihak Independen (Anggota) / Independent Party (Member)	13	8	61%
4	Aditya Rachman **)	Pihak Independen (Anggota) / Independent Party (Member)	13	2	15%
5	Hendra Suparyadi ***)	Pihak Independen (Anggota) / Independent Party (Member)	13	1	7%
6	Douval	Pihak Independen (Anggota) / Independent Party (Member)	13	13	100%

*) Bapak Moh Panji Prasetya diberhentikan menjadi Anggota Pihak Independen tanggal 1 Agustus 2025.

*) Mr. Moh Panji Prasetya was dismissed from his position as Independent Member effective August 1, 2025.

**) Bapak Aditya Rachman diangkat menjadi Anggota Pihak Independen tanggal 4 September 2025 dan diberhentikan tanggal 17 Oktober 2025.

**) Mr. Aditya Rachman was appointed as Independent Member on September 4, 2025, and dismissed on October 17, 2025.

***) Bapak Hendra Suparyadi diangkat menjadi Anggota Pihak Independen tanggal 1 Desember 2025.

***) Mr. Hendra Suparyadi was appointed as Independent Member effective December 1, 2025.

Tabel Agenda Rapat Komite Audit Tahun 2025

2025 Audit Committee Meeting Agenda Table

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	22 Januari 2025 / January 22, 2025	Draft Laporan Pokok-Pokok Hasil Audit Periode Semester II Tahun 2024 / Draft Report on Key Internal Audit Findings for Semester II of 2024
2	12 Februari 2025 / February 12, 2025	Laporan-laporan Pemeriksaan Audit Internal / Internal Audit Examination Reports
3	26 Maret 2025 / March 26, 2025	Tindak Lanjut atas Laporan-Laporan Pemeriksaan Audit Internal / Follow-up on Internal Audit Examination Reports
4	23 April 2025 / April 23, 2025	1. Progres Tindak Lanjut Penyelesaian Temuan Audit Eksternal & Internal Posisi 31-03-2025 / Progress on the Follow-up and Resolution of External & Internal Audit Findings as of March 31, 2025 2. Progres Penyelesaian Kasus Fraud di Bank Banten Posisi 31 Maret 2025 / Progress on the Resolution of Fraud Cases at Bank Banten as of March 31, 2025 3. Pemaparan Realisasi Hasil Audit Triwulan I Tahun 2025 / Presentation of Audit Realization Results for Quarter I of 2025 4. Draft Laporan Keuangan Publikasi Triwulan I Tahun 2025 / Draft of the Quarter I 2025 Published Financial Statements
5	23 Mei 2025 / May 23, 2025	Laporan Divisi Audit Internal / Internal Audit Division Reports
6	20 Juni 2025 / June 20, 2025	Finalisasi Laporan Evaluasi KAP / Finalization of the KAP Evaluation Report
7	23 Juli 2025 / July 23, 2025	1. Laporan Keuangan Publikasi Triwulan II Posisi Juni 2025 / Quarter II Published Financial Statements as of June 2025 2. Progres Implementasi ICOFR – Internal Control Over Financial Reporting Semester I 2025 / Progress on the Implementation of ICOFR — Internal Control Over Financial Reporting for Semester I 2025 3. Pemaparan Hasil Audit s.d Semester I Tahun 2025 / Presentation of Audit Results up to Semester I of 2025 4. Pemaparan Draft Laporan Pokok-Pokok Audit Internal / Presentation of the Draft Report on Key Internal Audit Findings.
8	27 Agustus 2025 / August 27, 2025	Update Issue Temuan Hasil Audit Bulan Juli dan Agustus Tahun 2025 / Update on Audit Finding Issues for July and August 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
9	30 September 2025 / September 30, 2025	1. Update Temuan Hasil Pelaksanaan Audit Bulan Agustus Tahun 2025 / Update on Audit Finding Results for August 2025 2. Progres Tindaklanjuti Hasil Temuan Audit Eksternal dan Internal Posisi Agustus Tahun 2025 / Progress on the Follow-up of External and Internal Audit Finding Results as of August 2025 3. Update Progres Pelaksanaan Internal Control Over Financial Reporting oleh Pejabat Eksekutif atau UKK yang telah ditunjuk. / Update on the Progress of the Implementation of Internal Control Over Financial Reporting by the designated Executive Officer or Dedicated Work Unit (UKK)
10	7 Oktober 2025 / October 7, 2025	Pemilihan Kantor Akuntan Publik Tahun Buku 2025 / Selection of Public Accounting Firm for Fiscal Year 2025 /
11	22 Oktober 2025 / October 22, 2025	1. Progress Tindak Lanjut Hasil Audit sampai September / Progress on the Follow-up of Audit Results up to September 2. Summary Hasil Audit Bulan September dan / ummary of Audit Results for September, and 3. Laporan Keuangan Publikasi Triwulan III Tahun 2025 / Quarter III 2025 Published Financial Statements
12	19 November 2025 / November 19, 2025	1. Kick off meeting awal audit Laporan Keuangan tahun buku 2025 oleh KAP / Kick-off meeting for the initial audit of the Fiscal Year 2025 Financial Statements by the KAP 2. Progress Tindak Lanjut Temuan Audit dan Issue signifikan dalam Penugasan Oktober / Progress on the Follow-up of Audit Findings and Significant Issues in October Assignments
13	19 Desember 2025 / December 19, 2025	Audit Plan Tahun 2026 / Audit Plan for 2026

PELAKSANAAN TUGAS KOMITE AUDIT 2025

Di tahun 2025, Komite Audit telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Memantau dan mengevaluasi kebijakan, perencanaan dan pelaksanaan audit internal selama tahun 2025 serta pemantauan atas tindak lanjut hasil audit dalam rangka menilai kecukupan pengendalian intern, termasuk kecukupan proses pelaporan keuangan.
2. Memantau dan mengevaluasi terhadap pelaksanaan tindak lanjut oleh Direksi atas hasil temuan Divisi Audit Internal, akuntan publik, dan hasil pengawasan dari Otoritas Jasa Keuangan.
3. Melakukan penelaahan atas informasi keuangan yang akan dikeluarkan Emiten atau Perusahaan Publik kepada publik dan/atau pihak otoritas.
4. Memberikan rekomendasi kepada Dewan Komisaris penggunaan jasa dari Kantor Akuntan Publik (KAP) yaitu KAP Kanaka Puradiredja, Suhartono untuk melakukan jasa audit keuangan PT Bank Pembangunan Daerah (Perseroda) Tbk posisi 31 Desember 2025 (antara lain meliputi independensi, ruang lingkup penugasan, imbalan jasa, keahlian dan pengalaman KAP dan Tim Audit dari KAP, dan Metodologi, teknik, dan sarana audit yang digunakan KAP).
5. Membuat Laporan Hasil Evaluasi terhadap pelaksanaan pemberian jasa audit atas informasi keuangan historis tahunan yang berakhir tanggal 31 Desember 2024 kepada Otoritas Jasa Keuangan.

IMPLEMENTATION OF AUDIT COMMITTEE DUTIES IN 2025

In 2025, the Audit Committee carried out the following duties and responsibilities:

1. Monitored and evaluated internal audit policies, planning, and implementation throughout 2025, as well as follow-up on audit results to assess the adequacy of internal controls, including the adequacy of the financial reporting process.
2. Monitored and evaluated the follow-up actions by the Board of Directors on findings from the Internal Audit Division, public accountants, and supervision by the Financial Services Authority.
3. Reviewed financial information to be released by the Issuer or Public Company to the public and/or authorities.
4. Provided recommendations to the Board of Commissioners regarding the engagement of a Public Accounting Firm (KAP), specifically KAP Kanaka Puradiredja, Suhartono, for financial audit services of PT Bank Pembangunan Daerah (Perseroda) Tbk as of December 31, 2025 (including aspects such as independence, scope of engagement, fees, expertise and experience of the KAP and Audit Team, and the audit methodology, techniques, and tools used by the KAP).
5. Prepared an Evaluation Report on the implementation of audit services for annual historical financial information ending on December 31, 2024, for submission to the Financial Services Authority.

6. Melakukan <i>review</i> atas perubahan Piagam Audit, Rencana Kerja Tahunan Divisi Audit Internal dan Laporan Pokok-pokok Hasil Audit sebelum disampaikan ke OJK.	6. Reviewed changes to the Audit Charter, the Internal Audit Division's Annual Work Plan, and the Summary Audit Results Report prior to submission to OJK.
7. Memberikan masukan kepada Dewan Komisaris untuk bahan Laporan Pengawasan Dewan Komisaris kepada OJK dan PSPT.	7. Provided input to the Board of Commissioners for the Supervisory Report to OJK and PSPT.

PENGEMBANGAN KOMPETENSI KOMITE AUDIT

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Ya/ tidak terdapat keikutsertaan Komite Audit dalam program kompetensi di tahun 2025 di antaranya:

Tabel Pengembangan Kompetensi Komite Audit Tahun 2025

AUDIT COMMITTEE COMPETENCY DEVELOPMENT

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. The Audit Committee participated in the following competency programs in 2025:

Table of the Audit Committee Competency Development in 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Development Program	Pelaksanaan / Implementation
Deden Riki Hayatul Firman	Komisaris Independen (Ketua Komite) / Independent Commissioner (Head of the Committee)	- Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Digital Banking Era - Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VI Dewan Komisaris / Risk Management Certification Refreshment Qualification Level VI for the Board of Commissioners	21 s.d 22 Mei 2025 / May 21-22, 2025 6 Mei 2025 / May 6, 2025
Hoiruddin Hasibuan	Komisaris Utama Independen (Anggota) / Independent President Commissioner (Member)	- Seminar & Rakernas FKDK BPDSI / Seminar & National Working Meeting of the BPDSI Forum for the Development of Regional Development - Seminar & Rakernas FKDK BPDSI / Seminar & National Working Meeting of the BPDSI Forum for the Development of Regional Development - Seminar FKDK BPDSI Wilayah Tengah : Roadmap Penguatan BPD / Seminar on the BPDSI Forum for the Development of Regional Development (FKDK BPDSI) Central Region: Roadmap for Strengthening Regional Development - Seminar Roadmap Penguatan BPD 2024 – 2027 / Seminar on the Roadmap for Strengthening Regional Development 2024-2027 - Seminar Nasional Fkdkp Bpdsi Wilayah Barat : Protokol Pencegahan, Penanganan Dan Pemulihan Pasca Serangan Siber Terhadap Bank Umum / National Seminar on the BPDSI Forum for the Development of Regional Development (FKDKP BPDSI) West Region: Protocol for Prevention, Handling, and Recovery After Cyberattacks on Commercial Banks	16 s.d 17 Januari 2025 / January 16-17, 2025 6 Mei 2025 / May 6, 2025 9 Juli s.d 10 Juli 2025 / July 9-10, 2025 20 s.d 21 Agustus 2025 / August 20-21, 2025 16 s.d 18 November 2025 / November 16-18, 2025
Moh Panji Prasetya *)	Pihak Independen (Anggota) / Independent Party (Member)	- Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Digital Banking Era - Seminar FKDK BPDSI Wilayah Tengah : Roadmap Penguatan Bpd / Central Region BPDSI FKDK Seminar: Roadmap for Strengthening BPDs	21 s.d 22 Mei 2025 / May 21-22, 2025 09 s.d 10 Juli 2025 / July 9-10, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Development Program	Pelaksanaan / Implementation
Aditya Rachman **)	Pihak Independen (Anggota) / Independent Party (Member)	-	-
Hendra Suparyadi ***)	Pihak Independen (Anggota) / Independent Party (Member)	-	-
Douval	Pihak Independen (Anggota) / Independent Party (Member)	- Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Digital Banking Era - Seminar Fkdk Bpdsi Wilayah Tengah : Roadmap Penguatan Bpd / Seminar on the Central Region of the Indonesian Regional Development Bank (BPDSI) Forum: Roadmap for Strengthening BPDs - Seminar Roadmap Penguatan Bpd 2024-2027 / Seminar on the Roadmap for Strengthening BPDs 2024-2027	21 s.d 22 Mei 2025 / May 21-22, 2025 9 s.d 10 Juli 2025 / July 9-10, 2025 20 s.d 21 Agustus 2025 / August 20-21, 2025

KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi dibentuk oleh dan bertanggung jawab kepada Dewan Komisaris dalam rangka membantu melaksanakan fungsi dan tugas Dewan Komisaris terkait Remunerasi dan Nominasi. Pembentukan Komite Nominasi dan Remunerasi telah ditetapkan dengan surat keputusan Dewan Komisaris PT Bank Pembangunan Daerah Banten (Persero) Tbk No. 016/SK/KOM-BB/XII/2024 tanggal 04 Desember 2024.

DASAR HUKUM KOMITE NOMINASI DAN REMUNERASI

Pembentukan Komite Nominasi dan Remunerasi berdasarkan ketentuan sebagai berikut:

- POJK No.33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
- POJK No.34/POJK.04/2014 tanggal 23 Desember 2015 tentang Komite Nominasi dan Remunerasi Emiten atau Perusahaan Publik.
- POJK No. 17 Tahun 2023 tentang Penerapan Tata Kelola bagi Bank Umum.

NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee is established by and responsible to the Board of Commissioners to assist in carrying out the Board's functions and duties related to Remuneration and Nomination. The establishment of the Nomination and Remuneration Committee was stipulated by the Board of Commissioners Decree of PT Bank Pembangunan Daerah Banten (Persero) Tbk No. 016/SK/KOM-BB/XII/2024 dated December 4, 2024.

LEGAL BASIS OF THE NOMINATION AND REMUNERATION COMMITTEE

The establishment of the Nomination and Remuneration Committee is based on the following regulations:

- OJK Regulation No. 33/POJK.04/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
- OJK Regulation No. 34/POJK.04/2014 dated December 23, 2015 concerning the Nomination and Remuneration Committee of Issuers or Public Companies.
- OJK Regulation No. 17 of 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.

PEDOMAN KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi Perseroan telah memiliki Piagam yang telah disetujui oleh Dewan Komisaris berdasarkan Surat Keputusan Dewan Komisaris, Nomor 015/SK-KOM/BB/X/2017 tanggal 16 Oktober 2017 perihal Pedoman dan Tata Tertib Kerja Komite Nominasi dan Remunerasi. Di dalam pedoman kerja Komite Nominasi dan Remunerasi memuat hal-hal sebagai berikut:

- Pengertian, komposisi dan struktur keanggotaan.
- Tugas, tanggung jawab dan wewenang.
- Penyelenggaraan rapat.
- Mekanisme dan waktu kerja.
- Masa jabatan.
- Pelaporan kegiatan.

TUGAS DAN TANGGUNG JAWAB KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi memiliki tugas dan tanggung jawab sebagai berikut:

Fungsi Nominasi

- a) Memberikan rekomendasi kepada Dewan Komisaris mengenai:
 - i) komposisi jabatan anggota Direksi dan/atau anggota Dewan Komisaris;
 - ii) kebijakan dan kriteria yang dibutuhkan dalam proses Nominasi; dan
 - iii) kebijakan evaluasi kinerja bagi anggota Direksi dan/atau anggota Dewan Komisaris
 - iv) program pengembangan kemampuan anggota Direksi dan/atau anggota Dewan Komisaris
- b) Menyusun mekanisme dan melakukan penilaian kinerja anggota Direksi dan/atau anggota Dewan Komisaris berdasarkan tolok ukur yang telah disusun sebagai bahan evaluasi;
- c) Menelaah dan mengusulkan calon yang memenuhi syarat sebagai anggota Direksi dan/atau anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;
- d) Memberikan rekomendasi kepada Dewan Komisaris mengenai :
 - i) sistem dan prosedur pemilihan dan/atau penggantian anggota Direksi dan anggota Dewan Komisaris kepada Dewan Komisaris untuk disampaikan kepada RUPS;

NOMINATION AND REMUNERATION COMMITTEE GUIDELINES

The Company's Nomination and Remuneration Committee has a Charter approved by the Board of Commissioners based on the Board of Commissioners Decree No. 015/SK-KOM/BB/X/2017 dated October 16, 2017 regarding the Guidelines and Rules of Procedure for the Nomination and Remuneration Committee. The committee's guidelines include:

- Definition, composition, and membership structure
- Duties, responsibilities, and authorities
- Meeting arrangements
- Mechanisms and working time
- Term of office
- Activity reporting

DUTIES AND RESPONSIBILITIES OF THE NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee has the following duties and responsibilities:

Nomination Function

- a) Provide recommendations to the Board of Commissioners regarding:
 - i) Composition of positions of members of the Board of Directors and/or Board of Commissioners
 - ii) Policies and criteria required in the Nomination process
 - iii) Performance evaluation policies for members of the Board of Directors and/or Board of Commissioners
 - iv) Development programs for members of the Board of Directors and/or Board of Commissioners
- b) Develop mechanisms and conduct performance assessments of members of the Board of Directors and/or Board of Commissioners based on predetermined benchmarks as an evaluation basis;
- c) Review and propose candidates who meet the requirements as members of the Board of Directors and/or Board of Commissioners to the Board of Commissioners for submission to the GMS;
- d) Provide recommendations to the Board of Commissioners regarding:
 - i) Systems and procedures for the selection and/or replacement of members of the Board of Directors and Board of Commissioners for submission to the GMS

- ii) pemilihan Pihak Independen yang akan menjadi anggota Komite Audit dan Komite Pemantau Risiko.
- e) Menyelenggarakan rapat dengan mengacu pada Pedoman dan Tata Tertib Kerja Komite Remunerasi dan Nominasi;
- f) Melaporkan kepada Dewan Komisaris atas pelaksanaan fungsi Remunerasi dan Nominasi;
- g) Mengadministrasikan seluruh pelaksanaan fungsi Remunerasi dan Nominasi.

Fungsi Remunerasi

- a) Memberikan rekomendasi kepada Dewan Komisaris mengenai Struktur Remunerasi, Kebijakan Remunerasi, dan Besaran Remunerasi bagi :
 - i) Anggota Direksi dan Dewan Komisaris untuk disampaikan kepada RUPS;
 - ii) Pejabat Eksekutif dan karyawan kepada Direksi.
- b) membantu Dewan Komisaris melakukan penilaian kinerja dengan kesesuaian Remunerasi yang diterima masing-masing anggota Direksi dan/atau anggota Dewan Komisaris.
- c) Melakukan evaluasi terhadap kebijakan remunerasi (kesesuaian kebijakan dengan pelaksanaannya), paling kurang meliputi :
 - i) Kinerja keuangan dari pemenuhan cadangan sesuai ketentuan yang berlaku;
 - ii) Prestasi kerja individual;
 - iii) Kewajaran dengan *peer group*;
 - iv) Sasaran dan strategi jangka panjang Bank.

KRITERIA PERSYARATAN ANGGOTA KOMITE NOMINASI DAN REMUNERASI

Bank Banten telah menetapkan kriteria keanggotaan Komite Nominasi dan Remunerasi sebagai berikut:

1. Memiliki integritas, kemampuan, pengetahuan dan pengalaman sesuai bidang pekerjaannya serta mampu berkomunikasi dengan baik.
2. Memahami peraturan perundang-undangan di bidang ketenagakerjaan, sumber daya manusia, pengurus Bank, tata kelola Bank, remunerasi dan nominasi.
3. Mampu menjaga kerahasiaan Bank.

- ii) The selection of Independent Parties to serve as members of the Audit Committee and the Risk Monitoring Committee
- e) Hold meetings in accordance with the Guidelines and Rules of Procedure for the Nomination and Remuneration Committee;
- f) Report to the Board of Commissioners on the implementation of the Remuneration and Nomination functions;
- g) Administer all activities related to the Remuneration and Nomination functions.

Remuneration Function

- a) Provide recommendations to the Board of Commissioners regarding Remuneration Structure, Remuneration Policy, and Remuneration Amount for:
 - i. Members of the Board of Directors and Board of Commissioners for submission to the GMS;
 - ii. Executive Officers and employees to the Board of Directors.
- b) Assist the Board of Commissioners in assessing performance in relation to the remuneration received by each member of the Board of Directors and/or Board of Commissioners.
- c) Evaluate remuneration policies (compliance of policy with implementation), at least including:
 - i. Financial performance in fulfilling reserves as required;
 - ii. Individual performance achievements;
 - iii. Fairness compared to peer group;
 - iv. Bank's long-term goals and strategies.

MEMBERSHIP REQUIREMENTS FOR THE NOMINATION AND REMUNERATION COMMITTEE

Bank Banten has established the following criteria for membership in the Nomination and Remuneration Committee:

1. Possess integrity, capability, knowledge, and experience relevant to their field and be able to communicate effectively.
2. Understand laws and regulations related to employment, human resources, bank management, bank governance, remuneration, and nomination.
3. Able to maintain the confidentiality of the Bank.

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

4. For Independent Commissioners, must not have financial, management, shareholding, and/or family relationships with members of the Board of Directors, other Board of Commissioners, and/or controlling shareholders, or any relationship with the Bank that may affect their ability to act independently.

PENGANGKATAN DAN PEMBERHENTIAN

Pengangkatan dan pemberhentian anggota Komite Nominasi dan Remunerasi wajib dilakukan oleh Direksi berdasarkan keputusan rapat Dewan Komisaris.

APPOINTMENT AND DISMISSAL

The appointment and dismissal of members of the Nomination and Remuneration Committee must be carried out by the Board of Directors based on resolutions of the Board of Commissioners.

KOMPOSISI KOMITE NOMINASI DAN REMUNERASI

Komite Nominasi dan Remunerasi beranggotakan paling sedikit 3 (tiga) orang anggota, terdiri dari:

- 1 (satu) orang Komisaris Independen.
- 1 (satu) orang Komisaris.
- 1 (satu) orang Pejabat Eksekutif yang membawahkan fungsi Sumber Daya Manusia.

COMPOSITION OF THE NOMINATION AND REMUNERATION COMMITTEE

The Nomination and Remuneration Committee consists of at least 3 (three) members:

- (one) Independent Commissioner.
- 1 (one) Commissioner.
- 1 (one) Executive Officer overseeing the Human Resources function.

Komite Nominasi dan Remunerasi diketuai oleh Komisaris Independen merangkap sebagai anggota.

The Nomination and Remuneration Committee is chaired by the Independent Commissioner, who also serves as a member.

Di sepanjang tahun 2025, tidak terdapat perubahan komposisi Komite Nominasi dan Remunerasi Perseroan. Komposisi Komite Nominasi dan Remunerasi Perseroan di tahun 2025 adalah sebagai berikut:

Throughout 2025, there were no changes in the composition of the Company's Nomination and Remuneration Committee. The composition in 2025 is as follows:

Tabel Komposisi Komite Nominasi dan Remunerasi Tahun 2025

Berdasarkan SK Dewan Komisaris No. 016/SK/KOM-BB/XII/2024 tanggal 04 Desember 2024, susunan keanggotaan Komite Nominasi dan Remunerasi:

Table of Nomination and Remuneration Committee Composition for 2025

Based on the Board of Commissioners Decree No. 016/SK/KOM-BB/XII/2024 dated December 4, 2024, the membership of the Nomination and Remuneration Committee is as follows:

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Hoiruddin Hasibuan	Ketua Komite Nominasi dan Remunerasi / Head of Nomination and Remuneration Committee	Komisaris Utama Independen / Independent President Commissioner	Pertama / First
2.	Deden Riki Hayatul Firman	Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	Komisaris Independen / Independent Commissioner	Pertama / First

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
3.	Rina Dewiyanti	Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	Komisaris Non Independen / Non-Independent Commissioner	Pertama / First
4.	TB Firman Tauchid	Sekretaris Komite Nominasi dan Remunerasi / Secretary of the Nomination and Remuneration Committee	Kepala Divisi Human Capital / Head of the Human Capital Division	Pertama / First

PROFIL KOMITE NOMINASI DAN REMUNERASI

NOMINATION AND REMUNERATION COMMITTEE PROFILE

Ketua Komite Nominasi dan Remunerasi

Head of the Nomination and Remuneration Committee

HOIRUDDIN HASIBUAN Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 016/SK/KOM-BB/XII/2024 / Board of Commissioners Decree No. 016/SK/KOM-BB/XII/2024
Rangkap Jabatan / Concurrent Position	Komisaris Utama Independen / Independent President Commissioner

Profil bapak Hoiruddin Hasibuan menjabat sebagai Ketua Komite Nominasi dan Remunerasi sekaligus menjadi Komisaris Utama Independen telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

The profile of Mr. Hoiruddin Hasibuan, who serves as Head of the Nomination and Remuneration Committee as well as Independent President Commissioner, is presented in the Company Profile chapter under the Board of Commissioners Profile section.

Anggota Komite Audit Nominasi dan Remunerasi

Nomination and Remuneration Committee Member

DEDEN RIKI HAYATUL FIRMAN Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 016/SK/KOM-BB/XII/2024 / Board of Commissioners Decree No. 016/SK/KOM-BB/XII/2024
Rangkap Jabatan / Concurrent Position	Komisaris Independen / Independent Commissioner

Profil bapak Deden Riki Hayatul Firman menjabat sebagai Anggota Komite Nominasi dan Remunerasi sekaligus menjadi Komisaris Independen telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

The profile of Mr. Deden Riki Hayatul Firman, who serves as a member of the Nomination and Remuneration Committee as well as Independent Commissioner, is presented in the Company Profile chapter under the Board of Commissioners Profile section.

RINA DEWIYANTI Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 016/SK/KOM-BB/XII/2024 / Board of Commissioners Decree No. 016/SK/KOM-BB/XII/2024
Rangkap Jabatan / Concurrent Position	Komisaris / Commissioner

Profil ibu Rina Dewiyanti menjabat sebagai Anggota Komite Nominasi dan Remunerasi sekaligus menjadi Komisaris telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

Ms. Rina Dewiyanti, who serves concurrently as a Member of the Nomination and Remuneration Committee and as a Commissioner, has been presented in the Company Profile chapter under the Board of Commissioners Profile section.

TB FIRMAN TAUCHID Sekretaris Komite Nominasi dan Remunerasi / Secretary of the Nomination and Remuneration Committee	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 016/SK/KOM-BB/XII/2024 / Board of Commissioners Decree No. 016/SK/KOM-BB/XII/2024
Kewarganegaraan / Citizenship	Indonesia / Indonesian
Riwayat Pendidikan / Education	Sarjana Manajemen Bisnis, Institut Manajemen Telkom (2009) / Bachelor of Business Management, Institut Manajemen Telkom (2009)
Riwayat Pekerjaan / Work Experience	Kepala Divisi Human Capital / Head of Human Capital Division

INDEPENDENSI KOMITE NOMINASI DAN REMUNERASI

Semua anggota Komite Nominasi dan Remunerasi telah memenuhi standar independensi, keahlian, integritas, serta memiliki moral yang baik.

INDEPENDENCE OF THE NOMINATION AND REMUNERATION COMMITTEE

All members of the Nomination and Remuneration Committee have met the standards of independence, expertise, integrity, and possess good moral character.

RAPAT KOMITE NOMINASI DAN REMUNERASI

Di sepanjang tahun 2025, Komite Nominasi dan Remunerasi telah melaksanakan rapat sebanyak 6 (enam) kali dengan rincian sebagai berikut:

NOMINATION AND REMUNERATION COMMITTEE MEETINGS

Throughout 2025, the Nomination and Remuneration Committee held a total of 6 (six) meetings, with the following details:

No	Nama / Name	Jabatan / Position	Jumlah / Total		Kehadiran (%) / Attendance (%)
			Rapat / Meeting	Hadir / Attendance	
1	Hoiruddin Hasibuan	Ketua Komite Nominasi dan Remunerasi / Head of the Nomination and Remuneration Committee	6	6	100%
2	Deden Riki Hayatul Firman	Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	6	6	100%
3	Rina Dewiyanti*	Anggota Komite Nominasi dan Remunerasi / Nomination and Remuneration Committee Member	6	3	50%
4	TB Firman Tauchid	Sekretaris Komite Nominasi dan Remunerasi / Secretary of the Nomination and Remuneration Committee	6	6	100%

*) Atas Nama Rina Dewiyanti, efektif sebagai anggota Komite Nominasi dan Remunerasi per tanggal 10 September 2025.

*) With respect to Rina Dewiyanti, her appointment as a member of the Nomination and Remuneration Committee became effective as of September 10, 2025..

Tabel Agenda Rapat Komite Nominasi dan Remunerasi Tahun 2025 **Table of the Nomination and Remuneration Committee Meeting in 2025**

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	11 Maret 2025 / March 11, 2025.	1. Remunerasi Pengurus Bank / Remuneration of Bank Management 2. Remunerasi Karyawan / Employee Remuneration 3. Nominasi Pengurus Bank / Nomination of Bank Management
2	10 April 2026 / April 10, 2026	Nominasi Pengurus Bank / Nomination of Bank Management
3	23 Juli 2025 / July 23, 2025	1. Remunerasi Karyawan / Employee Remuneration 2. Nominasi Pengurus Bank / Nomination of Bank Management 3. Tindak lanjut atas Anggota Komite Dewan Komisaris / Follow-Up on Members of the Board of Commissioners' Committees
4	23 September 2025 / September 23, 2025	1. Tindak Lanjut atas Anggota Komite Dewan Komisaris / Follow-Up on Members of the Board of Commissioners' Committees 2. Remunerasi Pengurus Bank / Remuneration of Bank Management 3. Remunerasi Karyawan / Employee Remuneration
5	28 November 2025 / November 28, 2025	1. Nominasi Pengurus Bank / Nomination of Bank Management 2. Rekomendasi atas Anggota Komite Dewan Komisaris / Recommendation on Members of the Board of Commissioners' Committees
6	30 Desember 2025 / December 30, 2025	Nominasi Pengurus Bank / Nomination of Bank Management

PELAKSANAAN TUGAS KOMITE NOMINASI DAN REMUNERASI 2025

Di tahun 2025, Komite Nominasi dan Remunerasi telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Melakukan evaluasi kebijakan remunerasi Karyawan, Dewan Komisaris dan Direksi.
2. Memberikan rekomendasi atas pemberian tunjangan dan fasilitas Karyawan, Dewan Komisaris dan Direksi.
3. Memberikan rekomendasi pemberhentian dengan hormat pengurus Bank kepada Dewan Komisaris.
4. Memberikan rekomendasi hasil self assessment pengurus Bank kepada Dewan Komisaris.
5. Melakukan pengajuan penilaian kemampuan dan kepatutan Pengurus Bank.
6. Tindak lanjut hasil putusan OJK atas pengajuan penilaian kemampuan dan kepatutan atas pengurus Bank.
7. Melakukan tindak lanjut atas pengunduran diri pihak independen anggota komite.
8. Memberikan rekomendasi pemilihan pihak independen anggota komite.
9. Melaksanakan proses nominasi dan seleksi calon pengurus Bank.

IMPLEMENTATION OF THE DUTIES OF THE NOMINATION AND REMUNERATION COMMITTEE IN 2025

In 2025, the Nomination and Remuneration Committee carried out the following duties and responsibilities:

1. Conducting an evaluation of the remuneration policies for Employees, the Board of Commissioners, and the Board of Directors.
2. Providing recommendations on the granting of allowances and facilities for Employees, the Board of Commissioners, and the Board of Directors.
3. Providing recommendations to the Board of Commissioners on the honorable dismissal of Bank management.
4. Providing recommendations to the Board of Commissioners on the results of the self-assessment of Bank management.
5. Submitting applications for the Fit and Proper Assessment of Bank management.
6. Following up on the results of OJK decisions regarding the submission of Fit and Proper Assessments of Bank management.
7. Following up on the resignation of independent members of the Committees.
8. Providing recommendations on the selection of independent members of the Committees.
9. Carrying out the nomination and selection process for candidates for Bank management positions.

10. Melakukan evaluasi dan penilaian kinerja anggota Komite.

11. Melaksanakan Rapat Komite Nominasi dan Remunerasi selama tahun 2025 sebanyak 6 kali.

10. Conducting evaluations and performance assessments of Committee members.

11. Convening a total of 6 (six) Nomination and Remuneration Committee Meetings throughout the year 2025.

PENGEMBANGAN KOMPETENSI KOMITE NOMINASI DAN REMUNERASI

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Pengembangan kompetensi yang telah diikuti oleh Komite Nominasi dan Remunerasi tahun 2025 adalah sebagai berikut:

COMPETENCY DEVELOPMENT FOR THE NOMINATION AND REMUNERATION COMMITTEE

On a periodic basis, Bank Banten provides opportunities for all members of the Company to participate and engage in competency development programs. The competency development programs attended by the Nomination and Remuneration Committee members in the year 2025 are as follows:

Tabel Pengembangan Kompetensi Komite Nominasi dan Remunerasi Tahun 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Hoiruddin Hasibuan	Ketua Komite Nominasi dan Remunerasi / Head of the Nomination and Remuneration Committee	Seminar & Rakernas FKDK BPDSI / Seminar & National Working Meeting (Rakernas) of FKDK BPDSI	16-17 Januari 2025 / January 16–17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VI Dewan Komisaris / Refresher Course for Risk Management Certification — Qualification Level VI for the Board of Commissioners	6 Mei 2025 / May 6, 2025
		Seminar FKDK BPDSI Wilayah Tengah : Roadmap Penguatan BPD / FKDK BPDSI Central Region Seminar: Roadmap for the Strengthening of Regional Development Banks (BPD)	9-10 Juli 2025 / July 9–10, 2025
		Seminar <i>Roadmap</i> Penguatan BPD 2024-2027 / Seminar on the Roadmap for the Strengthening of BPD 2024–2027	20-21 Agustus 2025 / August 20–21, 2025
		Seminar Nasional FKDKP BPDSI Wilayah Barat : Protokol Pencegahan, Penanganan Dan Pemulihan Pasca Serangan Siber Terhadap Bank Umum / National Seminar of FKDKP BPDSI Western Region: Protocol for the Prevention, Handling, and Recovery from Cyber Attacks on Commercial Banks	16-18 November 2025 / November 16–18, 2025
Deden Riki Hayatul Firman	Anggota Komite Nominasi dan Remunerasi / Member of the Nomination and Remuneration Committee	Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Era of Digital Banking	21-22 Mei 2025 / May 21–22, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vi Dewan Komisaris / Refresher Course for Risk Management Certification — Qualification Level VI for the Board of Commissioners	6 Mei 2025 / May 6, 2025
TB Firman Tauchid	Sekretaris Komite Nominasi dan Remunerasi / Secretary of the Nomination and Remuneration Committee	Workshop Business: Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		FGD Perizinan dan Penilaian Kemampuan Dan Kepatutan (PKK) Kepengurusan dan Kepemilikan Bank Umum / Focus Group Discussion (FGD) on Licensing and Fit and Proper Assessment (PKK) of Management and Ownership of Commercial Banks	21 Februari 2025 / February 21, 2025
		Sertifikasi Human Resources Level Manager / Human Resources Certification — Manager Leve	26-28 Februari 2025 / February 26–28, 2025
		Trining ISO 37001:2016 Anti <i>Bribery Management System Awareness</i> Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16-17 Mei 2025 / May 16–17, 2025
		Sosialisasi Ketenagakerjaan / Labor/Employment Dissemination	26 Agustus 2025 / August 26, 2025
		<i>Training Service & Budaya: Reenergize Culture Bank Banten 2025</i> / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
		<i>Refreshment</i> Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	9 Oktober 2025 / October 9, 2025

KOMITE PEMANTAU RISIKO

DASAR HUKUM KOMITE PEMANTAU RISIKO

Pembentukan Komite Pemantau Risiko berdasarkan ketentuan sebagai berikut:

- POJK No. 17 tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola bagi Bank Umum.
- POJK No. 33/POJK.4/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau Perusahaan Publik.
- POJK No. 18/ POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.
- SEOJK No. 34/ SEOJK.03/2016 tanggal 1 September 2016 tentang Penerapan Manajemen Risiko bagi Bank Umum.

PEDOMAN KOMITE PEMANTAU RISIKO

Perseroan telah menetapkan pedoman kerja Komite Pemantau Risiko berdasarkan Surat Keputusan No. 006/SKKOM/BB/XII/22 tanggal 1 Desember 2022. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya. Di dalam pedoman kerja Komite Pemantau Risiko memuat hal-hal sebagai berikut:

- Pengertian, komposisi dan struktur keanggotaan.
- Tugas, tanggung jawab dan wewenang.
- Penyelenggaraan rapat.
- Mekanisme dan waktu kerja.
- Masa jabatan.
- Pelaporan kegiatan.

TUGAS DAN TANGGUNG JAWAB KOMITE PEMANTAU RISIKO

Komite Pemantau Risiko memiliki tugas dan tanggung jawab sebagai berikut:

- Mengevaluasi kesesuaian antara kebijakan manajemen risiko dan pelaksanaan kebijakan Bank.
- Memantau dan mengevaluasi pelaksanaan tugas Komite Manajemen Risiko dan Satuan Kerja Manajemen Risiko.
- Memberikan rekomendasi kepada Dewan Komisaris atas hasil pemantauan dan evaluasi Komite Pemantau Risiko.
- Mengevaluasi usulan kebijakan manajemen risiko termasuk kerangka dan strateginya serta memberikan masukan kepada Dewan Komisaris terhadap usulan kebijakan tersebut.

RISK MONITORING COMMITTEE

LEGAL BASIS OF THE RISK MONITORING COMMITTEE

The establishment of the Risk Monitoring Committee is based on the following regulations:

- OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Regulation No. 33/POJK.4/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
- OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.
- OJK Circular Letter No. 34/SEOJK.03/2016 dated September 1, 2016 concerning the Implementation of Risk Management for Commercial Banks.

RISK MONITORING COMMITTEE GUIDELINES

The Company has established the Risk Monitoring Committee guidelines based on Decree No. 006/SKKOM/BB/XII/22 dated December 1, 2022. These guidelines serve as a reference in carrying out the committee's duties and responsibilities. The Risk Monitoring Committee guidelines cover the following:

- Definition, composition, and membership structure
- Duties, responsibilities, and authorities
- Meeting arrangements
- Mechanisms and working time
- Term of office
- Activity reporting

DUTIES AND RESPONSIBILITIES OF THE RISK MONITORING COMMITTEE

The Risk Monitoring Committee has the following duties and responsibilities:

- Evaluate the alignment between risk management policies and the Bank's policy implementation.
- Monitor and evaluate the performance of the Risk Management Committee and the Risk Management Unit.
- Provide recommendations to the Board of Commissioners based on the monitoring and evaluation results of the Risk Monitoring Committee.
- Evaluate proposals for risk management policies, including their framework and strategy, and provide input to the Board of Commissioners regarding such policy proposals.

5. Melakukan <i>review</i> terhadap notulen rapat Komite Manajemen Risiko secara berkala, memberikan saran independen dan rekomendasi untuk penguatan panduan manajemen risiko Bank. 6. Mengadakan rapat Komite Pemantau Risiko secara berkala / paling sedikit 1 (satu) kali dalam satu tahun yang membahas mengenai <i>dashboard</i> pengendalian risiko bank, profil risiko, <i>review risk appetite</i> dan <i>risk tolerance</i> dan memberikan panduan dan rekomendasi perbaikan risiko bisnis dan <i>issue-issue</i> manajemen risiko lainnya. 7. Memberikan masukan dan rekomendasi terhadap upaya perbaikan Tingkat Kesehatan Bank secara berkala. 8. Membantu memastikan independensi Satuan Kerja Manajemen Risiko, kompetensi SDM terkait manajemen risiko, implementasi budaya risiko di setiap jenjang organisasi bank, dan terlaksananya kaji ulang secara berkala terkait keakuratan metode penilaian risiko, kecukupan implementasi Sistem Informasi Manajemen Risiko, dan ketepatan kebijakan penentuan limit risiko Bank. 9. Memberikan masukan sebagai bahan pertimbangan Dewan Komisaris untuk menyetujui kebijakan Manajemen Risiko dan Implementasinya termasuk kecukupan mitigasi risiko yang mungkin timbul dari transaksi dan hal lainnya yang memerlukan persetujuan Dewan Komisaris. 10. Melakukan tugas lainnya yang relevan dengan tupoksi Komite Pemantau Risiko sesuai dengan kebutuhan Dewan Komisaris.	5. Review the minutes of Risk Management Committee meetings on a regular basis, offering independent advice and recommendations to strengthen the Bank's risk management guidelines. 6. Hold Risk Monitoring Committee meetings regularly, at least once a year, to discuss the bank's risk control dashboard, risk profile, review of risk appetite and risk tolerance, and provide guidance and recommendations for business risk improvements and other risk management issues. 7. Provide input and recommendations for the regular improvement of the Bank's Soundness Level. 8. Help ensure the independence of the Risk Management Unit, the competence of risk management personnel, the implementation of risk culture at all levels of the bank's organization, and regular reviews of the accuracy of risk assessment methods, adequacy of Risk Management Information System implementation, and appropriateness of bank risk limit policies. 9. Provide input as a consideration for the Board of Commissioners to approve risk management policies and their implementation, including the adequacy of risk mitigation for potential risks arising from transactions and other matters requiring Board of Commissioners' approval. 10. Carry out other tasks relevant to the duties and functions of the Risk Monitoring Committee as needed by the Board of Commissioners.

PENGANGKATAN DAN PEMBERHENTIAN

Komite Pemantau Risiko diangkat dan diberhentikan oleh Dewan Komisaris, sehingga dalam pelaksanaan tugasnya, komite ini bertanggung jawab langsung kepada Dewan Komisaris.

KOMPOSISI KOMITE PEMANTAU RISIKO

Di sepanjang tahun 2025, terdapat perubahan komposisi Komite Pemantau Risiko Perseroan. Komposisi Komite Pemantau Risiko Perseroan di tahun 2025 adalah sebagai berikut:

APPOINTMENT AND DISMISSAL

The Risk Monitoring Committee is appointed and dismissed by the Board of Commissioners and, in carrying out its duties, reports directly to the Board of Commissioners.

COMPOSITION OF THE RISK MONITORING COMMITTEE

Throughout 2025, there were changes in the composition of the Company's Risk Monitoring Committee. The composition for 2025 is as follows:

Tabel Komposisi Komite Pemantau Risiko Tahun 2025

Berdasarkan SK Dewan Komisaris No. 007/SK/KOM-BB/XII/2024 tanggal 4 Desember 2024, susunan keanggotaan Komite Pemantau Risiko sebagai berikut:

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Hoiruddin Hasibuan	Ketua Komite Pemantau Risiko / Head of Risk Monitoring Committee	Komisaris Utama Independen / Independent President Commissioner	Pertama / First
2.	Deden Riki Hayatul Firman	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Komisaris Independen / Independent Commissioner	Pertama / First
3.	Douval	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Pihak Independen yang memiliki keahlian di bidang manajemen risiko / An independent party with expertise in risk management	Pertama / First
4.	Moh Panji Prasetya*	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Pihak Independen yang memiliki keahlian di bidang Keuangan dan perbankan / An independent party with expertise in finance and banking	Pertama / First

*) Bapak Moh Panji Prasetya diberhentikan menjadi Anggota Pihak Independen tanggal 1 Agustus 2025.

Table of Risk Monitoring Committee Composition for 2025

Based on the Board of Commissioners Decree No. 007/SK/KOM-BB/XII/2024 dated December 4, 2024, the membership of the Risk Monitoring Committee is as follows:

*) Mr. Moh Panji Prasetya was dismissed from his position as Independent Member effective August 1, 2025.

Berdasarkan SK Dewan Komisaris No. 285/SK/DIR-BB/IX/2025 tanggal 10 September 2025, susunan keanggotaan Komite Pemantau Risiko sebagai berikut :

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Hoiruddin Hasibuan	Ketua Komite Pemantau Risiko / Head of Risk Monitoring Committee	Komisaris Utama Independen / Independent President Commissioner	Pertama / First
2.	Deden Riki Hayatul Firman	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Komisaris Independen / Independent Commissioner	Pertama / First
3.	Douval	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Pihak Independen yang memiliki keahlian di bidang manajemen risiko / Independent party who has expertise in the field of risk management	Pertama / First
4.	Aditya Rachman*	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Pihak Independen yang memiliki keahlian di bidang Keuangan dan perbankan / Independent parties who have expertise in the fields of finance and banking	Pertama / First

*) Bapak Aditya Rachman diberhentikan menjadi Anggota Pihak Independen tanggal 17 Oktober 2025.

Based on the Board of Commissioners Decree No. 285/SK/DIR-BB/IX/2025 dated September 10, 2025, the composition of the Risk Monitoring Committee is as follows:

*) Mr. Aditya Rachman was dismissed from his position as Independent Member effective October 17, 2025.

Berdasarkan SK Dewan Komisaris No. 387/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025, susunan keanggotaan Komite Pemantau Risiko :

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
1.	Hoiruddin Hasibuan	Ketua Komite Pemantau Risiko / Head of the Risk Monitoring Committee	Komisaris Utama Independen / Independent President Commissioner	Pertama / First
2.	Deden Riki Hayatul Firman	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Komisaris Independen / Independent Commissioner	Pertama / First

Based on the Board of Commissioners Decree No. 387/SK/DIR-BB/XII/2025 dated December 8, 2025, the composition of the Risk Monitoring Committee is as follows:

No	Nama / Name	Jabatan / Position	Profesi / Profession	Periode / Period
3.	Douval	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Pihak Independen yang memiliki keahlian di bidang manajemen risiko / An independent party with expertise in risk management	Pertama / First
4.	Hendra Suparyadi*	Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	Pihak Independen yang memiliki keahlian di bidang Keuangan dan perbankan / An independent party with expertise in finance and banking	Pertama / First

*) Bapak Hendra Suparyadi diangkat menjadi Anggota Pihak Independen tanggal 1 Desember 2025.

*) Mr. Hendra Suparyadi was appointed as Independent Member effective December 1, 2025.

Komposisi Komite Pemantau Risiko Bank Banten per 31 Desember 2025 terdiri atas 4 (empat) orang yang diketuai oleh 1 (satu) orang Komisaris Utama Independen, 1 (satu) orang anggota Komisaris Independen dan dibantu oleh 2 (dua) orang anggota komite yang berasal dari pihak independen yang memiliki keahlian di bidang manajemen risiko, keuangan dan perbankan. Seluruh keanggotaan Komite Pemantau Risiko telah memenuhi kriteria independensi, keahlian, integritas dan moral yang baik, sebagaimana yang telah dipersyaratkan dalam ketentuan pelaksanaan tata kelola.

As of December 31, 2025, the composition of Bank Banten's Risk Monitoring Committee consists of 4 (four) members, chaired by 1 (one) Independent President Commissioner, with 1 (one) Independent Commissioner as a member, and supported by 2 (two) independent committee members with expertise in risk management, finance, and banking. All members of the Risk Monitoring Committee fulfill the criteria of independence, expertise, integrity, and good moral character as required by good governance implementation regulations.

PROFIL KOMITE PEMANTAU RISIKO

HEAD OF THE RISK MONITORING COMMITTEE PROFILE

Ketua Komite Pemantau Risiko

Head of the Risk Monitoring Committee

HOIRUDDIN HASIBUAN Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 387/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 387/SK/DIR-BB/XII/2025 dated December 8, 2025
Rangkap Jabatan / Concurrent Position	Komisaris Utama Independen / Independent President Commissioner

Profil bapak Hoiruddin Hasibuan menjabat sebagai Ketua Komite Pemantau Risiko sekaligus menjadi Komisaris Utama Independen telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

The profile of Mr. Hoiruddin Hasibuan, who serves as Head of the Risk Monitoring Committee as well as Independent President Commissioner, is presented in the Company Profile chapter under the Board of Commissioners Profile section.

Anggota Komite Pemantau Risiko

Member of the Risk Monitoring Committee

DEDEN RIKI HAYATUL FIRMAN Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 387/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 387/SK/DIR-BB/XII/2025 dated December 8, 2025
Rangkap Jabatan / Concurrent Position	Komisaris Independen / Independent Commissioner

Profil bapak Deden Riki Hayatul Firman menjabat sebagai Anggota Komite Pemantau Risiko sekaligus menjadi Komisaris Utama Independen telah disajikan dalam Bab Profil Perusahaan di bagian Profil Dewan Komisaris.

The profile of Mr. Deden Riki Hayatul Firman, who serves as a member of the Risk Monitoring Committee as well as Independent Commissioner, is presented in the Company Profile chapter under the Board of Commissioners Profile section.

HENDRA SUPARYADI Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 387/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 387/SK/DIR-BB/XII/2025 dated December 8, 2025

Profil bapak Hendra Suparyadi menjabat sebagai Anggota Komite Pemantau Risiko telah disajikan dalam bagian Profil Komite Audit.

The profile of Mr. Hendra Suparyadi, who serves as a member of the Risk Monitoring Committee, is presented in the Audit Committee Profile section.

DOUVAL Anggota Komite Pemantau Risiko / Risk Monitoring Committee Member	
Dasar Pengangkatan / Basis of Appointment	SK Dewan Komisaris No. 387/SK/DIR-BB/XII/2025 tanggal 8 Desember 2025 / Decree of the Board of Commissioners No. 387/SK/DIR-BB/XII/2025 dated December 8, 2025

Profil bapak Douval menjabat sebagai Anggota Komite Pemantau Risiko telah disajikan dalam bagian Profil Komite Audit.

The profile of Mr. Douval, who serves as a member of the Risk Monitoring Committee, is presented in the Audit Committee Profile section.

INDEPENDENSI KOMITE PEMANTAU RISIKO

Sesuai dengan POJK No. 17 tahun 2023, anggota Komite Pemantau Risiko telah memenuhi persyaratan independensi dan tidak terafiliasi dengan anggota Dewan Komisaris, Direksi, atau pemegang saham utama. Seluruh anggota Komite Pemantau Risiko telah memenuhi kriteria independensi, keahlian, integritas dan moral yang baik.

INDEPENDENCE OF THE RISK MONITORING COMMITTEE

In accordance with OJK Regulation No. 17 of 2023, members of the Risk Monitoring Committee have fulfilled the independence requirements and are not affiliated with members of the Board of Commissioners, Board of Directors, or principal shareholders. All members of the Risk Monitoring Committee meet the criteria of independence, expertise, integrity, and good moral character.

RAPAT KOMITE PEMANTAU RISIKO

Di sepanjang tahun 2025, Komite Pemantau Risiko telah melaksanakan rapat sebanyak 12 (dua belas) kali dengan rincian sebagai berikut:

RISK MONITORING COMMITTEE MEETINGS

Throughout 2025, the Risk Monitoring Committee held a total of 12 (twelve) meetings, with the following details:

No	Nama / Name	Jabatan / Position	Jumlah / Total		Kehadiran (%) / Attendance (%)
			Rapat / Meeting	Hadir / Attendance	
1	Hoiruddin Hasibuan	Komisaris Utama Independen (Ketua Komite) / Independent President Commissioner (Head of Committee)	12	11	91%
2	Deden Riki Hayatul Firman	Komisaris Utama Independen (Anggota Komite) / Independent President Commissioner (Committee Member)	12	12	100%

No	Nama / Name	Jabatan / Position	Jumlah / Total		Kehadiran (%) / Attendance (%)
			Rapat / Meeting	Hadir / Attendance	
3	Moh Panji Prasetya *)	Pihak Independen (Anggota) / Independent Party (Member)	12	7	50%
4	Aditya Rachman **)	Pihak Independen (Anggota) / Independent Party (Member)	12	2	16%
5	Hendra Suparyadi ***)	Pihak Independen (Anggota) / Independent Party (Member)	12	1	8%
6	Douval	Pihak Independen (Anggota) / Independent Party (Member)	12	12	100%

*) Bapak Moh Panji Prasetya diberhentikan menjadi Anggota Pihak Independen tanggal 1 Agustus 2025.

*) Mr. Moh Panji Prasetya was dismissed from his position as Independent Member effective August 1, 2025.

**) Bapak Aditya Rachman diangkat menjadi Anggota Pihak Independen tanggal 4 September 2025 dan diberhentikan tanggal 17 Oktober 2025.

**) Mr. Aditya Rachman was appointed as Independent Member on September 4, 2025, and dismissed on October 17, 2025.

***) Bapak Hendra Suparyadi diangkat menjadi Anggota Pihak Independen tanggal 1 Desember 2025.

***) Mr. Hendra Suparyadi was appointed as Independent Member effective December 1, 2025.

Tabel Agenda Rapat Komite Pemantau Risiko Tahun 2025

Table of Risk Monitoring Committee Meeting Agenda in 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	31 Januari 2025 / January 31, 2025	1. Laporan Realisasi RBB Periode Triwulan IV – 2024 / RBB Realization Report for Quarter IV - 2024 2. Laporan Fungsi Kepatuhan Periode Semester II – 2024 / Compliance Function Report for Semester II - 2024
2	07 Februari 2025 / February 7, 2025	1. Laporan Profil Risiko Periode Triwulan IV – 2024 / Risk Profile Report for the Fourth Quarter of 2024 2. Laporan Tingkat Kesehatan Bank Periode Semester II – 2024 / Bank Health Level Report for the Second Semester of 2024
3	11 Maret 2025 / March 11, 2025	Pembahasan Terkait Surat-Surat OJK / Discussion Regarding OJK Letters
4	23 April 2025 / April 23, 2025	1. Laporan Profil Risiko Triwulan I tahun 2025 / Risk Profile Report for the First Quarter of 2025 2. Progres Persiapan Stress test dan implementasi Risiko Iklim / Progress of Stress Test Preparation and Climate Risk Implementation
5	28 Mei 2025 / May 28, 2025	1. Laporan Pelaksanaan Tata Kelola Tahun 2024 / 2024 Governance Implementation Report 2. Laporan Realisasi RBB Triwulan I 2025 / 2025 First Quarter Business Plan Realization Report 3. Laporan Fungsi Kepatuhan Triwulan I 2025 / 2025 First Quarter Compliance Function Report
6	20 Juni 2025 / June 20, 2025	Laporan Realisasi APP Bank Banten 31 Mei 2025, dan Laporan Progress perbaikan Profil Risiko, GCG, TKB 31 Mei 2025 / Bank Banten APP Realization Report May 31, 2025, and Progress Report on Risk Profile, GCG, and TKB Improvements May 31, 2025
7	23 Juli 2025 / July 23, 2025	1. Laporan Profil Risiko Triwulan II Tahun 2025 / Risk Profile Report, Quarter II, 2025 2. Laporan Self Assesmen Tingkat Kesehatan Bank (TKB) Semester I Tahun 2025 / Bank Health Level Self-Assessment Report (TKB) for Semester I, 2025
8	27 Agustus 2025 / August 27, 2025	1. Presentasi Hasil Stress Test Climate Risk yang akan di submit ke OJK / Presentation of Climate Risk Stress Test Results to be submitted to the Financial Services Authority (OJK) 2. Hihghlight Laporan Fungsi Kepatuhan & Self Assessment Tata Kelola (GCG) Semester I Tahun 2025 / Highlights of the Compliance Function Report & Corporate Governance (GCG) Self-Assessment for the First Half of 2025 3. Update Surat Edaran OJK No.14 Tahun 2025 tentang GCG / Update of OJK Circular Letter No. 14 of 2025 concerning GCG
9	30 September 2025 / September 30, 2025	1. Risiko Likuiditas terkait Update Strategi Penataan Likuiditas Bank Menuju Akhir Tahun 2025 / Liquidity Risk Related to the Update on Bank Liquidity Management Strategy Towards the End of 2025 2. Update terkait POJK No.18 Tahun 2025 tentang Transparasi dan Publikasi Laporan Bank / Update on POJK No. 18 of 2025 concerning Transparency and Publication of Bank Reports
10	22 Oktober 2025 / October 22, 2025	1. Highlight Laporan Profil Risiko Triwulan III Tahun 2025 / Highlights of the Risk Profile Report for Q3 2025 2. Laporan Fungsi Kepatuhan Triwulan III Tahun 2025 / Compliance Function Report for Q3 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
11	19 November 2025 / November 19, 2025	Risiko Strategik (Pembahasan RBB Tahun 2026 – 2028, Rencana Penyelenggara Produk Bank, Rencana Strategi Teknologi Informasi dan Laporan Lainnya); / Strategic Risk (Discussion of the 2026 – 2028 RBB, Bank Product Implementation Plan, Information Technology Strategy Plan and Other Reports);
12	19 Desember 2025 / December 19, 2025	1. Isu-isu Strategis Risiko Hukum dan Risiko Reputasi; / Strategic Issues of Legal Risk and Reputational Risk; 2. Workplan/Rencana Kerja Divisi Manajemen Risiko; / Risk Management Division Work Plan;

PELAKSANAAN TUGAS KOMITE PEMANTAU RISIKO 2025

Di sepanjang tahun 2025, Komite Pemantau Risiko telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Melakukan pemantauan risiko dengan melakukan *review* terhadap *dashboard* risiko secara bulanan, dan evaluasi atas laporan profil risiko dan Laporan Tingkat Kesehatan Bank, serta memberikan pendapat, saran, dan rekomendasi perbaikan serta strategi mitigasi risikonya.
2. Melakukan evaluasi terhadap pelaksanaan tugas dan tanggung jawab Satuan Kerja Manajemen Risiko dan Pelaksanaan tugas Komite Manajemen Risiko.
3. Merekomendasikan kepada Dewan Komisaris terhadap seluruh aspek penilaian dalam Tingkat Kesehatan Bank, termasuk seluruh risiko inheren yang perlu menjadi perhatian antara lain risiko kredit, operasional, strategis dan kepatuhan dengan memberikan masukan mitigasi risikonya, termasuk juga upaya untuk perbaikan aspek permodalan, rentabilitas dan juga implementasi tata kelola.
4. Memberikan masukan kepada Dewan Komisaris untuk bahan Laporan Pengawasan Dewan Komisaris kepada OJK dan PSPT.
5. Membantu Menyusun Laporan Pengawasan Dewan Komisaris terhadap jalannya penyelenggaraan sistem pembayaran oleh Bank yang disampaikan kepada Bank Indonesia.

PENGEMBANGAN KOMPETENSI KOMITE PEMANTAU RISIKO

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Berikut terdapat keikutsertaan Komite Pemantau Risiko dalam program kompetensi di tahun 2025 di antaranya:

IMPLEMENTATION OF THE RISK MONITORING COMMITTEE'S DUTIES IN 2025

Throughout 2025, the Risk Monitoring Committee carried out the following duties and responsibilities:

1. Monitored risk by reviewing the risk dashboard on a monthly basis, evaluating the risk profile reports and the Bank's Soundness Level Reports, and providing opinions, suggestions, recommendations for improvement, and risk mitigation strategies.
2. Evaluated the duties and responsibilities of the Risk Management Unit and the implementation of the Risk Management Committee's tasks.
3. Provided recommendations to the Board of Commissioners on all assessment aspects of the Bank's Soundness Level, including all inherent risks requiring attention, such as credit, operational, strategic, and compliance risks, by offering risk mitigation input, as well as recommendations for improvements in capital, profitability, and governance implementation.
4. Provided input to the Board of Commissioners for the Board's Supervisory Report to the Financial Services Authority (OJK) and PSPT.
5. Assisted in preparing the Board of Commissioners' Supervisory Report on the operation of the Bank's payment system, which is submitted to Bank Indonesia.

RISK MONITORING COMMITTEE COMPETENCY DEVELOPMENT

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. The following is the Risk Monitoring Committee's participation in the competency program in 2025, including:

**Tabel Pengembangan Kompetensi Komite Pemantau
Risiko Tahun 2025**
**Table of Risk Monitoring Committee Competency
Development Program for 2025**

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Development Program	Pelaksanaan / Implementation
Hoiruddin Hasibuan	Komisaris Utama Independen (Ketua Komite) / Independent President Commissioner (Head of Committee)	- Seminar & Rakernas FKDK BPDSI / Seminar & National Working Meeting of the BPDSI Forum for the Development of Regional Development - Seminar & Rakernas FKDK BPDSI / Seminar & National Working Meeting of the BPDSI Forum for the Development of Regional Development - Seminar Fkdk Bpdsi Wilayah Tengah : Roadmap Penguatan BPD / Seminar on the BPDSI Forum for the Development of Regional Development (FKDK BPDSI) Central Region: Roadmap for Strengthening Regional Development - Seminar Roadmap Penguatan BPD 2024 – 2027 /c Seminar on the Roadmap for Strengthening Regional Development 2024-2027 - Seminar Nasional Fkdk Bpdsi Wilayah Barat : Protokol Pencegahan, Penanganan Dan Pemulihan Pasca Serangan Siber Terhadap Bank Umum / National Seminar on the BPDSI Forum for the Development of Regional Development (FKDKP BPDSI) West Region: Protocol for Prevention, Handling, and Recovery After Cyberattacks on Commercial Banks	16 s.d 17 Januari 2025 / January 16-17, 2025 6 Mei 2025 / May 6, 2025 9 Juli s.d 10 Juli 2025 / July 9-10, 2025 20 s.d 21 Agustus 2025 / August 20-21, 2025 16 s.d 18 November 2025 / November 16-18, 2025
Deden Riki Hayatul Firman	Komisaris Utama Independen (Anggota Komite) / Independent President Commissioner (Committee Member)	- Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Digital Banking Era - Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VI Dewan Komisaris / Risk Management Certification Refreshment Qualification Level VI for the Board of Commissioners.	21 s.d 22 Mei 2025 / 21 to 22 May 2025 6 Mei 2025 / May 6, 2025
Moh Panji Prasetya *)	Pihak Independen (Anggota) / Independent Party (Member)	- Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Digital Banking Era - Seminar Fkdk Bpdsi Wilayah Tengah : Roadmap Penguatan Bpd / Central Region BPDSI FKDK Seminar: Roadmap for Strengthening BPDs	21 s.d 22 Mei 2025 / May 21-22, 2025 09 s.d 10 Juli 2025 / July 9-10, 2025
Aditya Rachman **)	Pihak Independen (Anggota) / Independent Party (Member)	-	-
Hendra Suparyadi ***)	Pihak Independen (Anggota) / Independent Party (Member)	-	-
Douval	Pihak Independen (Anggota) / Independent Party (Member)	- Seminar Membangun Ketahanan Siber Di Era Digital Banking / Seminar on Building Cyber Resilience in the Digital Banking Era - Seminar Fkdk Bpdsi Wilayah Tengah : Roadmap Penguatan Bpd / Seminar on the Central Region of BPDSI: Roadmap for Strengthening BPDs - Seminar Roadmap Penguatan Bpd 2024-2027 / Seminar on the Roadmap for Strengthening BPDs 2024-2027	21 s.d 22 Mei 2025 / May 21-22, 2025 9 s.d 10 Juli 2025 / July 9-10, 2025 20 s.d 21 Agustus 2025 / August 20-21, 2025

*) Bapak Moh Panji Prasetya diberhentikan menjadi Anggota Pihak Independen tanggal 1 Agustus 2025.

**) Bapak Aditya Rachman diangkat menjadi Anggota Pihak Independen tanggal 4 September 2025 dan diberhentikan tanggal 17 Oktober 2025.

***) Bapak Hendra Suparyadi diangkat menjadi Anggota Pihak Independen tanggal 1 Desember 2025.

*) Mr. Moh Panji Prasetya was dismissed from his position as Independent Member effective August 1, 2025.

**) Aditya Rachman was appointed as Independent Member on September 4, 2025, and dismissed on October 17, 2025.

***) Mr. Hendra Suparyadi was appointed as Independent Member effective December 1, 2025.

KOMITE PENDUKUNG DIREKSI

Dalam pelaksanaan tugas dan tanggung jawabnya, Direksi telah membentuk Komite Kebijakan Perkreditan, Komite Manajemen Risiko, Komite Pengarah Teknologi Informasi (*IT Steering Committee*), Komite Kredit dan Komite Manajemen Aset dan Kewajiban.

KOMITE MANAJEMEN ASET DAN KEWAJIBAN

Pembentukan Komite Manajemen Aset dan Kewajiban (*Assets & Liabilities Management Committee / ALCO*) ditetapkan dalam Surat Keputusan Direksi No. 1074/SK/DIR-BB/VIII/2024 tanggal 12 Agustus 2024.

DASAR HUKUM KOMITE MANAJEMEN ASET DAN KEWAJIBAN

Pembentukan Komite Manajemen Aset dan Kewajiban berdasarkan ketentuan sebagai berikut:

- Undang-Undang No.7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No.10 tahun 1998 tentang Perbankan.
- POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK No. 33/POJK.04/2014 tanggal 8 Desember 2014 tentang Direksi dan Dewan Komisaris Emiten atau perusahaan publik.
- POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang pelaksanaan Fungsi Kepatuhan Bank Umum.
- POJK No. 18/POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Anggaran Dasar PT Bank Pembangunan Daerah Banten (Persero) Tbk yang berlaku saat ini dan perubahan-perubahannya.
- Surat Keputusan Direksi No. 139/SK/DIR-BB/IV/21 tanggal 30 April 2021 tentang Struktur Organisasi PT Bank Pembangunan Daerah Banten (Persero) Tbk.
- Surat Keputusan Direksi No. 1.074/SK/DIR-BB/VIII/2024 tanggal 12 Agustus 2024.

SUPPORTING COMMITTEES TO THE BOARD OF DIRECTORS

In carrying out its duties and responsibilities, the Board of Directors has established several supporting committees: the Credit Policy Committee, Risk Management Committee, IT Steering Committee, Credit Committee, and Asset and Liability Management Committee.

ASSET AND LIABILITY MANAGEMENT COMMITTEE (ALCO)

The establishment of the Asset and Liability Management Committee (ALCO) is stipulated in the Board of Directors Decree No. 1074/SK/DIR-BB/VIII/2024 dated August 12, 2024.

LEGAL BASIS OF THE ASSET AND LIABILITY MANAGEMENT COMMITTEE

The formation of the Asset and Liability Management Committee is based on the following regulations:

- Law No. 7 of 1992 concerning Banking as amended by Law No. 10 of 1998 concerning Banking.
- OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Regulation (POJK) No. 33/POJK.04/2014 dated December 8, 2014 concerning the Board of Directors and Board of Commissioners of Issuers or Public Companies.
- OJK Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of Compliance Function for Commercial Banks.
- OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.
- The current Articles of Association of PT Bank Pembangunan Daerah Banten (Persero) Tbk and its amendments.
- Board of Directors Decree No. 139/SK/DIR-BB/IV/21 dated April 30, 2021 concerning the Organizational Structure of PT Bank Pembangunan Daerah Banten (Persero) Tbk.
- Board of Directors Decree No. 1.074/SK/DIR-BB/VIII/2024 dated August 12, 2024.

PEDOMAN KOMITE MANAJEMEN ASET DAN KEWAJIBAN

Perseroan telah menetapkan pedoman kerja Komite Manajemen Aset dan Kewajiban berdasarkan ketentuan yang berlaku. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya.

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN ASET DAN KEWAJIBAN

Komite Manajemen Aset dan Kewajiban memiliki tugas dan tanggung jawab sebagai berikut:

1. Komite Asset & Liabilities (ALCO) adalah komite tetap di bawah Direksi yang bertugas menetapkan kebijakan dan strategi pengelolaan aset dan liabilitas perusahaan (Asset & Liabilities Management).
2. Menyusun dan meninjau kebijakan serta strategi pengelolaan likuiditas guna memastikan kecukupan likuiditas sesuai ketentuan, memenuhi kebutuhan pendanaan, termasuk dana darurat, serta mengoptimalkan penggunaan dana untuk menghindari idle funds.
3. Merumuskan dan mengevaluasi kebijakan serta strategi terkait risiko pasar, termasuk risiko suku bunga dan risiko valuta asing
4. Menetapkan serta meninjau kebijakan dan strategi penetapan harga (pricing policy) untuk produk dana, pinjaman, dan rekening antar kantor.
5. Menyusun serta mengevaluasi kebijakan dan strategi dalam pengelolaan portofolio investasi.
6. Menentukan dan meninjau kebijakan serta strategi dalam pengelolaan struktur neraca, dengan mempertimbangkan perubahan suku bunga guna mengoptimalkan Net Interest Margin (NIM).
7. Memberikan saran kepada sekretaris ALCO dalam penyusunan agenda serta materi rapat.
8. Menyampaikan informasi dan analisis dalam rapat ALCO, yang mencakup:
 - Metode penetapan harga untuk produk dana dan pinjaman.
 - Teknik pengukuran risiko likuiditas, risiko suku bunga, serta risiko valuta asing.
 - Strategi penentuan harga produk dana dan pinjaman.
 - Analisis daya saing suku bunga untuk produk dana dan pinjaman.

ALCO COMMITTEE GUIDELINES

The Company has established the Asset and Liability Management Committee work guidelines in accordance with prevailing regulations. These guidelines serve as a reference for carrying out the committee's duties and responsibilities.

DUTIES AND RESPONSIBILITIES OF THE ASSET AND LIABILITY MANAGEMENT COMMITTEE

The Asset and Liability Management Committee has the following duties and responsibilities:

1. The Asset and Liability Management Committee (ALCO) is a permanent committee under the Board of Directors, responsible for establishing policies and strategies for the management of the company's assets and liabilities (Asset and Liability Management).
2. Develop and review policies and strategies for liquidity management to ensure adequate liquidity in accordance with regulations, fulfill funding needs including emergency funds, and optimize the use of funds to avoid idle resources.
3. Formulate and evaluate policies and strategies related to market risk, including interest rate risk and foreign exchange risk.
4. Establish and review pricing policies and strategies for funding products, loans, and inter-office accounts.
5. Develop and evaluate policies and strategies for investment portfolio management.
6. Determine and review policies and strategies for balance sheet structure management, taking into account interest rate changes to optimize Net Interest Margin (NIM).
7. Provide input to the ALCO secretary in preparing meeting agendas and materials.
8. Present information and analysis in ALCO meetings, including:
 - Pricing methodologies for funding and lending products.
 - Techniques for measuring liquidity, interest rate, and foreign exchange risks.
 - Strategies for determining the pricing of funding and lending products.
 - Competitive interest rate analysis for funding and lending products.

- Tinjauan strategi yang diterapkan oleh bank pesaing.
 - Tantangan dalam implementasi keputusan ALCO.
 - Perubahan perilaku nasabah serta dampaknya terhadap kebijakan bank.
9. Setiap anggota tetap diwajibkan untuk menghadiri rapat ALCO yang diselenggarakan. Apabila Kepala Divisi berhalangan hadir, maka harus mengirimkan perwakilan sebagai penggantinya.
10. Anggota tidak tetap diwajibkan hadir dalam rapat ALCO apabila diperlukan.
- Review of strategies implemented by competitor banks.
 - Challenges in implementing ALCO decisions.
 - Changes in customer behavior and their impact on bank policies.
9. All permanent members are required to attend ALCO meetings. If a Division Head is unable to attend, a representative must be sent as a substitute.
10. Non-permanent members are required to attend ALCO meetings as needed.

KOMPOSISI KOMITE MANAJEMEN ASET DAN KEWAJIBAN

Ketua / Head	Direktur Utama / President Director
Sekretaris / Secretary	Kepala yang Membawahi Bidang <i>Treasury</i> / Head of Treasury Division
Anggota / Member	Tetap, terdiri dari / Permanent members consist of: Direktur Bisnis, Direktur Operasional, Direktur Kepatuhan, Kepala Divisi yang membidangi Dana & Jasa, Kepala Divisi Kredit, Kepala Divisi Perencanaan, Akuntansi & Keuangan dan Kepala Divisi Manajemen Risiko. / Director of Business, Director of Operations, Director of Compliance, Head of Funds & Services Division, Head of Credit Division, Head of Planning, Accounting & Finance Division, and Head of Risk Management Division. Tidak Tetap, terdiri dari / Non-permanent members consist of: Kepala Divisi Sekretariat Perusahaan dan Hukum, Kepala Divisi Kepatuhan, Kepala Divisi Operasional, Kredit & Jasa, Kepala Divisi Operasional, Jasa dan Layanan, Kepala Divisi Human Capital, Kepala yang membawahi bidang Penyelamatan dan Penyelesaian Kredit. / Head of Corporate Secretariat and Legal Division, Head of Compliance Division, Head of Operations, Credit & Services Division, Head of Operations, Services and Customer Relations Division, Head of Human Capital Division, and Head of Credit Recovery and Settlement Division.

RAPAT KOMITE MANAJEMEN ASET DAN KEWAJIBAN

Rapat ALCO diselenggarakan setidaknya satu kali dalam sebulan atau sesuai kebutuhan berdasarkan keputusan Direksi dalam situasi tertentu. Rapat ALCO dianggap sah apabila dihadiri oleh setidaknya 51% dari jumlah anggota tetap. Keputusan dibuat berdasarkan musyawarah untuk mencapai mufakat terkait usulan atau penyelesaian permasalahan yang berhubungan dengan kondisi bisnis serta pengelolaan aset dan liabilitas bank. Jika mufakat tidak tercapai, maka keputusan akan diambil melalui voting. Semua anggota ALCO yang hadir memiliki hak suara, kecuali Direktur dan Kepala Divisi yang bertanggung jawab atas fungsi kepatuhan. Hasil rapat harus dicatat dalam risalah rapat oleh notulis, ditandatangani oleh Ketua ALCO, dan didokumentasikan oleh Sekretaris ALCO.

ASSET AND LIABILITY MANAGEMENT COMMITTEE MEETINGS

ALCO meetings are held at least once a month or as needed based on the decision of the Board of Directors in certain situations. An ALCO meeting is considered valid if attended by at least 51% of the permanent members. Decisions are made by deliberation to reach consensus regarding proposals or the resolution of issues related to business conditions and the management of the bank's assets and liabilities. If consensus cannot be reached, decisions will be made by voting. All ALCO members present have voting rights, except for the Director and Division Head responsible for the compliance function. The meeting minutes must be recorded by the secretary, signed by the ALCO Chairperson, and filed by the ALCO Secretary.

Di sepanjang tahun 2025, Komite Manajemen Aset dan Kewajiban telah melaksanakan rapat sebanyak 12 (dua belas) kali rapat.

Tabel Agenda Rapat Komite Manajemen Aset dan Kewajiban Tahun 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	14 Januari 2025 / January 14, 2025	SBDK & SBK Januari 2025, penurunan Bunga Antar Kantor berlaku 1 Februari 2025 / SBDK & SBK January 2025; reduction of Inter-Office Interest Rate effective February 1, 2025.
2	14 Februari 2025 / February 14, 2025	SBDK & SBK Februari 2025, Penurunan Spesial rate untuk Deposito jangka waktu 3 sd 6 Bulan efektif 1 Maret 2025 / SBDK & SBK February 2025; reduction of Special Rate for Deposits with tenors of 3 to 6 months, effective March 1, 2025.
3	14 Maret 2025 / March 14, 2025	SBDK & SBK Maret 2025, Perubahan kewenangan pemberian Spesial rate Tabungan dan Giro Bank / SBDK & SBK March 2025; amendment to the authority for granting Special Rates on Bank Savings and Current Accounts.
4	22 April 2025 / April 22, 2025	SBDK & SBK April 2025
5	14 Mei 2025 / May 14, 2025	SBDK & SBK Mei 2025 / SBDK & SBK May 2025.
6	19 Juni 2025 / June 19, 2025	SBDK & SBK Juni 2025 / SBDK & SBK June 2025.
7	24 Juli 2025 / July 24, 2025	SBDK & SBK Juli 2025 / SBDK & SBK July 2025.
8	25 Agustus 2025 / August 25, 2025	SBDK & SBK Agustus 2025, kerja sama <i>Reciprocal</i> dengan <i>Asset</i> Manajemen, Penurunan Spesial rate dan Program DOC Jawara <i>On Call</i> / SBDK & SBK August 2025; Reciprocal Cooperation with Asset Management, reduction of Special Rate, and the DOC Jawara On Call Program.
9	19 September 2025 / September 19, 2025	SBDK & SBK September 2025
10	23 Oktober 2025 / October 23, 2025	SBDK & SBK Oktober 2025, Penurunan spesial rate deposito Bank kewenangan kepala cabang / SBDK & SBK October 2025; reduction of Deposit Special Rate under the authority of Branch Heads.
11	20 November 2025 / November 20, 2025	SBDK & SBK November 2025
12	30 Desember 2025 / December 30, 2025	SBDK & SBK Desember 2025 SBDK & SBK December 2025.

Throughout 2025, the Asset and Liability Management Committee held a total of 12 (twelve) meetings.

Table of the Asset and Liability Management Committee Meeting Agenda in 2025

PELAKSANAAN TUGAS KOMITE MANAJEMEN ASET DAN KEWAJIBAN 2025

Di tahun 2025, Komite Manajemen Aset dan Kewajiban telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Melaksanakan Rapat ALCO setiap bulan.
2. Menetapkan SBDK & SBK setiap bulan

PENGEMBANGAN KOMPETENSI KOMITE ASSET DAN LIABILITAS

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Ya/ tidak terdapat keikutsertaan Komite Manajemen Aset dan Kewajiban dalam program kompetensi di tahun 2025 di antaranya:

IMPLEMENTATION OF ASSET AND LIABILITY MANAGEMENT COMMITTEE DUTIES IN 2025

In 2025, the Asset and Liability Management Committee performed the following duties and responsibilities:

1. Conducting ALCO Meetings on a monthly basis.
2. Determining the SBDK & SBK on a monthly basis.

ASSET AND LIABILITY MANAGEMENT COMMITTEE COMPETENCY DEVELOPMENT

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. There was/was no participation of the Asset and Liability Management Committee in competency development programs in 2025, including:

Tabel Pengembangan Kompetensi Komite Manajemen Aset dan Kewajiban Tahun 2025 **Table of Competency Development of the Asset and Liability Management Committee in 2025**

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Bambang Widyatmoko	Direktur Bisnis / Business Director	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Sertifikasi Treasury Jenjang 7 / Treasury Certification — Level 7	22-23 Mei 2025 / May 22-23, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	4 Juli 2025 / July 4, 2025
		Seminar BPDSI : Penguatan BPDSI dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	6-8 Agustus 2025 / August 6-8, 2025
Rodi Judo Dahono	Direktur Operasional / Dahono Operations Director	Workshop BPD Go Digital / BPD Go Digital Workshop	23 Januari 2025 / January 23, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Senior DCC 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / DCC Seminar 2025: Strengthening Data Security in the Era of Evolving Cyber Threats	7-9 Mei 2025 / May 7-9, 2025
		Training Pashield 10K / Payshield 10K Training	16-17 Mei 2025 / May 16-17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	4 Juli 2025 / July 4, 2025
		Workshop Digital Resilienece In Action : Elevating Network And Security Excellence / Workshop on Digital Resilience in Action: Elevating Network and Security Excellence	6-8 Agustus 2025 / August 6-8, 2025
Eko Virgianto	Direktur Kepatuhan / Compliance Director	Seminar Roadmap Penguatan BPD 2024-2027 / Seminar on the Roadmap for the Strengthening of BPD 2024-2027	20-21 Agustus 2025 / August 20-21, 2025
		FGD Banking In The AI Era / Focus Group Discussion (FGD): Banking in the AI Era	23-25 Februari 2025 / February 23-25, 2025
		Seminar Program Eksekutif BPD Implementasi GRC & Perlindungan Hukum Direksi Serta Komisaris / BPD Executive Program Seminar: Implementation of GRC & Legal Protection for Directors and Commissioners	25-26 September 2025 / September 25-26, 2025
		Seminar FKDKP : Memahami Pentingnya Integritas Dalam Pengelolaan Lembaga Keuangan / FKDKP Seminar: Understanding the Importance of Integrity in the Management of Financial Institutions	16 Oktober 2025 / October 16, 2025
I Gusti Ayu Nyoman Rai	Kepala Divisi Dana & Jasa / Head of Funds & Services Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Training Penerapan Program Apu-Ppt & Pengendalian Gratifikasi Batch 1 / Training on the Implementation of the APU-PPT Program & Gratification Control — Batch 1	29 April 2025 / April 29, 2025
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025
		Seminar BPDSI : Penguatan Bpdsi Dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	6-8 Agustus 2025 / August 6-8, 2025
		Sosialisasi Memorandum Prosedur No. 150/Mp/Dir-Bb/Ix/2025 / Dissemination on Memorandum of Procedure No. 150/MP/DIR-BB/IX/2025	26 September 2025 / September 26, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17-18, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Muh Muis Suhaeri	Kepala Divisi Kredit / Head of Credit Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 / Risk Management Re-Certification — Level 5, Batch 1	25 April 2025 / April 25, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
Purbaji Basuki	Kepala divisi Perencanaan Akuntansi & Keuangan / BasukiHead of Planning, Accounting & Finance Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Training Pashield 10K / Payshield 10K Training	16-17 Mei 2025 / May 16–17, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
Harsha Indradewa	Kepala Divisi Manajemen Risiko / Head of Risk Management Division	Workshop Forum Cyber BPDSI / BPDSI Cyber Forum Workshop	22 Mei 2025 / May 22, 2025
		Workshop Teknis Penyusunan Laporan Crms OJK Bagi Bpdsi / Technical Workshop on the Preparation of OJK CRMS Reports for BPDSI	2-3 Juni 2025 / June 2–3, 2025
		Workshop Implementasi Sinergitas Bidang Manajemen Risiko Dan Tata Kelola Dalam Lingkup KUB / Workshop on the Implementation of Synergy in Risk Management and Governance within the KUB Framework	22-23 September 2025 / September 22–23, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
		Seminar FKDKP : Memahami Pentingnya Integritas Dalam Pengelolaan Lembaga Keuangan / FKDKP Seminar: Understanding the Importance of Integrity in the Management of Financial Institutions	16 Oktober 2025 / October 16, 2025
		Workshop BPD Go Digital : Compliance & Innovation / BPD Go Digital Workshop: Compliance & Innovation	13 November 2025 / November 13, 2025

KOMITE MANAJEMEN RISIKO

DASAR HUKUM KOMITE MANAJEMEN RISIKO

Pembentukan Komite Manajemen Risiko berdasarkan ketentuan sebagai berikut:

1. Undang-Undang No.7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No.10 tahun 1998 tentang Perbankan.
2. POJK No. 18/ POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
3. POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang pelaksanaan Fungsi Kepatuhan Bank Umum.
4. POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.

RISK MANAGEMENT COMMITTEE

LEGAL BASIS OF THE RISK MANAGEMENT COMMITTEE

The establishment of the Risk Management Committee is based on the following regulations:

1. Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998 concerning Banking.
2. POJK No. 18/POJK.03/2016 dated March 16, 2016, concerning the Implementation of Risk Management for Commercial Banks.
3. POJK No. 46/POJK.03/2017 dated July 12, 2017, concerning the Implementation of the Compliance Function for Commercial Banks.
4. POJK No. 17 of 2023 dated September 14, 2023, concerning the Implementation of Governance for Commercial Banks.

5. Anggaran Dasar PT Bank Pembangunan Daerah Banten (Perseroda) Tbk yang berlaku saat ini dan perubahan-perubahannya.
6. Surat Keputusan Direksi No. 481/SK/DIR-BB/VIII/2023 tanggal 30 Agustus 2023 tentang Struktur Organisasi PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.
7. Surat Keputusan Direksi No. 1045/SK/DIR-BB/VII/2024 tanggal 05 Juli 2024 tentang Pedoman dan Tata Tertib Komite Manajemen Risiko.

PEDOMAN KOMITE MANAJEMEN RISIKO

Perseroan telah menetapkan pedoman dan tata tertib kerja Komite Manajemen Risiko berdasarkan ketentuan yang berlaku. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya.

TUGAS DAN TANGGUNG JAWAB KOMITE MANAJEMEN RISIKO

Komite Manajemen Risiko memiliki tugas dan tanggung jawab sebagai berikut:

1. Penyusunan kebijakan dan perubahannya, strategi dan pedoman penerapan manajemen risiko.
2. Perbaikan dan penyempurnaan pelaksanaan manajemen risiko berdasarkan hasil evaluasi pelaksanaan manajemen risiko.
3. Melakukan evaluasi dan menetapkan limit risiko (Risk Appetite dan Risk Tolerance) untuk ditetapkan oleh Direksi.
4. Penetapan hal-hal yang terkait dengan keputusan bisnis yang menyimpang dari prosedur normal.
5. Memperoleh data informasi dari Audit Intern mengenai hasil audit internal.
6. Merumuskan kebijakan, arah, dan strategi penerapan manajemen risiko.
7. Mengawasi optimasi penerapan manajemen risiko.
8. Merumuskan langkah-langkah yang diambil apabila terdapat kendala dalam penerapan manajemen risiko.
9. Melakukan kajian berkala terhadap kebijakan manajemen risiko bank dan memberikan saran-saran langkah perbaikan.
10. Memberikan masukan kepada Direksi terkait penetapan limit risiko masing-masing aktivitas fungsional.

5. The prevailing Articles of Association of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and its amendments.
6. Board of Directors Decree No. 481/SK/DIR-BB/VIII/2023 dated August 30, 2023, concerning the Organizational Structure of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.
7. Board of Directors Decree No. 1045/SK/DIR-BB/VII/2024 dated July 5, 2024, concerning the Guidelines and Rules of Procedure for the Risk Management Committee.

RISK MANAGEMENT COMMITTEE GUIDELINES

The Company has established the Risk Management Committee code of conduct in accordance with applicable regulations. These guidelines serve as a reference for carrying out the committee's duties and responsibilities.

DUTIES AND RESPONSIBILITIES OF THE RISK MANAGEMENT COMMITTEE

The Risk Management Committee has the following duties and responsibilities:

1. Formulating risk management policies and their amendments, as well as strategies and guidelines for risk management implementation.
2. Improving and refining risk management implementation based on the results of risk management evaluations.
3. Evaluating and setting risk limits (Risk Appetite and Risk Tolerance) to be determined by the Board of Directors.
4. Making decisions on business matters that deviate from normal procedures.
5. Obtaining information from Internal Audit regarding internal audit results.
6. Formulating policies, direction, and strategies for risk management implementation.
7. Overseeing the optimization of risk management implementation.
8. Formulating actions to be taken in the event of obstacles in risk management implementation.
9. Conducting periodic reviews of the bank's risk management policies and providing recommendations for improvement.
10. Providing input to the Board of Directors regarding the determination of risk limits for each functional activity.

KOMPOSISI KOMITE MANAJEMEN RISIKO

RISK MANAGEMENT COMMITTEE COMPOSITION

Ketua / Head	Direktur Kepatuhan / Director of Compliance
Sekretaris / Secretary	Kepala Divisi Manajemen Risiko / Head of the Risk Management Division
Anggota / Members	Direktur Utama, Direktur Bisnis, Direktur Operasional, Kepala Divisi Kepatuhan, Kepala Divisi Audit Internal, Kepala Divisi Dana dan Jasa, Kepala Divisi Operasional, Jasa dan Layanan, Kepala Divisi Human Capital, Kepala Divisi Perencanaan Akuntansi & Keuangan, Kepala Divisi Teknologi Informasi, Kepala Divisi Sekretariat Perusahaan dan Hukum, Unit Kerja Khusus Treasury, Divisi Pengembangan Bisnis, Unit Kerja Khusus Umum.. / President Director, Director of Business, Director of Operations, Head of Compliance Division, Head of Internal Audit Division, Head of Funds and Services Division, Head of Operations, Services and Customer Relations Division, Head of Human Capital Division, Head of Planning, Accounting & Finance Division, Head of Information Technology Division, Head of Corporate Secretariat and Legal Division, and Special Treasury Unit, Business Development Division, General Special Work Unit..

RAPAT KOMITE MANAJEMEN RISIKO

Di sepanjang tahun 2025, Komite Manajemen Risiko telah melaksanakan rapat sebanyak 5 (lima) kali rapat.

Tabel Agenda Rapat Komite Manajemen Risiko Tahun 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	27 Agustus 2025 / August 27, 2025	Presentasi Hasil Stress test Climate Risk yang akan di submit ke OJK / Presentation of Climate Risk Stress Test Results to be submitted to OJK
2	22 Oktober 2025 / October 22, 2025	Pembahasan Profil Risiko Triwulan III Tahun 2025 / Risk Profile Discussion for the Third Quarter of 2025
3	09 Desember 2025 / December 9, 2025	Pembahasan SEOJK Internal Liquidity Adequacy Assessment Process (ILAAP) / Discussion of the SEOJK Internal Liquidity Adequacy Assessment Process (ILAAP)
4	19 Desember 2025 / December 19, 2025	Pembahasan Rencana Kerja Divisi Manajemen Risiko Tahun 2026 / Discussion of the Risk Management Division's Work Plan for 2026
5	23 Desember 2025 / December 23, 2025	Pembahasan <i>Risk Appetite</i> dan <i>Risk Tolerance</i> / Discussion of Risk Appetite and Risk Tolerance

RISK MANAGEMENT COMMITTEE MEETINGS

Throughout 2025, the Risk Management Committee held a total of 5 (five) meetings.

Table of the Risk Management Committee Meeting Agenda in 2025

PELAKSANAAN TUGAS KOMITE MANAJEMEN RISIKO 2025

Di tahun 2025, Komite Manajemen Risiko telah melaksanakan tugas dan tanggung jawab dengan fokus agenda mencakup strategi perbaikan dalam pengelolaan risiko serta peningkatan Tingkat Kesehatan Bank, dengan mencakup delapan kategori risiko, termasuk risiko kredit, risiko operasional, risiko kepatuhan, dan risiko strategis.

IMPLEMENTATION OF RISK MANAGEMENT COMMITTEE DUTIES IN 2025

In 2025, the Risk Management Committee carried out its duties and responsibilities with a focus on strategies for improving risk management and enhancing the Bank's Soundness Level. The agenda covered eight risk categories, including credit risk, operational risk, compliance risk, and strategic risk.

PENGEMBANGAN KOMPETENSI KOMITE MANAJEMEN RISIKO 2025

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Ya/ tidak terdapat keikutsertaan Komite Manajemen Risiko dalam program kompetensi di tahun 2025 di antaranya:

RISK MANAGEMENT COMMITTEE COMPETENCY DEVELOPMENT IN 2025

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. There was participation of the Risk Management Committee in competency development programs in 2025, including:

Tabel Pengembangan Kompetensi Komite Manajemen Risiko Tahun 2025

Table of the Risk Management Committee Competency Development Programs in 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Muhammad Busthami	Direktur Utama / President Director	Workshop Business: Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	4 Juli 2025 / July 4, 2025
		Seminar Penguatan Bpdsi Dalam Implementasi Siskeudes / Seminar on Strengthening BPDSI in the Implementation of Siskeudes	6-8 Agustus 2025 / August 6-8, 2025
		CEO BPD Forum 2025 : Membangun Ketahanan BPD Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	23 Oktober 2025 / October 23, 2025
Bambang Widyatmoko	Direktur Bisnis / Business Director	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Sertifikasi Treasury Jenjang 7 / Treasury Certification — Level 7	22-23 Mei 2025 / May 22-23, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	04 Juli 2025 / July 4, 2025
		Seminar BPDSI : Penguatan Bpdsi Dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	6-8 Agustus 2025 / August 6-8, 2025
Rodi Judo Dahono	Direktur Operasional / Operations Director	Workshop BPD Go Digital / BPD Go Digital Workshop	23 Januari 2025 / January 23, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Senior Dcc 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / DCC Seminar 2025: Strengthening Data Security in the Era of Evolving Cyber Threats	7-9 Mei 2025 / May 7-9, 2025
		Training Pashield 10K / Payshield 10K Training	16-17 Mei 2025 / May 16-17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	4 Juli 2025 / July 4, 2025
		Workshop Digital Resillience In Action : Elevating Network And Security Excellence / Workshop on Digital Resilience in Action: Elevating Network and Security Excellence	6-8 Agustus 2025 / August 6-8, 2025
Herliana	Kepala Divisi Kepatuhan / Head of Compliance Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Sosialisasi Kewajiban Penyampaian Laporan Penilaian Sendiri dan Pengkinian Data Pokok Bank / Dissemination on the Obligation to Submit Self-Assessment Reports and Update of Bank Core Data	13 Februari 2025 / February 13, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / SO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16-17 Mei 2025 / May 16-17, 2025
		Webinar Strategi Aman Transaksi Asept Kripto Dan Keuangan Digital : Perlindungan Data Pribadi Dampak Teknologi Biometrik Di Indonesia / Webinar: Safe Strategies for Crypto Asset Transactions and Digital Finance — Personal Data Protection and the Impact of Biometric Technology in Indonesi	19 Juni 2025 / June 19, 2025
		Self Assesement SEOJK No 14seojk.032025 / Self-Assessment on OJK Circular Letter No. 14/SEOJK.03/2025	3-4 September 2025 / September 3-4, 2025
		Workshop Implementasi Sinergitas Bidang Manajemen Risiko Dan Tata Kelola Dalam Lingkup Kub / Workshop on the Implementation of Synergy in Risk Management and Governance within the KUB Framework	22 September 2025 / September 22, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17-18, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	9 Oktober 2025 / October 9, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
		Sosialisasi LhpK Ap & Fmi Serta Kpdhn Tahun 2025 / Dissemination on LHPK AP & FMI and KPDHN for the Year 2025	27 November 2025 / November 27, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Dewi Noorirdawati	Kepala Divisi Audit Internal / Head of Internal Audit Division	Workshop & Koordinasi Satuan Pengawasan Internal Bumda Wilayah Provinsi Banten 2025 / Workshop & Coordination of the Internal Supervisory Unit of Regional-Owned	16 Januari 2025 / January 16, 2025
		Sertifikasi Audit Internal Level Supervisor / Internal Audit Certification — Supervisor Level	17 Januari 2025 / January 17, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16-17 Mei 2025 / May 16–17, 2025
		Sosialisasi Petunjuk Teknis Pembebanan Biaya / Dissemination on Technical Guidelines for Cost Charging	25 Juni 2025 / June 25, 2025
		Pelatihan Anti Korupsi bagi BUMD Klaster Bank Daerah Tahun 2025 / Anti-Corruption Training for Regional-Owned Enterprises (BUMD) — Regional Bank Cluster 2025	23-26 September 2025 / September 23–26, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
		CEO BPD Forum 2025 : Membangun Ketahananbpd dari Farud dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	23 September 2025 / September 23, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	09 Oktober 2025 / October 9, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
Muh Muis Suhaeri	Kepala Divisi Kredit / Head of Credit Division	Sosialisasi LHPK AP & FMI serta KPDHN Tahun 2025 / Dissemination on LHPK AP & FMI and KPDHN for the Year 2025	27 Novemembr 2025 / November 27, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 / Risk Management Re-Certification — Level 5, Batch 1	25 April 2025 / April 25, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
I Gusti Ayu Nyoman Rai	Kepala Divisi Dana & Jasa / Head of Funds & Services Division	Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Training Penerapan Program Apu-Ppt & Pengendalian Gratifikasi Batch 1 / Training on the Implementation of the APU-PPT Program & Gratification Control — Batch 1	29 April 2025 / April 29, 2025
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025
		Seminar BPDSI : Penguatan Bpdsi Dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	6-8 Agustus 2025 / August 6–8, 2025
		Sosialisasi Memorandum Prosedur No. 150/Mp/Dir-Bb/lx/2025 / Dissemination on Memorandum of Procedure No. 150/MP/DIR-BB/IX/2025	26 September 2025 / September 26, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17-18 Oktober 2025 / October 17–18, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Mugihadi Usman	Kepala UKK Treasury / Head of Treasury Work Unit	Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	30 Januari 2025 / January 30, 2025
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	11 Februari 2025 / February 11, 2025
		Sosialisasi Sop Fasilitas Kredit Karyawan / Dissemination on Employee Credit Facility SOP	22 Mei 2025 / May 22, 2025
		Sosialisasi Petunjuk Teknis Pembebanan Biaya / Dissemination on Technical Guidelines for Cost Charging	20 Mei 2025 / May 20, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	25 Juni 2025 / June 25, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	14 Agustus 2025 / August 14, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	17-18 Oktober 2025 / October 17–18, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	15 Oktober 2025 / October 15, 2025
Rudi Hendrawan	Kepala Divisi Operasional Jaringan & Layanan / Head of Operations, Network & Services Division	Training Pashield 10K / Payshield 10K Training	30 Januari 2025 / January 30, 2025
		Pelatihan, Simulasi Dan Uji Live Penggunaan Fasilitas Guest Bank Sistem Bi-Rtgs, Bi-Ssss, Sistem Bi-Etp dan Sknbi Bank Indonesia / Training, Simulation, and Live Testing on the Use of Guest Bank Facilities for BI-RTGS, BI-SSSS, BI-ETP, and SKNBI Systems of Bank Indonesia	16 Mei 2025 / May 16, 2025
		Sosialisasi Memorandum Prosedur No. 150/Mp/Dir-Bb/Ix/2025 / Dissemination on Memorandum of Procedure No. 150/MP/DIR-BB/IX/2025	22 September 2025 / September 22, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	26 September 2025 / September 26, 2025
		Bimtek System Integration Test & User Acceptance Testing Tabungan Pajak / Technical Guidance on System Integration Test & User Acceptance Testing for Tax Savings	17 Oktober 2025 / October 17, 2025
		Ceo Bpd Forum 2025 : Membangun Ketahananbpd Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	22 Oktober 2025 / October 22, 2025
		Workshop Evaluasi Layanan Bank Indonesia Fast Payment (Bi-Fast) Tahun 2025 / Workshop on the Evaluation of Bank Indonesia Fast Payment (BI-Fast) Services for the Year 2025	23 Oktober 2025 / October 23, 2025
		Bimbingan Teknis Signal Corporate / Technical Guidance on SIGNAL Corporate	1 Oktober 2025 / October 1, 2025
Tb Firman Tauchid	Kepala Divisi Human Capital / Head of Human Capital Division	Bimbingan Teknis Signal Corporate / Technical Guidance on SIGNAL Corporate	6 November 2025 / November 6, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Fgd Perizinan dan Penilaian Kemampuan Dan Keputusan (PKK) Kepengurusan Dan Kepemilikan Bank Umum / Focus Group Discussion (FGD) on Licensing and Fit and Proper Assessment (PKK) of Management and Ownership of Commercial Banks	21 Februari 2025 / February 21, 2025
		Sertifikasi Human Resources Level Manager / Human Resources Certification — Manager Level	26 Februari 2025 / February 26, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025
		Sosialisasi Ketenagakerjaan / Labor/Employment Dissemination	26 Agustus 2025 / August 26, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	9 Oktober 2025 / October 9, 2025
Purbaji Basuki	Kepala divisi Perencanaan Akuntansi & Keuangan / BasukiHead of Planning, Accounting & Finance Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Training Pashield 10K / Payshield 10K Training	16 Mei 2025 / May 16, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Donal Feterence	Kepala Divisi Teknologi Informasi / Head of Information Technology Division	Workshop BPD Go Digital / BPD Go Digital Workshop	23 Januari 2025 / January 23, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Multipolar BPD Forum : Navigating Her Transformation Journey - Cost Effective, Scalable, High-Performance And Secure Digital System / Multipolar BPD Forum: Navigating the Transformation Journey — Cost-Effective, Scalable, High-Performance, and Secure Digital System	19 Februari 2025 / February 19, 2025
		Senior DCC 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / DCC Seminar 2025: Strengthening Data Security in the Era of Evolving Cyber Threats	7 Mei 2025 / May 7, 2025
		Training Pashield 10K / Payshield 10K Training	16 Mei 2025 / May 16, 2025
		Workshop Forum Cyber Bpdsi / BPDSI Cyber Forum Workshop	22 Mei 2025 / May 22, 2025
		Training Titanium : Course Control Meets Endpoint Control / Titanium Training: Course Control Meets Endpoint Control	18 Juli 2025 / July 18, 2025
		Workshop Digital Resillience In Action : Elevating Network And Security Excellence / Workshop on Digital Resilience in Action: Elevating Network and Security Excellence	6 Agustus 2025 / August 6, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Bimtek System Integration Test & User Acceptance Testing Tabungan Pajak / Technical Guidance on System Integration Test & User Acceptance Testing for Tax Savings	22-Oct-25 / October 22, 2025
Ferdy Ardian	Kepala Divisi Sekretariat Perusahaan & Hukum / Head of Corporate Secretary & Legal Division	Capacity Building Dan Rapat Koordinasi Tp2Dd Se Banten Tahun 2025 / Capacity Building and Coordination Meeting of TP2DD throughout Banten Province 2025	10 November 2025 / November 10, 2025
		Bimbingan Teknis Signal Corporate / Technical Guidance on SIGNAL Corporate	6 November 2025 / November 6, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025

KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

DASAR HUKUM KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

Pembentukan Komite Pengarah Sistem Teknologi Informasi berdasarkan ketentuan sebagai berikut:

- Undang-Undang No.7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No.10 tahun 1998 tentang Perbankan.
- POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang pelaksanaan Fungsi Kepatuhan Bank Umum.

INFORMATION TECHNOLOGY STEERING COMMITTEE

LEGAL BASIS OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The establishment of the Information Technology Steering Committee is based on the following regulations:

- Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998 concerning Banking.
- OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of Compliance Function for Commercial Banks.

- d. POJK No. 18/ POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- e. Anggaran Dasar PT Bank Pembangunan Daerah Banten (Perseroda) Tbk yang berlaku saat ini dan perubahan-perubahannya.
- f. Surat Keputusan Direksi No. 406/SK/DIR-BB/XII/2025 tanggal 24 Desember 2025 tentang Struktur Organisasi PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.
- g. Surat Keputusan Direksi No. 964/SK/DIR-BB/V/2024 tanggal 28 Mei 2024.

PEDOMAN KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

Perseroan telah menetapkan pedoman kerja Komite Pengarah Sistem Teknologi Informasi berdasarkan ketentuan yang berlaku. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya.

TUGAS DAN TANGGUNG JAWAB KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

Komite Pengarah Sistem Teknologi Informasi memiliki tugas dan tanggung jawab sebagai berikut:

- a. Menyusun Rencana Strategis Teknologi Informasi yang selaras dengan Rencana Strategis Bank, dengan mempertimbangkan efektivitas, efisiensi sumber daya, serta manfaat yang dihasilkan.
- b. Merumuskan kebijakan, standar, dan prosedur utama terkait Teknologi Informasi & Big Data.
- c. Memastikan kesesuaian proyek Teknologi Informasi yang disetujui dengan Rencana Strategis Teknologi Informasi.
- d. Mengawasi keselarasan pelaksanaan proyek Teknologi Informasi dengan rencana yang telah disepakati dalam *project charter*.
- e. Memastikan bahwa Teknologi Informasi mendukung kebutuhan sistem informasi manajemen serta operasional bisnis Bank.
- f. Menilai efektivitas langkah-langkah dalam mengelola risiko investasi di sektor Teknologi Informasi agar dapat memberikan kontribusi optimal bagi pencapaian target bisnis Bank.

- d. OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.
- e. The current Articles of Association of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and its amendments.
- f. Board of Directors Decree No. 406/SK/DIR-BB/XII/2025 dated December 24, 2025 concerning the Organizational Structure of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.
- g. Board of Directors Decree No. 964/SK/DIR-BB/V/2024 dated May 28, 2024.

INFORMATION TECHNOLOGY STEERING COMMITTEE GUIDELINES

The Company has established the work guidelines for the Information Technology Steering Committee in accordance with applicable regulations. These guidelines serve as a reference for carrying out its duties and responsibilities.

DUTIES AND RESPONSIBILITIES OF THE INFORMATION TECHNOLOGY STEERING COMMITTEE

The Information Technology Steering Committee has the following duties and responsibilities:

- a. Develop the Information Technology Strategic Plan in alignment with the Bank's Strategic Plan, taking into account effectiveness, resource efficiency, and resulting benefits.
- b. Formulate key policies, standards, and procedures related to Information Technology and Big Data.
- c. Ensure that approved Information Technology projects are consistent with the Information Technology Strategic Plan.
- d. Oversee the alignment of Information Technology project implementation with the plans set forth in the project charter.
- e. Ensure that Information Technology supports the needs of management information systems and the Bank's business operations.
- f. Assess the effectiveness of measures for managing investment risk in the Information Technology sector to ensure optimal contribution to the Bank's business targets.

- g. Memantau dan meningkatkan kinerja Teknologi Informasi secara berkelanjutan.
- h. Menyelesaikan berbagai permasalahan Teknologi Informasi yang tidak dapat diselesaikan oleh unit kerja pengguna dan penyelenggara Teknologi Informasi dengan cara yang efektif, efisien, dan tepat waktu.
- i. Menilai kecukupan serta memastikan alokasi sumber daya Bank sesuai dengan kebutuhan.

- g. Monitor and continuously improve Information Technology performance.
- h. Resolve Information Technology issues that cannot be addressed by user units and IT providers in an effective, efficient, and timely manner.
- i. Assess the adequacy and ensure the allocation of Bank resources according to requirements.

KOMPOSISI KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

COMPOSITION OF THE INFORMATION TECHNOLOGY SYSTEM STEERING COMMITTEE

Ketua / Head	Direktur Operasional / Director of Operations
Sekretaris / Secretary	Kepala Divisi Teknologi & Informasi / Head of Technology and Information Division
Anggota / Members	Direktur Utama, Direktur Operasional, Direktur Bisnis, Kepatuhan, Direktur Kepatuhan dan Seluruh Kepala Divisi. / President Director, Director of Operations, Director of Business, Director of Compliance, and all Division Heads.

RAPAT KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

Di sepanjang tahun 2025, Komite Pengarah Sistem Teknologi Informasi telah melaksanakan rapat sebanyak 1 (satu) kali rapat.

INFORMATION TECHNOLOGY STEERING COMMITTEE MEETINGS

Throughout 2025, the Information Technology Steering Committee held a total of 1 (one) meeting.

Tabel Agenda Rapat Komite Pengarah Sistem Teknologi Informasi Tahun 2025

Table of the Information Technology System Steering Committee Meeting Agenda in 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	29 Oktober 2025 / October 29, 2025	Rapat IT Steering Committee (ITSC) ke 1 tahun 2025 / 1st IT Steering Committee (ITSC) Meeting of 2025

PELAKSANAAN TUGAS KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI 2025

Di tahun 2025, Komite Pengarah Sistem Teknologi Informasi telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Memastikan rencana strategis teknologi informasi (RSTI) yang sejalan dengan rencana strategis Bank, dengan memperhatikan efektivitas dan efisiensi sumber daya yang dibutuhkan serta manfaat yang diperoleh.
2. Perumusan kebijakan, standar, dan prosedur utama dalam bidang teknologi informasi untuk memastikan pengelolaan yang efektif, efisien, serta sesuai dengan kerangka kerja dan regulasi yang berlaku.

IMPLEMENTATION OF THE DUTIES OF THE INFORMATION TECHNOLOGY SYSTEM STEERING COMMITTEE IN 2025

In 2025, the Information Technology System Steering Committee carried out the following duties and responsibilities:

- 1) Ensuring that the Information Technology Strategic Plan (RSTI) is aligned with the Bank's strategic plan, with due consideration of the effectiveness and efficiency of the required resources as well as the benefits obtained.
- 2) Formulating key policies, standards, and procedures in the field of information technology to ensure effective and efficient management in accordance with the applicable frameworks and regulations.

3. Memastikan kesesuaian antara rencana pengembangan (proyek) Teknologi Informasi yang disetujui dengan rencana strategis teknologi informasi (RSTI).
4. Memastikan kesesuaian antara pelaksanaan pengembangan (proyek) teknologi informasi dengan rencana pengembangan (proyek) yang disepakati dan tertuang dalam project charter;
5. Kesesuaian antara teknologi informasi dengan kebutuhan sistem informasi manajemen serta kebutuhan kegiatan usaha Bank.
6. Efektivitas langkah-langkah dalam meminimalkan risiko atas investasi Bank pada sektor teknologi informasi agar investasi Bank pada sektor teknologi informasi memberikan kontribusi terhadap pencapaian tujuan bisnis Bank.
7. Pemantauan atas kinerja teknologi informasi dan upaya peningkatan kinerja teknologi informasi.
8. Upaya penyelesaian berbagai masalah terkait teknologi informasi yang tidak dapat diselesaikan oleh satuan kerja pengguna dan penyelenggara Teknologi Informasi secara efektif, efisien, dan tepat waktu.
9. Memastikan kecukupan dan alokasi sumber daya yang dimiliki Bank.
10. Evaluasi atas efektivitas biaya Teknologi Informasi terhadap pencapaian manfaat yang direncanakan (*Actual Costs, Planned Benefits, Actual Benefits*).
11. Menetapkan proses pemantauan yang teratur terhadap pengeluaran biaya TI.

PENGEMBANGAN KOMPETENSI KOMITE PENGARAH SISTEM TEKNOLOGI INFORMASI

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Ya/ tidak terdapat keikutsertaan Komite Pengarah Sistem Teknologi Informasi dalam program kompetensi di tahun 2025 di antaranya:

- 3) Ensuring the alignment between approved Information Technology development plans (projects) and the Information Technology Strategic Plan (RSTI).
- 4) Ensuring the alignment between the implementation of information technology development (projects) and the agreed development plans (projects) as stipulated in the project charter.
- 5) Ensuring the alignment between information technology and the needs of the management information system as well as the operational needs of the Bank's business activities.
- 6) Ensuring the effectiveness of measures to minimize risks associated with the Bank's investments in the information technology sector, so that such investments contribute to the achievement of the Bank's business objectives.
- 7) Monitoring information technology performance and undertaking efforts to improve information technology performance.
- 8) Pursuing the resolution of various information technology-related issues that cannot be resolved effectively, efficiently, and in a timely manner by the user work units and the Information Technology provider units.
- 9) Ensuring the adequacy and allocation of resources available to the Bank.
- 10) Evaluating the cost-effectiveness of Information Technology in relation to the achievement of planned benefits (*Actual Costs, Planned Benefits, Actual Benefits*).
- 11) Establishing a regular monitoring process for IT expenditures.

COMPETENCE DEVELOPMENT OF THE INFORMATION TECHNOLOGY SYSTEM STEERING COMMITTEE

Bank Banten periodically provides opportunities for all Company personnel to participate in competency development programs. The Information Technology System Steering Committee participated/did not participate in competency development programs in 2025, including:

**Tabel Pengembangan Kompetensi Komite Pengarah
Sistem Teknologi Informasi Tahun 2025**

**Table of the Competency Development for the
Information Technology System Steering Committee
in 2025**

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Muhammad Busthami	Direktur Utama / President Director	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vii Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	4 Juli 2025 / July 4, 2025
		Seminar Penguatan BPDSI Dalam Implementasi Siskeudes / Seminar on Strengthening BPDSI in the Implementation of Siskeudes	6 Agustus 2025 / August 6, 2025
		CEO BPD Forum 2025 : Membangun Ketahanan BPD Dari Fraud dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	23 Oktober 2025 / October 23, 2025
Bambang Widyatmoko	Direktur Bisnis / Business Director	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Sertifikasi Treasury Jenjang 7 / Treasury Certification — Level 7	22 Mei 2025 / May 22, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	04 Juli 2025 / July 4, 2025
		Seminar BPDSI : Penguatan Bpdsi Dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	06 Agustus 2025 / August 6, 2025
Rodi Judo Dahono	Direktur Operasional / Operations Director	Workshop BPD Go Digital / BPD Go Digital Workshop	23 Januari 2025 / January 23, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Senior DCC 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / DCC Seminar 2025: Strengthening Data Security in the Era of Evolving Cyber Threats	07 Mei 2025 / May 7, 2025
		Training Pashield 10K / Payshield 10K Training	16 Mei 2025 / May 16, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vii Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	04 Juli 2025 / July 4, 2025
		Workshop Digital Resillience In Action : Elevating Network And Security Excellence / Workshop on Digital Resilience in Action: Elevating Network and Security Excellence	6 Agustus 2025 / August 6, 2025
Eko Virgianto	Direktur Kepatuhan / Compliance Director	Seminar Roadmap Penguatan Bpd 2024-2027 / Seminar on the Roadmap for the Strengthening of BPD 2024–2027	20 Agustus 2025 / August 20, 2025
		FGD Banking In The AI Era / Focus Group Discussion (FGD): Banking in the AI Era	23 Februari 2025 / February 23, 2025
		Seminar Program Eksekutif Bpd Implementasi Grc & Perlindungan Hukum Direksi Serta Komisaris / BPD Executive Program Seminar: Implementation of GRC & Legal Protection for Directors and Commissioners	25 September 2025 / September 25, 2025
		Seminar FKDKP : Memahami Pentingnya Integritas Dalam Pengelolaan Lembaga Keuangan / FKDKP Seminar: Understanding the Importance of Integrity in the Management of Financial Institutions	16 Oktober 2025 / October 16, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Herliana	Kepala Divisi Kepatuhan / Head of Compliance Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Sosialisasi Kewajiban Penyampaian Laporan Penilaian Sendiri Dan Pengkinian Data Pokok Bank / Dissemination on the Obligation to Submit Self-Assessment Reports and Update of Bank Core Data	13 Februari 2025 / February 13, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025
		Webinar Strategi Aman Transaksi Asept Kripto dan Keuangan Digital : Perlindungan Data Pribadi Dampak Teknologi Biometrik Di Indonesia / Webinar: Safe Strategies for Crypto Asset Transactions and Digital Finance — Personal Data Protection and the Impact of Biometric Technology in Indonesia	19 Juni 2025 / June 19, 2025
		Self-Asseessment SEOJK No. 14/SEOJK.03/2025 / Self-Assessment on OJK Circular Letter No. 14/SEOJK.03/2025	3 September 2025 / September 3, 2025
		Workshop Implementasi Sinergitas Bidang Manajemen Risiko DAN Tata Kelola Dalam Lingkup KUB / Workshop on the Implementation of Synergy in Risk Management and Governance within the KUB Framework	22 September 2025 / September 22, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	9 Oktober 2025 / October 9, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / v
Dewi Noorirdawati	Kepala Divisi Audit Internal / Head of Internal Audit Division	Sosialisasi LHPK AP & FMI Serta Kpdhn Tahun 2025 / Dissemination on LHPK AP & FMI and KPDHN for the Year 2025	27 Novemebr 2025 / November 27, 2025
		Workshop & Koordinasi Satuan Pengawasan Internal BUMD Wilayah Provinsi Banten 2025 / Workshop & Coordination of the Internal Supervisory Unit of Regional-Owned Enterprises (BUMD) in Banten Province 2025	16 Januari 2025 / January 16, 2025
		Sertifikasi Audit Internal Level Supervisor / Internal Audit Certification — Supervisor Level	17 Januari 2025 / January 17, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025
		Sosialisasi Petunjuk Teknis Pembebanan Biaya / Dissemination on Technical Guidelines for Cost Charging	25 Juni 2025 / June 25, 2025
		Pelatihan Anti Korupsi Bagi BUMD Klaster Bank Daerah Tahun 2025 / Anti-Corruption Training for Regional-Owned Enterprises (BUMD) — Regional Bank Cluster 2025	23 September 2025 / September 23, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		CEO BPD Forum 2025 : Membangun Ketahananbpd dari Farud dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	23 Oktober 2025 / October 23, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	9 Oktober 2025 / October 9, 2025
Muh Muis Suhaeri	Kepala Divisi Kredit / Head of Credit Division	Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
		Sosialisasi LHPK AP & FMI Serta KPDHN Tahun 2025 / Dissemination on LHPK AP & FMI and KPDHN for the Year 2025	27 November 2025 / November 27, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 / Risk Management Re-Certification — Level 5, Batch 1	25 April 2025 / April 25, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
I Gusti Ayu Nyoman Rai	Kepala Divisi Dana & Jasa / Head of Funds & Services Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Training Penerapan Program Apu-Ppt & Pengendalian Gratifikasi Batch 1 / Training on the Implementation of the APU-PPT Program & Gratification Control — Batch 1	29 April 2025 / April 29, 2025
		Sosialisasi Sistem Manajemen Keamanan Informasi (Smki) / Dissemination on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025
		Seminar BPDSI : Penguatan BPDSI Dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	6 Agustus 2025 / August 6, 2025
		Sosialisasi Memorandum Prosedur No. 150/Mp/Dir-Bb/Ix/2025 / Dissemination on Memorandum of Procedure No. 150/MP/DIR-BB/IX/2025	26 September 2025 / September 26, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
Rudi Hendrawan	Kepala Divisi Operasional Jaringan & Layanan / Head of Operations, Network & Services Division	Training Pashield 10K / Payshield 10K Training	30 Januari 2025 / January 30, 2025
		Pelatihan, Simulasi Dan Uji Live Penggunaan Fasilitas Guest Bank Sistem Bi-Rtgs, Bi-Ssss, Sistem Bi-Etp Dan Sknbi Bank Indonesia / Training, Simulation, and Live Testing on the Use of Guest Bank Facilities for BI-RTGS, BI-SSSS, BI-ETP, and SKNBI Systems of Bank Indonesia	16 Mei 2025 / May 16, 2025
		Sosialisasi Memorandum Prosedur No. 150/Mp/Dir-Bb/Ix/2025 / Dissemination on Memorandum of Procedure No. 150/MP/DIR-BB/IX/2025	22 September 2025 / September 22, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	26 September 2025 / September 26, 2025
		Bimtek System Integration Test & User Acceptance Testing Tabungan Pajak / Technical Guidance on System Integration Test & User Acceptance Testing for Tax Savings	17 Oktober 2025 / October 17, 2025
		CEO BPD Forum 2025 : Membangun Ketahananbpd Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	22 Oktober 2025 / October 22, 2025
		Workshop Evaluasi Layanan Bank Indonesia Fast Payment (Bi-Fast) Tahun 2025 / Workshop on the Evaluation of Bank Indonesia Fast Payment (BI-Fast) Services for the Year 2025	23 Oktober 2025 / October 23, 2025
		Bimbingan Teknis Signal Coorporate / Technical Guidance on SIGNAL Corporate	01 Oktober 2025 / October 1, 2025
		Bimbingan Teknis Signal Coorporate / Technical Guidance on SIGNAL Corporate	06 November 2025 / November 6, 2025
Tb Firman Tauchid	Kepala Divisi Human Capital / Head of Human Capital Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Fgd Perizinan Dan Penilaian Kemampuan Dan Kepatutan (PKK) Kepengurusan Dan Kepemilikan Bank Umum / Focus Group Discussion (FGD) on Licensing and Fit and Proper Assessment (PKK) of Management and Ownership of Commercial Banks	21 Februari 2025 / February 21, 2025
		Sertifikasi Human Resources Level Manager / Human Resources Certification — Manager Level	26 Februari 2025 / February 26, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025
		Sosialisasi Ketenagakerjaan / Labor/Employment Dissemination	26 Agustus 2025 / August 26, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	09 Oktober 2025 / October 9, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Purbaji Basuki	Kepala divisi Perencanaan Akuntansi & Keuangan / Head of Planning, Accounting & Finance Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Training Pashield 10K / Payshield 10K Training	16 Mei 2025 / May 16, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
Donal Feterence	Kepala Divisi Teknologi Informasi / Head of Information Technology Division	Workshop BPD Go Digital / BPD Go Digital Workshop	23 Januari 2025 / January 23, 2025
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Multipolar BPD Forum : Navigating Her Transformation Journey - Cost Effective, Scalable, High-Performance And Secure Digital System / Multipolar BPD Forum: Navigating the Transformation Journey — Cost-Effective, Scalable, High-Performance, and Secure Digital System	19 Februari 2025 / February 19, 2025
		Senior Dcc 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / DCC Seminar 2025: Strengthening Data Security in the Era of Evolving Cyber Threats	7 Mei 2025 / May 7, 2025
		Training Pashield 10K / Payshield 10K Training	16 Mei 2025 / May 16, 2025
		Worshop Forum Cyber BPDSI / BPDSI Cyber Forum Workshop	22 Mei 2025 / May 22, 2025
		Training Titanium : Course Control Meets Endpoint Control / Titanium Training: Course Control Meets Endpoint Control	18 Juli 2025 / July 18, 2025
		Workshop Digital Resillience In Action : Elevating Network And Security Excellence / Workshop on Digital Resilience in Action: Elevating Network and Security Excellence	6 Agustus 2025 / August 6, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Bimtek System Integration Test & User Acceptance Testing Tabungan Pajak / Technical Guidance on System Integration Test & User Acceptance Testing for Tax Savings	22 Oktober 2025 / October 22, 2025
		Capacity Building Dan Rapat Koordinasi Tp2Dd Se Banten Tahun 2025 / Capacity Building and Coordination Meeting of TP2DD throughout Banten Province 2025	10 November 2025 / November 10, 2025
Ferdy Ardian	Kepala Divisi Sekretariat Perusahaan & Hukum / Head of Corporate Secretary & Legal Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Trining ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
Irfan Ardinal	Kepala Divisi Credit Review & Administrasi Kredit / Head of Credit Review & Credit Administration Division	Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (Smap) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
		Sosialisasi Implementasi Pengisian Pelaporan Pajak Melalui Akun Coretax / Dissemination on the Implementation of Tax Reporting via the Coretax Account	30 Desember 2025 / December 30, 2025

Nama / Name	Jabatan / Position	Program Kompetensi / Competency Program	Pelaksanaan / Date
Fajar Nursetiawan	Kepala Divisi Penyelamatan & Penyelesaian Kredit / Head of Credit Rescue & Settlement Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025
Harsha Indradewa	Kepala Divisi Manajemen Risiko / Head of Risk Management Division	Worshop Forum Cyber BPDSI / BPDSI Cyber Forum Workshop	22 Mei 2025 / May 22, 2025
		Workshop Teknis Penyusunan Laporan Crms OJK bagi BPDSI / Technical Workshop on the Preparation of OJK CRMS Reports for BPDSI	2 Juni 2025 / June 2, 2025
		Workshop Implementasi Sinergitas Bidang Manajemen Risiko Dan Tata Kelola Dalam Lingkup Kub / Workshop on the Implementation of Synergy in Risk Management and Governance within the KUB Framework	22 September 2025 / September 22, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
		Seminar FKDKP : Memahami Pentingnya Integritas Dalam Pengelolaan Lembaga Keuangan / FKDKP Seminar: Understanding the Importance of Integrity in the Management of Financial Institutions	16 Oktober 2025 / October 16, 2025
		Workshop BPD Go Digital : Compliance & Innovation / BPD Go Digital Workshop: Compliance & Innovation	13 November 2025 / November 13, 2025

KOMITE KEBIJAKAN PERKREDITAN

DASAR HUKUM KOMITE KEBIJAKAN PERKREDITAN

Pembentukan Komite Kebijakan Perkreditan berdasarkan ketentuan sebagai berikut:

- Undang-Undang No.7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No.10 tahun 1998 tentang Perbankan.
- POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang pelaksanaan Fungsi Kepatuhan Bank Umum.
- POJK No. 18/ POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Anggaran Dasar PT Bank Pembangunan Daerah Banten (Perseroda) Tbk yang berlaku saat ini dan perubahan-perubahannya.
- Surat Keputusan Direksi No. 406/SK/DIR-BB/XII/2025 tanggal 24 Desember 2025 tentang Struktur Organisasi PT Bank Pembangunan Daerah Banten (Perseroda) Tbk
- Surat Keputusan Direksi No. 057/SK/DIR-BB/IV/2022 tanggal 18 April 2022 tentang Komite dalam penyusunan Kebijakan Perkreditan Bank (KPB).

CREDIT POLICY COMMITTEE

LEGAL BASIS OF THE CREDIT POLICY COMMITTEE

The establishment of the Credit Policy Committee is based on the following regulations:

- Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998 concerning Banking.
- OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of Compliance Function for Commercial Banks.
- OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.
- The current Articles of Association of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and its amendments.
- Surat Keputusan Direksi No. 406/SK/DIR-BB/XII/2025 tanggal 24 Desember 2025 tentang Struktur Organisasi PT Bank Pembangunan Daerah Banten (Perseroda) Tbk.
- Board of Directors Decree No. 057/SK/DIR-BB/IV/2022 dated April 18, 2022 concerning the Committee for the Preparation of the Bank's Credit Policy (KPB).

PEDOMAN KOMITE KEBIJAKAN PERKREDITAN

Perseroan telah menetapkan pedoman kerja Komite Kebijakan Perkreditan berdasarkan ketentuan yang berlaku. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya

TUGAS DAN TANGGUNG JAWAB KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan memiliki tugas dan tanggung jawab sebagai berikut:

- Memberikan rekomendasi kepada Direksi dalam merancang Kebijakan Perkreditan Bank (KPB) serta kebijakan lain yang berkaitan dengan penerapan prinsip kehati-hatian dalam perkreditan.
- Memastikan bahwa KPB diterapkan dengan konsisten dan efektif, serta menyusun solusi apabila terdapat hambatan dalam pelaksanaannya.
- Melakukan evaluasi berkala terhadap KPB dan memberikan saran kepada Direksi jika diperlukan revisi atau penyempurnaan kebijakan tersebut.

WEWENANG KOMITE KEBIJAKAN PERKREDITAN

Komite Kebijakan Perkreditan memiliki kewenangan untuk mengambil keputusan dalam mengesahkan Kebijakan Perkreditan Bank serta kebijakan perkreditan lainnya, khususnya yang berkaitan dengan penerapan prinsip kehati-hatian dalam pemberian kredit.

KOMPOSISI KOMITE KEBIJAKAN PERKREDITAN

Ketua / Head	Direktur Utama / President Director
Sekretaris / Secretaries	Bagian Kebijakan & Administrasi Kredit, Divisi Kredit Review & Administrasi / Credit Policy & Administration Section, Credit Review & Administration Division
Anggota / Members	Tetap / Permanent Members: Direktur Utama, Direksi yang membidangi Perkreditan, Pimpinan Satuan Kerja Bidang Operasional Terkait Perkreditan, Pimpinan Satuan Kerja Audit Internal. / President Director, Director in charge of Credit, Head of the Operational Work Unit related to Credit, Head of the Internal Audit Work Unit. Tidak Tetap / Non-Permanent Members: Direksi lain yang tidak membidangi Perkreditan dan Divisi lainnya yang terkait (disesuaikan dengan pembahasan dalam rapat Komite Kebijakan Kredit) / Other Directors not in charge of Credit and other related Divisions (as needed according to the discussion in the Credit Policy Committee meeting).

RAPAT KOMITE KEBIJAKAN PERKREDITAN

Terkait dengan adanya penyesuaian Struktur Organisasi yang ditetapkan melalui SK Direksi No. dengan No. 406/SK/DIR-BB/XII/2025 tanggal 24 Desember 2025, untuk posisi Akhir Desember 2025 Komite Kebijakan Perkreditan belum melaksanakan Rapat Komite Kebijakan Perkreditan.

CREDIT POLICY COMMITTEE GUIDELINES

The Company has established the Credit Policy Committee work guidelines in accordance with applicable regulations. These guidelines serve as a reference for carrying out the committee's duties and responsibilities.

DUTIES AND RESPONSIBILITIES OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee has the following duties and responsibilities:

- Provide recommendations to the Board of Directors in designing the Bank's Credit Policy (KPB) and other policies related to the implementation of prudential principles in lending.
- Ensure that the KPB is implemented consistently and effectively, and formulate solutions should any obstacles arise in its implementation.
- Conduct periodic evaluations of the KPB and provide suggestions to the Board of Directors if revisions or refinements are required.

AUTHORITIES OF THE CREDIT POLICY COMMITTEE

The Credit Policy Committee has the authority to make decisions in approving the Bank's Credit Policy as well as other credit-related policies, particularly those related to the implementation of prudential principles in lending.

COMPOSITION OF THE CREDIT POLICY COMMITTEE

CREDIT POLICY COMMITTEE MEETINGS

In relation to the adjustment of the Organizational Structure as stipulated through Board of Directors Decree No. 406/SK/DIR-BB/XII/2025 dated December 24, 2025, as of the end of December 2025, the Credit Policy Committee has yet to convene a Credit Policy Committee Meeting.

PELAKSANAAN TUGAS KOMITE KEBIJAKAN PERKREDITAN 2025

Di tahun 2025, Komite Kebijakan Perkreditan telah melaksanakan tugas dan tanggung jawab sebagai berikut:

1. Memberi Masukan kepada Direksi dalam Penyusunan Kebijakan Perkreditan Bank (KPB) dan Kebijakan Perkreditan Lainnya.
2. Melakukan Pengawasan agar KPB diterapkan secara konsekuen dan konsisten.
3. Melakukan Kajian Berkala terhadap KPB .
4. Memantau dan mengevaluasi:
 - a. Perkembangan dan kualitas portofolio Kredit.
 - b. Kebenaran Pelaksanaan kewenangan memutus kredit.
 - c. Aspek perkreditan lainnya sesuai kewenangan dan ketentuan yang berlaku.

PENGEMBANGAN KOMPETENSI KOMITE KEBIJAKAN PERKREDITAN

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Ya/ tidak terdapat keikutsertaan Komite Kebijakan Perkreditan dalam program kompetensi di tahun 2025 di antaranya:

IMPLEMENTATION OF CREDIT POLICY COMMITTEE DUTIES IN 2025

In 2025, the Credit Policy Committee carried out the following duties and responsibilities:

1. Providing input to the Board of Directors in the formulation of the Bank's Credit Policy (KPB) and other Credit-related Policies.
2. Overseeing the consistent and consequential implementation of the Bank's Credit Policy (KPB).
3. Conducting periodic reviews of the Bank's Credit Policy (KPB).
4. Monitoring and evaluating:
 - a. The development and quality of the Credit portfolio.
 - b. The accuracy of the implementation of credit approval authority.
 - c. Other credit-related aspects in accordance with the applicable authority and regulations.

CREDIT POLICY COMMITTEE COMPETENCY DEVELOPMENT

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. There was/was no participation of the Credit Policy Committee in competency programs in 2025, including:

Tabel Pengembangan Kompetensi Komite Kebijakan Perkreditan Tahun 2025

Table of Board of Commissioners Competency Development in 2025

Nama / Name	Jabatan / Position	Program / Program	Tanggal / Date	
			Mulai / Beginning	Akhir / End
Anggota Tetap / Permanent Members				
Muhammad Buthami	Direktur Utama (KETUA) / President Director (HEAD)	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025	
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi VII Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	04 Juli 2025 / July 4, 2025	
		Seminar Penguatan Bpdsi Dalam Implementasi Siskeudes / Seminar on Strengthening BPDSI in the Implementation of Siskeudes	06 Agustus 2025 / August 6, 2025	08 Agustus 2025 / August 8, 2025
		CEO BPD Forum 2025 : Membangun Ketahanan BPD Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	23 Oktober 2025 / October 23, 2025	
Bambang Widyatmoko	Direktur Bisnis / Business Director	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025	
		Sertifikasi Treasury Jenjang 7 / Treasury Certification — Level 7	22 Mei 2025 / May 22, 2025	23 Mei 2025 / May 23, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vii Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	04 Juli 2025 / July 4, 2025	
		Seminar BPDSI : Penguatan Bpdsi Dalam Implementasi Siskeudes / BPDSI Seminar: Strengthening BPDSI in the Implementation of Siskeudes	06 Agustus 2025 / August 6, 2025	08 Agustus 2025 / August 8, 2025

Nama / Name	Jabatan / Position	Program / Program	Tanggal / Date	
			Mulai / Beginning	Akhir / End
Dewi Noorirdawati	Kepala Divisi Audit Internal / Head of Internal Audit Division	Workshop & Koordinasi Satuan Pengawasan Internal BUMD Wilayah Provinsi Banten 2025 / Workshop & Coordination of the Internal Supervisory Unit of Regional-Owned Enterprises (BUMD) in Banten Province 2025	16 Januari 2025 / January 16, 2025	
		Sertifikasi Audit Internal Level Supervisor / Internal Audit Certification — Supervisor Level	17 Januari 2025 / January 17, 2025	
		Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025	
		Trining ISO 37001:2016 Anti Bribery Management System Awareness dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025	17 Mei 2025 / May 17, 2025
		Sosialisasi Petunjuk Teknis Pembebanan Biaya / Dissemination on Technical Guidelines for Cost Charging	25 Juni 2025 / June 25, 2025	
		Pelatihan Anti Korupsi Bagi Bumd Klaster Bank Daerah Tahun 2025 / Anti-Corruption Training for Regional-Owned Enterprises (BUMD) — Regional Bank Cluster 2025	23 September 2025 / September 23, 2025	26 September 2025 / September 26, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025	18 Oktober 2025 / October 18, 2025
		CEO BPD Forum 2025 : Membangun Ketahananbpd Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	23 Oktober 2025 / October 23, 2025	
		Refreshment Sertifikasi Manajemen Risiko Jenjang 5 / Refresher Course for Risk Management Certification — Level 5	9 Oktober 2025 / October 9, 2025	
		Training Anti-Fraud Awareness & Sistem Manajemen Anti Penyipuan (SMAP) Batch V / nti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025	
		Sosialisasi LHPK AP & FMI Serta Kpdhn Tahun 2025 / Dissemination on LHPK AP & FMI and KPDHN for the Year 2025	27 November 2025 / November 27, 2025	
Rudi Hendrawan	Kepala Divisi Operasional Jaringan & Layanan / Head of Operations, Network & Services Division	Training Pashield 10K / Payshield 10K Training	30 Januari 2025 / January 30, 2025	
		Pelatihan, Simulasi Dan Uji Live Penggunaan Fasilitas Guest Bank Sistem Bi-Rtgs, Bi-Ssss, Sistem Bi-Etp Dan Sknbi Bank Indonesia / Training, Simulation, and Live Testing on the Use of Guest Bank Facilities for BI-RTGS, BI-SSSS, BI-ETP, and SKNBI Systems of Bank Indonesia	16 Mei 2025 / May 16, 2025	17 Mei 2025 / May 17, 2025
		Sosialisasi Memoranjum Prosedur No. 150/Mp/Dir-Bb/lx/2025 / Dissemination on Memorandum of Procedure No. 150/MP/DIR-BB/IX/2025	22 September 2025 / September 22, 2025	23 September 2025 / September 23, 2025
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	26 September 2025 / September 26, 2025	
		Bimtek System Integration Test & User Acceptance Testing Tabungan Pajak / Technical Guidance on System Integration Test & User Acceptance Testing for Tax Savings	17 Oktober 2025 / October 17, 2025	18 Oktober 2025 / October 18, 2025
		Ceo Bpd Forum 2025 : Membangun Ketahananbpd Dari Farud Dan Ancaman Siber Dunia Perbankan / CEO BPD Forum 2025: Building BPD Resilience Against Fraud and Cyber Threats in the Banking World	22 Oktober 2025 / October 22, 2025	
		Workshop Evaluasi Layanan Bank Indonesia Fast Payment (Bi-Fast) Tahun 2025 / Workshop on the Evaluation of Bank Indonesia Fast Payment (BI-Fast) Services for the Year 2025	23 Oktober 2025 / October 23, 2025	
		Bimbingan Teknis Signal Coorporate / Technical Guidance on SIGNAL Corporate	01 Oktober 2025 / October 1, 2025	02 Oktober 2025 / October 2, 2025
		Bimbingan Teknis Signal Coorporate / Technical Guidance on SIGNAL Corporate	06 November 2025 / November 6, 2025	
		Anggota Tidak Tetap / Non-Permanent Members		

Nama / Name	Jabatan / Position	Program / Program	Tanggal / Date	
			Mulai / Beginning	Akhir / End
Rodi Judo Dahono	Direktur Operasional / Operations Director	Workshop Bpd Go Digital / BPD Go Digital Workshop	23 Januari 2025 / January 23, 2025	
		Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025	
		Senior DCC 2025 : Strengthening Data Security In The Era Of Evolving Cyber Threats / DCC Seminar 2025: Strengthening Data Security in the Era of Evolving Cyber Threats	07 Mei 2025 / May 7, 2025	09 Mei 2025 / May 9, 2025
		Training Pashield 10K / Payshield 10K Training	16 Mei 2025 / May 16, 2025	17 Mei 2025 / May 17, 2025
		Refreshment Sertifikasi Manajemen Risiko Jenjang Kualifikasi Vii Direksi / Refresher Course for Risk Management Certification — Qualification Level VII for the Board of Directors	04 Juli 2025 / July 4, 2025	
		Workshop Digital Resilienece In Action : Elevating Network And Security Excellence / Workshop on Digital Resilience in Action: Elevating Network and Security Excellence	06 Agustus 2025 / August 6, 2025	08 Agustus 2025 / August 8, 2025
Eko Virgianto	Direktur Kepatuhan / Compliance Director	Seminar Roadmap Penguatan Bpd 2024-2027 / Seminar on the Roadmap for the Strengthening of BPD 2024–2027	20 Agustus 2025 / August 20, 2025	21 Agustus 2025 / August 21, 2025
		FGD Banking In The AI Era / Focus Group Discussion (FGD): Banking in the AI Era	23 Februari 2025 / February 23, 2025	25 Februari 2025 / February 25, 2025
		Seminar Program Eksekutif Bpd Implementasi GRC & Perlindungan Hukum Direksi Serta Komisaris / BPD Executive Program Seminar: Implementation of GRC & Legal Protection for Directors and Commissioners	25 September 2025 / September 25, 2025	26 September 2025 / September 26, 2025
		Seminar FKDKP : Memahami Pentingnya Integritas Dalam Pengelolaan Lembaga Keuangan / KDKP Seminar: Understanding the Importance of Integrity in the Management of Financial Institutions	16 Oktober 2025 / October 16, 2025	
Muh Muis Suhaeri	Kepala Divisi Kredit / Head of Credit Division	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30 Januari 2025 / January 30, 2025	
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 / Risk Management Re-Certification — Level 5, Batch 1	25 April 2025 / April 25, 2026	
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14 Agustus 2025 / August 14, 2025	
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025	18 Oktober 2025 / October 18, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025	
Fajar Nursetiawan	Kepala Divisi Penyelamatan & Penyelesaian Kredit (Anggota Tdk tetap) / Head of Credit Rescue & Settlement Division (Non-Permanent Member)	Workshop Business : Bisnis Solid Bank Banten Bangkit / Business Workshop: Solid Business — Bank Banten Rising	30-Jan-25 30-Jan-25 / January 30, 2025	
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	22-May-25 22-May-25 / May 22, 2025	
		Resertifikasi Manajemen Risiko Jenjang 5 Batch 2 / Risk Management Re-Certification — Level 5, Batch 2	14-Aug-25 14-Aug-25 / August 14, 2025	
		Training Service & Budaya : Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025	18 Oktober 2025 / October 18, 2025
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025	
Irfan Ardinan	Kepala Divisi Credit Review & Administrasi Kredit / Head of Credit Review & Credit Administration Division	Undangan Sosialisasi Pengisian Goal Setting / Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025	
		Sosialisasi Sistem Manajemen Keamanan Informasi (SMKI) / Dissemination on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025	
		Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025	
		Sosialisasi Implementasi Pengisian Pelaporan Pajak Melalui Akun Coretax / on the Implementation of Tax Reporting via the Coretax Account	30 Desember 2025 / December 30, 2025	

KOMITE HUMAN CAPITAL

DASAR HUKUM KOMITE HUMAN CAPITAL

Pembentukan Komite Human Capital berdasarkan ketentuan sebagai berikut:

- Undang-Undang No.7 tahun 1992 tentang Perbankan sebagaimana telah diubah dengan Undang-Undang No.10 tahun 1998 tentang Perbankan.
- POJK No. 17 Tahun 2023 tanggal 14 September 2023 tentang Penerapan Tata Kelola Bagi Bank Umum.
- POJK No. 46/POJK.03/2017 tanggal 12 Juli 2017 tentang pelaksanaan Fungsi Kepatuhan Bank Umum.
- POJK No. 18/ POJK.03/2016 tanggal 16 Maret 2016 tentang Penerapan Manajemen Risiko Bagi Bank Umum.
- Anggaran Dasar PT Bank Pembangunan Daerah Banten (Persero) Tbk yang berlaku saat ini dan perubahan-perubahannya.
- Surat Keputusan Direksi No. 2025/SK/DIR-BB/XII/2024 tanggal 06 Desember 2024 tentang Pedoman dan Tata Tertib Kerja Komite Human Capital.

PEDOMAN KOMITE HUMAN CAPITAL

Perseroan telah menetapkan pedoman kerja Komite Human Capital berdasarkan ketentuan yang berlaku. Pedoman tersebut digunakan sebagai acuan dalam melaksanakan tugas dan tanggung jawabnya.

TUGAS DAN TANGGUNG JAWAB KOMITE HUMAN CAPITAL

Komite Human Capital memiliki tugas dan tanggung jawab sebagai berikut:

- Melakukan pertimbangan strategis di bidang *human capital*.

Komite Human Capital memiliki fungsi utama dalam tiga area strategis:

- (1) Fungsi Planning, meliputi evaluasi dan rekomendasi kebijakan serta strategi di bidang:
 - Rekrutmen dan pemenuhan kebutuhan SDM;
 - Pelatihan dan pengembangan kompetensi;
 - Kompensasi dan benefit;
 - Hubungan industrial dan internalisasi budaya kerja.

HUMAN CAPITAL COMMITTEE

LEGAL BASIS OF THE HUMAN CAPITAL COMMITTEE

The establishment of the Human Capital Committee is based on the following regulations:

- Law No. 7 of 1992 concerning Banking, as amended by Law No. 10 of 1998 concerning Banking.
- OJK Regulation No. 17 of 2023 dated September 14, 2023 concerning the Implementation of Good Corporate Governance for Commercial Banks.
- OJK Regulation No. 46/POJK.03/2017 dated July 12, 2017 concerning the Implementation of Compliance Function for Commercial Banks.
- OJK Regulation No. 18/POJK.03/2016 dated March 16, 2016 concerning the Implementation of Risk Management for Commercial Banks.
- The current Articles of Association of PT Bank Pembangunan Daerah Banten (Persero) Tbk and its amendments.
- Board of Directors Decree No. 2025/SK/DIR-BB/XII/2024 dated December 6, 2024 concerning the Guidelines and Work Procedures of the Human Capital Committee.

HUMAN CAPITAL COMMITTEE GUIDELINES

The Company has established work guidelines for the Human Capital Committee in accordance with applicable regulations. These guidelines serve as a reference in carrying out its duties and responsibilities.

DUTIES AND RESPONSIBILITIES OF THE HUMAN CAPITAL COMMITTEE

The Human Capital Committee has the following duties and responsibilities:

- Providing strategic considerations in the field of human capital.

The Human Capital Committee has primary functions in three strategic areas:

- (1) Planning Function, encompassing the evaluation and recommendation of policies and strategies in the following areas:
 - Recruitment and fulfillment of Human Capital needs;
 - Training and competency development;
 - Compensation and benefits;
 - Industrial relations and internalization of work culture.

- (2) Fungsi Disiplin, yaitu memberikan pertimbangan dan rekomendasi atas penanganan pelanggaran karyawan, termasuk klarifikasi, usulan sanksi, dan corrective action, dengan tetap memperhatikan ketentuan peraturan perusahaan, kode etik, serta peraturan perundang-undangan yang berlaku
- (3) Fungsi Manajemen Talenta dan Kinerja, mencakup pemberian rekomendasi terkait:

- Promosi, mutasi, rotasi, dan demosi;
- Penilaian kinerja berbasis metode yang objektif dan selaras dengan Balanced Scorecard;
- Program penghargaan dan retensi talenta guna menjaga keberlanjutan kinerja organisasi

- (2) Discipline Function, namely providing considerations and recommendations on the handling of employee violations, including clarification, proposed sanctions, and corrective action, while taking into account the provisions of the company regulations, Code of Conduct, and applicable laws and regulations.

- (3) Talent and Performance Management Function, encompassing the provision of recommendations related to:

- Promotions, transfers, rotations, and demotions;
- Performance assessments based on objective methods aligned with the Balanced Scorecard;
- Reward programs and talent retention to sustain organizational performance continuity.

KOMPOSISI KOMITE HUMAN CAPITAL

HUMAN CAPITAL COMMITTEE COMPOSITION

Ketua / Head	Direktur Operasional / Director of Operations
Sekretaris / Secretary	Kepala Divisi yang membidangi Bagian Human Capital (Ex- officio) / Head of the Division overseeing Human Capital (Ex-officio)
Anggota Tetap / Permanent Member	- Direktur Utama / President Director - Direktur Bisnis / Business Director - Direktur Kepatuhan / Compliance Director
Anggota Tidak Tetap / Non-Permanent Member	- Seluruh Kepala Divisi (ex-officio) atau / All Division Heads (ex-officio) or - PUK/Unit Kerja/Pihak Terkait dan/atau Pihak Lainnya yang mengetahui dan memahami agenda atau permasalahannya / PUK/Work Units/Related Parties and/or Other Parties who know and understand the agenda or issues

RAPAT KOMITE HUMAN CAPITAL

Komite Human Capital melaksanakan rapat sekurang-kurangnya dua kali dalam satu tahun atau sesuai kebutuhan. Rapat dinyatakan kuorum apabila dihadiri minimal 51% dari anggota yang diundang. Keputusan diambil secara musyawarah untuk mufakat atau berdasarkan suara terbanyak apabila mufakat tidak tercapai. Seluruh hasil rapat dituangkan dalam risalah dan dimonitor tindak lanjut pelaksanaannya oleh Sekretaris Komite.

Selama tahun 2025, Komite Human Capital telah menyelenggarakan rapat sebanyak 7 (tujuh) kali, dengan rincian pelaksanaan Rapat Komite sebagai berikut :

HUMAN CAPITAL COMMITTEE MEETINGS

The Human Capital Committee holds meetings at least twice a year or as needed. A meeting is declared quorate when attended by a minimum of 51% of the invited members. Decisions are made through deliberation to reach consensus, or by majority vote if consensus cannot be reached. All meeting outcomes are recorded in minutes and the follow-up on their implementation is monitored by the Committee Secretary.

Throughout 2025, the Human Capital Committee held a total of 7 (seven) meetings, with the details of the Committee Meeting proceedings as follows:

Tabel Agenda Rapat Komite Human Capital Tahun 2025
Table of the Human Capital Committee Meeting in 2025

No	Tanggal / Date	Agenda Rapat / Meeting Agenda
1	21 Januari 2025 / January 21, 2025	1. Remunerasi Karyawan, BOD/BOC / Employee Remuneration, BOD/BOC 2. SOP Lembur / Overtime SOP 3. SOP Pendidikan & Pelatihan / Education and Training SOP
2	19 Mei 2025 / May 19, 2025	1. Efisiensi Lembur / Overtime Efficiency 2. Penetapan Definitif Pejabat Sementara / Definitive Appointment of Temporary Officials 3. Perjalanan Dinas / Business Travel 4. Tunjangan keahlian / Skill Allowance
3	10 Juli 2025 / July 10, 2025	Pembahasan Evaluasi Struktur Organisasi Bank Banten / Discussion of the Evaluation of Bank Banten's Organizational Structure
4	27 Agustus 2025 / August 27, 2025	1. Pembahasan Pelaksanaan KPI Tahun 2024 dan Tengah Tahun 2025 / Discussion on KPI Implementation for 2024 and Mid-2025 2. Struktur Organisasi / Organizational Structure
5	18 September 2025 / September 18, 2025	1. LKS Bipartit / Bipartite LKS 2. Remunerasi / Remuneration 3. Struktur Organisasi / Organizational Structure
6	6 Oktober 2025 / October 6, 2025	Struktur Organisasi / Organizational Structure
7	18 Desember 2025 / September 18, 2025	Pembahasan Usulan Penetapan Pejabat Struktural Hasil Evaluasi Struktur Organisasi Baru / Discussion of the Proposed Appointment of Structural Officials Based on the Evaluation Results of the New Organizational Structure

PELAKSANAAN TUGAS KOMITE HUMAN CAPITAL 2025

Dalam pelaksanaan tugas dan tanggung jawabnya, Divisi Human Capital berperan sebagai strategic partner dan pengendali kebijakan pengembangan kompetensi yang terintegrasi dengan arah bisnis dan transformasi organisasi. Pengelolaan pengembangan kompetensi dilakukan secara terstruktur melalui pembagian peran yang jelas antar fungsi, guna memastikan efektivitas, keberlanjutan, dan dampak terhadap kinerja perusahaan.

PENGEMBANGAN KOMPETENSI KOMITE HUMAN CAPITAL

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Komite Human Capital telah ikut serta dalam program pengembangan kompetensi. Informasi mengenai hal tersebut telah disajikan dalam Bab Tinjauan Unit Pendukung Bisnis dalam laporan ini.

SEKRETARIS PERUSAHAAN

Bank Banten telah memiliki fungsi Sekretaris Perusahaan, yang dijalankan secara individual oleh seorang Sekretaris Perusahaan yang memimpin Divisi Sekretariat Perusahaan.

IMPLEMENTATION OF HUMAN CAPITAL COMMITTEE DUTIES IN 2025

In carrying out its duties and responsibilities, the Human Capital Division serves as a strategic partner and overseer of competency development policies that are integrated with the business direction and organizational transformation. Competency development management is carried out in a structured manner through a clear division of roles among functions, in order to ensure effectiveness, sustainability, and impact on the Company's performance.

HUMAN CAPITAL COMMITTEE COMPETENCY DEVELOPMENT

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. There was/was no participation of the Human Capital Committee in competency programs in 2025, including.

CORPORATE SECRETARY

Bank Banten has established the Corporate Secretary function, which is carried out on an individual basis by a Corporate Secretary who leads the Corporate Secretariat

Peran ini memiliki posisi strategis dalam mendukung tata kelola perusahaan dan komunikasi korporat, dengan tujuan meningkatkan reputasi Perseroan.

Sekretaris Perusahaan memiliki peran krusial dalam penerapan tata kelola dan komunikasi perusahaan. Sekretaris Perusahaan bertindak sebagai penghubung antara organ perusahaan dengan pihak eksternal, seperti pemegang saham, lembaga pemerintah dan nonpemerintah, serta komunitas pasar modal lainnya. Sekretaris Perusahaan juga bertanggung jawab dalam menjaga citra positif perusahaan di mata seluruh pemangku kepentingan.

Sekretaris Perusahaan memimpin Divisi Sekretariat Perusahaan dan memiliki tugas utama dalam mengelola berbagai aspek administratif serta komunikasi korporasi guna memperkuat reputasi perusahaan. Sekretaris Perusahaan berada di bawah dan bertanggung jawab kepada Direktur Utama.

DASAR PEMBENTUKAN SEKRETARIS

Sebagai emiten atau perusahaan publik, Perseroan telah memiliki fungsi Sekretaris Perusahaan. Fungsi tersebut dipegang secara perorangan oleh Sekretaris Perusahaan yang mengepalai unit kerja Divisi Sekretariat Perusahaan dan Hukum. Sekretaris Perusahaan memiliki posisi yang strategis dalam rangka meningkatkan reputasi Perseroan.

Dasar Pembentukan Sekretaris Perusahaan merujuk pada peraturan otoritas dan regulator sebagai berikut:

- Peraturan Otoritas Jasa Keuangan Nomor 35/POJK.04/2014 tentang Sekretaris Perusahaan Emiten atau Perusahaan Publik

PROFIL SEKRETARIS PERUSAHAAN

Sekretaris Perusahaan saat dijabat oleh Ferdy Ardian, berdasarkan Surat Keputusan Direksi No. 934/SK/DIR-BB/IV/2024 tertanggal 16 April 2024. Penunjukan ini telah dilaporkan kepada Otoritas Jasa Keuangan (OJK) dan Bursa Efek Indonesia (BEI) serta diumumkan melalui situs resmi Bursa Efek Indonesia (www.idx.co.id) dan Bank Banten (www.bankbanten.co.id).

Division. This role holds a strategic position in supporting corporate governance and corporate communications, with the aim of enhancing the Company's reputation.

The Corporate Secretary plays a crucial role in the implementation of governance and corporate communications. The Corporate Secretary acts as a liaison between the company's organs and external parties, such as shareholders, government and non-government institutions, and other capital market communities. The Corporate Secretary is also responsible for maintaining a positive corporate image among all stakeholders.

The Corporate Secretary leads the Corporate Secretariat Division and has primary duties in managing various administrative aspects and corporate communications to strengthen the company's reputation. The Corporate Secretary reports to and is responsible to the President Director.

LEGAL BASIS FOR THE ESTABLISHMENT OF THE CORPORATE SECRETARY

As an issuer or public company, the Company has established a Corporate Secretary function. This function is held individually by the Corporate Secretary, who heads the Corporate Secretary and Legal Division work unit. The Corporate Secretary holds a strategic position in enhancing the Company's reputation.

The basis for the establishment of the Corporate Secretary refers to the following regulatory authority regulations:

- Financial Services Authority Regulation No. 35/POJK.04/2014 concerning the Corporate Secretary of Issuers or Public Companies.

PROFILE OF THE CORPORATE SECRETARY

The position of Corporate Secretary is currently held by Ferdy Ardian, based on the Board of Directors Decree No. 934/SK/DIR-BB/IV/2024 dated April 16, 2024. This appointment has been reported to the Financial Services Authority (OJK) and the Indonesia Stock Exchange (IDX), and announced through the official websites of the Indonesia Stock Exchange (www.idx.co.id) and Bank Banten (www.bankbanten.co.id).



FERDY ARDIAN Sekretaris Perusahaan / Corporate Secretary	
Dasar Pengangkatan / Basis of Appointment	Surat Keputusan Direksi No. 934/SK/DIR-BB/IV/2024 tertanggal 16 April 2024. / Board of Directors Decree No. 934/SK/DIR-BB/IV/2024 dated April 16, 2024.
Kewarganegaraan / Citizenship	Indonesia / Indonesian
Usia / Age	47 tahun / 47 years old
Riwayat Pendidikan / Education	- Sarjana Teknik Sipil, Universitas Trisakti (2001) / Bachelor of Civil Engineering, Universitas Trisakti (2001) - Magister Manajemen, Institut Pertanian Bogor (2012) / Master of Management, Institut Pertanian Bogor (2012)
Riwayat Pekerjaan / Work Experience	PT Bank Pembangunan Daerah Banten (Perseroda) Tbk - Sekretaris Perusahaan (2024) / Corporate Secretary (2024) - Kepala Divisi Dana Jasa & Treasury (2023) / Head of Fund Services & Treasury Division (2023) - Pimpinan Wilayah (2022) / Regional Manager (2022) PT Bank Bukopin Tbk - Region Head V Retail Business Sulawesi (2021-2022) - Region Head III Retail Business (2021) - SVP Region III Sumatera (2020) - Branch Manager Surabaya (2019-2020) - Branch Manager Bandung (2017-2019) - Branch Manager Yogyakarta (2015-2017) - Branch Manager Cirebon (2013-2015) - Manager Business Commercial Agribisnis and Institution (2009-2013) / Business Manager Commercial Agribusiness and Institution (2009-2013) - Assistant Manager SME and Micro Business (2003-2009)
Sertifikasi	- Sertifikasi Manajemen Risiko Jenjang 5 / Risk Management Certification – Level 5 - ISO 37001:2016 Bribery Management System Awareness dan Internal Auditor / ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor - Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP)

TUGAS DAN TANGGUNG JAWAB SEKRETARIS PERUSAHAAN

Berdasarkan POJK No. 35/POJK.04/2014, Sekretaris Perusahaan memiliki tugas dan tanggung jawab sebagai berikut:

- Mengikuti perkembangan pasar modal khususnya peraturan perundang-undangan yang berlaku di bidang pasar modal.
- Memberikan masukan kepada Direksi dan Dewan Komisaris Emiten untuk mematuhi ketentuan peraturan perundang-undangan di bidang Pasar Modal.
- Membantu Direksi dan Dewan Komisaris dalam pelaksanaan tata kelola Perusahaan yang meliputi antara lain:
 - Keterbukaan informasi kepada publik, termasuk penyediaan informasi melalui situs web perusahaan.
 - Penyampaian laporan kepada Otoritas Jasa Keuangan (OJK) secara tepat waktu.
 - Penyelenggaraan dan dokumentasi Rapat Umum Pemegang Saham (RUPS).

DUTIES AND RESPONSIBILITIES OF THE CORPORATE SECRETARY

Based on OJK Regulation No. 35/POJK.04/2014, the Corporate Secretary has the following duties and responsibilities:

- Keeping abreast of capital market developments, especially relevant laws and regulations in the capital market sector.
- Providing advice to the Board of Directors and Board of Commissioners of the Issuer to ensure compliance with capital market laws and regulations.
- Assisting the Board of Directors and Board of Commissioners in the implementation of corporate governance, which includes:
 - Disclosure of information to the public, including the provision of information through the company's website.
 - Timely submission of reports to the Financial Services Authority (OJK).
 - Organizing and documenting General Meeting of Shareholders (GMS).

- Penyelenggaraan dan dokumentasi rapat Direksi dan/atau Dewan Komisaris.
 - Pelaksanaan program orientasi bagi Direksi dan/atau Dewan Komisaris mengenai perusahaan.
4. Sebagai penghubung antara emiten atau perusahaan publik dengan pemegang saham emiten atau perusahaan publik, Otoritas Jasa Keuangan, dan pemangku kepentingan lainnya.
- Organizing and documenting meetings of the Board of Directors and/or Board of Commissioners.
 - Conducting orientation programs for the Board of Directors and/or Board of Commissioners regarding the company.
4. Acting as a liaison between the issuer or public company and shareholders, the Financial Services Authority, and other stakeholders.

PENGEMBANGAN KOMPETENSI SEKRETARIS PERUSAHAAN

Secara berkala, Bank Banten memberikan kesempatan kepada seluruh insan Perusahaan untuk ikut serta dan terlibat dalam program pengembangan kompetensi. Sekretaris Perusahaan telah ikutserta dalam program kompetensi di tahun 2025 di antaranya:

CORPORATE SECRETARY COMPETENCY DEVELOPMENT

On a regular basis, Bank Banten provides opportunities for all personnel to participate in competency development programs. The Corporate Secretary participated in competency programs in 2025, including:

Tabel Pengembangan Kompetensi Sekretaris Perusahaan Tahun 2025

Table of Corporate Secretary Competency Development in 2025

No.	Pelatihan / Training	Tanggal / Date	Penyelenggara / Organizer
1	Undangan Undangan Sosialisasi Pengisian Goal Setting / Invitation to Dissemination on Goal Setting Completion	11 Februari 2025 / February 11, 2025	Internal
2	Resertifikasi Manajemen Risiko Jenjang 5 Batch 1 / Risk Management Recertification Level 5 — Batch 1	25 April 2025 / April 25, 2025	Efektif Pro – LSPP
3	Training ISO 37001:2016 Bribery Management System Awareness Awareness dan Internal Auditor / ISO 37001:2016 Bribery Management System Awareness and Internal Auditor Training	16 Mei 2025 / May 16, 2025	Robere Associates
4	Sosialisasi Standar Pakain Pakaian Kerja & Penampilan Karyawan / Dissemination on Employee Work Attire Standards & Appearance	19 September 2025 / September 19, 2025	Internal
5	Training Anti Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) Batch V / Anti-Fraud Awareness & Anti-Bribery Management System (SMAP) Training — Batch V	15 Oktober 2025 / October 15, 2025	Internal
6	Training Service & Budaya: Reenergize Culture Bank Banten 2025 / Service & Culture Training: Reenergize Culture Bank Banten 2025	18 Oktober 2025 / October 18, 2025	Master Quality – DR Blasius Haryanto

AKTIVITAS DAN PELAKSANAAN TUGAS SEKRETARIS PERUSAHAAN 2025

Di sepanjang tahun 2025, Sekretaris Perusahaan telah melaksanakan aktivitas kegiatan sebagai berikut:

1. Aktivitas Bank sebagai Perusahaan Terbuka
 - a. Melaksanakan Keterbukaan Informasi kepada masyarakat secara elektronik melalui Sistem Pelaporan Elektronik OJK dan IDXnet maupun non elektronik, termasuk pelaporan-pelaporan kepada Regulator sehubungan dengan status PT Bank Pembangunan Daerah Banten (Perseroda) Tbk sebagai perusahaan terbuka yang menjadi kewenangan unit kerja Sekretaris Perusahaan, meliputi :

ACTIVITIES AND IMPLEMENTATION OF CORPORATE SECRETARY DUTIES IN 2025

Throughout 2025, the Corporate Secretary carried out the following activities:

1. Bank Activities as a Public Company
 - a. Implementing Information Disclosure to the public electronically through the OJK Electronic Reporting System and IDXnet as well as non-electronically, including reports to Regulators regarding the status of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk as a public company which is the authority of the Corporate Secretary work unit, including:

KETERANGAN / DESCRIPTION	
JANUARI 2025 / JANUARY 2025	
6	Laporan Bulanan Registrasi Pemegang Efek Periode per Desember 2024 / Monthly Report of Securities Holder Registration for the Period as of December 2024
21	Laporan Penggunaan Dana Hasil Penawaran Umum VI / Report on the Use of Proceeds from the VI Public Offering
21	Laporan Penggunaan Dana Hasil Penawaran Umum VII / Report on the Use of Proceeds from the VII Public Offering
24	Penyampaian Informasi Pemenuhan Kriteria Dalam Satu Grup Perusahaan / Submission of Information on Fulfillment of Criteria in a Company Group
FEBRUARI 2025 / FEBRUARY 2025	
6	Laporan Penunjukan/Perubahan Akuntan Publik dan/atau Kantor Akuntan Publik Jasa Audit atas Informasi Keuangan Historis Tahunan / Report on the Appointment/Change of Public Accountant and/or Public Accounting Firm for Audit Services on Annual Historical Financial Information
7	Laporan Bulanan Registrasi Pemegang Efek per 31 Januari 2025 / Monthly Report on Securities Holder Registration as of January 31, 2025
20	Penyampaian Laporan Keuangan Tahunan Periode 31 Desember 2025 / Submission of Annual Financial Report for the Period of December 31, 2025
MARET 2025 / MARCH 2025	
4	Pemberitahuan Rencana RUPS Tahunan tanggal 10 April 2025 / Notification of Planned Annual GMS on April 10, 2025
4	Laporan Bulanan Registrasi Pemegang Efek per 28 Februari 2025 / Monthly Report on Securities Holder Registration as of February 28, 2025
5	Penyampaian Bukti Iklan Pemberitahuan RUPS Tahunan tanggal 10 April 2025 / Submission of Advertisement for Notice of Annual GMS on April 10, 2025
18	Rencana Penyelenggaraan <i>Public Expose</i> Tahunan / Planned Annual Public Expose
19	Pemanggilan RUPS Tahunan tanggal 10 April 2025 / Notice of Annual GMS on April 10, 2025
19	Pemanggilan RUPS Luar Biasa tanggal 10 April 2025 / Notice of Extraordinary GMS on April 10, 2025
21	Penyampaian Bukti Iklan Pemanggilan RUPS Tahunan tanggal 10 April 2025 / Submission of Advertisement for Notice of Annual GMS on April 10, 2025
21	Penyampaian Bukti Iklan Pemanggilan RUPS Luar Biasa tanggal 10 April 2025 / Submission of Advertisement for Notice of Extraordinary GMS on April 10, 2025
27	Penyampaian Bukti Iklan Informasi Laporan Keuangan Tahunan Per 31 Desember 2024 / Submission of Advertisement for Information on Annual Financial Reports as of December 31, 2024
27	Penyampaian Materi <i>Public Expose</i> Tahunan / Submission of Annual Public Expose Materials
APRIL 2025 / APRIL 2025	
9	Laporan Bulanan Registrasi Pemegang Efek Periode per 31 Maret 2025 / Monthly Report of Securities Holder Registration for the Period as of March 31, 2025
14	Penyampaian Ringkasan Risalah RUPS Tahunan tanggal 10 April 2025 / Submission of Summary of Minutes of the Annual GMS dated April 10, 2025
14	Penyampaian Ringkasan Risalah RUPS Luar Biasa tanggal 10 April 2025 / Submission of Summary of Minutes of the Extraordinary GMS dated April 10, 2025
14	Laporan Hasil <i>Public Expose</i> Tahunan / Annual Public Expose Results Report
15	Penyampaian Bukti Iklan Hasil RUPS Tahunan 10 April 2025 / Submission of Evidence of Advertisement of the Results of the Annual General Meeting of Shareholders on April 10, 2025
15	Penyampaian Bukti Iklan Hasil RUPS Luar Biasa 10 April 2025 / Submission of Evidence of Advertisement of the Results of the Extraordinary GMS on April 10, 2025
18	Prospektus Ringkas Penambahan Modal Dengan Memberikan Hak Memesan Efek Terlebih Dahulu VIII ("PMHMETD VIII") Kepada Para Pemegang Saham / Brief Prospectus for Capital Increase by Granting Pre-emptive Rights VIII ("PMHMETD VIII") to Shareholders
21	Penyampaian bukti Iklan Prospektus Ringkas PMHMETD VIII / Submission of proof of PMHMETD Summary Prospectus Advertisement VIII
23	Penyampaian Laporan Tahunan & Berkelanjutan dan ESG Tahun 2024 / Submission of the 2024 Annual & Sustainability and ESG Report

KETERANGAN / DESCRIPTION	
24	Penyampaian Bukti Iklan Laporan Tahunan dan Berkelanjutan Tahun 2024 / Submission of Evidence of Advertising for the 2024 Annual and Sustainability Reports
30	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim Tahun 2024 / Submission of Evidence of Advertising Information for the 2024 Interim Financial Report
MEI 2025 / MAY 2025	
6	Laporan Bulan Registrasi Pemegang Efek per 30 April 2025 / Report on the Month of Securities Holder Registration as of April 30, 2025
9	Penyampaian Risalah RUPS Tahunan tanggal 10 April 2025 / Submission of Minutes of the Annual GMS dated April 10, 2025
9	Penyampaian Risalah RUPS Luar Biasa tanggal 10 April 2025 / Submission of Minutes of the Extraordinary GMS dated April 10, 2025
JUNI 2025 / JUNE 2025	
5	Laporan Bulan Registrasi Pemegang Efek per 31 Mei 2025 / Report on the Month of Securities Holder Registration as of May 31, 2025
JULI 2025 / JULY 2025	
7	Laporan Bulan Registrasi Pemegang Efek per 30 Juni 2025 / Monthly Report on Securities Holder Registration as of June 30, 2025
10	Perubahan Alamat dan Nomor Telpn Perseroan / Change of Company Address and Telephone Number
15	Laporan Hasil Penggunaan Dana Penawaran Umum VI / Report on the Use of Proceeds from Public Offering VI
15	Laporan Hasil Penggunaan Dana Penawaran Umum VII / Report on the Use of Proceeds from Public Offering VII
AGUSTUS 2025 / AUGUST 2025	
8	Laporan Bulan Registrasi Pemegang Efek per 31 Juli 2025 / Monthly Report of Securities Holder Registration as of July 31, 2025
11	Perubahan Anggota Direksi dan/atau Anggota Komisaris / Changes in Membership of the Board of Directors and/or Board of Commissioners
SEPTEMBER 2025 / SEPTEMBER 2025	
4	Laporan Bulan Registrasi Pemegang Efek per 31 Agustus 2025 / Monthly Report of Securities Holder Registration as of August 31, 2025
9	Perubahan Komite Audit / Changes to the Audit Committee
12	Penyampaian Kembali Perubahan Komite Audit / Resubmission of Changes to the Audit Committee
OKTOBER 2025 / OCTOBER 2025	
3	Laporan Bulan Registrasi Pemegang Efek per 30 September 2024 / Report on the Month of Securities Holder Registration as of September 30, 2024
22	Pemberitahuan Rencana RUPS Luar Biasa tanggal 28 November 2025 / Notification of the Planned Extraordinary General Meeting of Shareholders on November 28, 2025
24	Penyampaian Bukti Iklan Pemberitahuan RUPS Luar Biasa tanggal 28 November 2025 / Submission of Evidence of Advertisement for the Notice of the Extraordinary General Meeting of Shareholders on November 28, 2025
31	Penyampaian Bukti Iklan Informasi Laporan Keuangan Interim / Submission of Evidence of Advertisement for the Interim Financial Report Information
NOVEMBER 2025 / NOVEMBER 2025	
6	Laporan Bulan Registrasi Pemegang Efek per 31 Oktober 2025 / Report on the Month of Securities Holder Registration as of October 31, 2025
6	Pemanggilan RUPS Luar Biasa tanggal 28 November 2025 / Notice of Extraordinary GMS on November 28, 2025
7	Penyampaian Bukti Iklan Panggilan RUPS Luar Biasa tanggal 28 November 2025 / Submission of Proof of Advertisement for Notice of Extraordinary GMS on November 28, 2025
11	Laporan Perubahan Komposisi Pemegang Saham PT Bank Pembangunan Daerah Banten (Perseroda) Tbk / Report on Changes in Shareholder Composition of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk
20	Penyampaian Pengunduran Diri Anggota Direksi / Notice of Resignation of Members of the Board of Directors
20	Laporan Penunjukan/Perubahan Akuntan Publik dan/atau Kantor Akuntan Publik Jasa Audit atas Informasi Keuangan Historis tahunan / Report on Appointment/Change of Public Accountant and/or Public Accounting Firm for Audit Services on Annual Historical Financial Information
DESEMBER 2025 / DECEMBER 2025	
2	Laporan Ringkasan Risalah RUPS Luar Biasa tanggal 28 November 2025 / Summary Report of Minutes of the Extraordinary General Meeting of Shareholders on November 28, 2025

KETERANGAN / DESCRIPTION	
2	Penyampaian Penambahan Pengendalian Baik Secara Langsung maupun Tidak Langsung Terhadap Emiten atau Perusahaan Publik / Notification of Additional Control, Either Directly or Indirectly, Over Issuers or Public Companies
3	Penyampaian Bukti Iklan Hasil RUPS Luar Biasa tanggal 28 November 2025 / Notification of Evidence of Advertisement of the Results of the Extraordinary General Meeting of Shareholders on November 28, 2025
10	Laporan Bulan Registrasi Pemegang Efek per 30 November 2025 / Report of the Month of Securities Holder Registration as of November 30, 2025
10	Penyampaian Perubahan Komite Audit / Notification of Changes to the Audit Committee
15	Pemberitahuan Rencana RUPS Luar Biasa tanggal 21 Januari 2026 / Notification of Planned Extraordinary General Meeting of Shareholders on January 21, 2026
16	Penyampaian Bukti Iklan Pemberitahuan RUPS Luar Biasa tanggal 21 Januari 2026 / Notification of Evidence of Advertisement of Notice of the Extraordinary General Meeting of Shareholders on January 21, 2026
18	Penyampaian Penegasan Efektifnya Kelompok Usaha Bank (KUB) PT Bank Pembangunan Daerah Banten (Persero) Tbk dengan PT Bank Pembangunan Daerah Jawa Timur Tbk / Notification of Confirmation of the Effectiveness of the Bank Business Group (KUB) of PT Bank Pembangunan Daerah Banten (Persero) Tbk with PT Bank Pembangunan Daerah Jawa Timur Tbk
22	Penyampaian Risalah RUPS Luar Biasa tanggal 28 November 2025 / Notification of Minutes of the Extraordinary General Meeting of Shareholders on November 28, 2025
30	Pemanggilan RUPS Luar Biasa tanggal 21 Januari 2026 / Notice of the Extraordinary General Meeting of Shareholders on January 21, 2026
31	Penyampaian Bukti Iklan Pemanggilan RUPS Luar Biasa tanggal 21 Januari 2026 / Notice of Advertisement of Notice of the Extraordinary General Meeting of Shareholders on January 21, 2026

- b. Menyelenggarakan dan mendokumentasikan RUPS Tahunan/Luar Biasa serta Public Expose sepanjang tahun 2025.

- b. Organized and documented Annual and Extraordinary General Meetings of Shareholders (GMS) as well as Public Expose events throughout 2024.

No	Keterangan / Description	Tanggal / Date
1	Rapat Umum Pemegang Saham Tahunan / Annual General Meeting of Shareholders	10 April 2025 / April 10, 2025
2	Rapat Umum Pemegang Saham Luar Biasa / Extraordinary General Meeting of Shareholders	10 April 2025 / April 10, 2025
3	Public Expose Tahunan / Annual Public Expose	10 April 2025 / April 10, 2025
4	Rapat Umum Pemegang Saham Luar Biasa / Extraordinary General Meeting of Shareholders	28 November 2025 / November 28, 2025

- c. Menyusun Laporan Tahunan Tahun Buku 2024 serta menyampaikannya kepada Regulator terkait.
d. Melaksanakan fungsi kepatuhan Bank terhadap peraturan-peraturan di bidang pasar modal.
e. Menyusun laporan analisa ekonomi dan saham BEKS mingguan dan bulanan serta menyampaikannya kepada Direksi dan divisi terkait.

- c. Prepared the 2024 Annual Report and submit it to the relevant regulators.
d. Carried out the Bank's compliance function with capital market regulations.
e. Prepared weekly and monthly BEKS economic and stock analysis reports and submit them to the Board of Directors and relevant divisions.

2. Aktivitas Komunikasi Korporasi

- a. Menetapkan kebijakan dan strategi komunikasi Perusahaan seperti penyusunan Soft Structure (Kebijakan/SOP), Pelaksanaan Literasi/Edukasi dan Inklusi Keuangan, *Media Handling*, *Corporate Branding*, Orkestrasi Event Perusahaan, Pengelolaan *website* & media Sosial, Manajemen biaya & anggaran promosi, penyampaian pelaporan

2. Corporate Communication Activities

- a. Established corporate communication policies and strategies, such as developing soft structures (policies/SOPs), implementing financial literacy/ education and inclusion, media handling, corporate branding, orchestrating corporate events, managing websites and social media, managing promotional costs and budgets, submitting reports, and

serta implementasi strategi perusahaan lainnya yang bersifat kontekstual (sesuai dengan momen dan kondisi) termasuk penguatan Manajemen Risiko Tata Kelola;

- b. Melakukan aktivitas komunikasi yang bersifat bankwide/korporasi kepada pemangku kepentingan baik internal maupun eksternal Korporasi antara lain:
 - 1) Penyusunan Press Release dan publikasi di media massa termasuk media online untuk menginformasikan nilai tambah, momen positif serta berbagai kegiatan yang dijalankan, baik yang terkait dengan kinerja Bank maupun kegiatan lainnya;
 - 2) Melaksanakan tindakan antisipatif dan korektif atas setiap pemberitaan dan iklan di media massa termasuk media online.
 - 3) Mendukung unit-unit kerja terkait dalam penyelesaian keluhan nasabah.
 - 4) Melaksanakan pengelolaan Website Bank bersama dengan Unit Kerja terkait.
 - 5) Melaksanakan fungsi pengelolaan risiko yang meliputi proses identifikasi, pengukuran, pemantauan dan pengendalian manajemen risiko reputasi.

Terkait Manajemen Risiko Reputasi dalam hal ini Pemberitaan, di Tahun 2025 telah terdapat perbaikan baik dari sisi jumlah maupun rasio/persentase berita positif. Pada periode Tahun sebelumnya yakni di 2024, terdapat sebanyak total 855 berita dengan 126 atau hampir 15%-nya adalah bernada/tone Negatif dan berita positif sebesar 69,4% . Di 2025, jumlah berita menjadi total 1.201 atau meningkat 346, dan berita positif menjadi hampir 90% serta berita negatif berhasil ditekan menjadi 4,25%. Hal ini menandakan penguatan pengelolaan Manajemen Risiko Reputasi serta adanya peningkatan hubungan komunikasi positif dengan stakeholders.

implementing other contextual corporate strategies (appropriate to the moment and conditions), including strengthening Governance Risk Management;

- b. Conducted bank-wide/corporate communication activities with both internal and external stakeholders, including:
 - o Preparing press releases and publishing them in mass media, including online media, to inform about added value, positive events, and various activities, both related to the Bank's performance and other activities;
 - o Implementing anticipatory and corrective actions for all news and advertisements in mass media, including online media;
 - o Supporting relevant work units in resolving customer complaints;
 - o Managing the Bank's website in collaboration with relevant work units;
 - o Implementing risk management functions, including the identification, measurement, monitoring, and control of reputation risk management.

Regarding Reputational Risk Management, specifically in the news, in 2025 there was improvement in both the number and ratio/percentage of positive news. In the previous year, in 2024, there were a total of 855 news stories, of which 126, or nearly 15%, were negative, and 69.4% were positive. In 2025, the total number of news stories increased by 346 to 1,201, with positive news accounting for nearly 90% and negative news reduced to 4.25%. This indicates a strengthening of Reputational Risk Management and an improvement in positive communication with stakeholders.

Tabel Siaran Pers Bank Banten Tahun 2025

Table of Bank Banten Press Release in 2025

No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
1	6 Januari 2025 / January 6, 2025	Bank Banten Salurkan Bantuan Penanganan Kemiskinan Provinsi Banten / Bank Banten Distributes Poverty Alleviation Assistance in Banten Province
2	7 Januari 2025 / January 7, 2025	Perkuat Sinergi dan Kolaborasi untuk Dukung Pembangunan Daerah, Bank Banten Silaturahmi dengan DPRD Kota Serang / Strengthening Synergy and Collaboration to Support Regional Development, Bank Banten Meets with the Serang City Council

No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
3	9 Januari 2025 / January 9, 2025	Stakeholders Gathering: Penguatan Bank Banten, Komitmen untuk Pembangunan di Banten / Stakeholders Gathering: Strengthening Bank Banten, Commitment to Development in Banten
4	20 Januari 2025 / January 20, 2025	Buktikan Komitmen Pelayanan Terbaik, Bank Banten Resmikan KCP Puspemkab Tangerang / Demonstrating its Commitment to Excellent Service, Bank Banten Inaugurates Tangerang Regency Government Branch Office
5	22 Januari 2025 / January 22, 2025	Bank Banten Apresiasi Nasabah Setia melalui Customer Gathering / Bank Banten Appreciates Loyal Customers through Customer Gathering
6	31 Januari 2025 / January 31, 2025	Siap Genjot dan Akselerasi Pertumbuhan Tahun 2025, Bank Banten Selenggarakan Kick Off Bisnis / Ready to Boost and Accelerate Growth in 2025, Bank Banten Holds Business Kick-Of
7	5 Februari 2025 / February 5, 2025	Sinergitas Bisnis Bank Banten dengan Bank Jatim / Business Synergy between Bank Banten and Bank Jatim
8	6 Februari 2025 / February 6, 2025	Dukung Program Disnaker Provinsi Banten, Bank Banten Hadir dalam Apel Bulan K3 / Bank Banten Participates in the Occupational Health and Safety Month Roll Call in Support of the Banten Province Manpower Office Program
9	8 Februari 2025 / February 8, 2025	Bank Banten Hadir pada pelantikan Kepengurusan Kadin Kab Serang, Siap dan Tetap bersinergi Optimal / Bank Banten Present at the Inauguration of the Serang Regency Chamber of Commerce and Industry Management, Ready and Maintaining Optimal Synergy
10	10 Februari 2025 / February 10, 2025	Bank Banten Perkuat Sinergi dengan FISIP Universitas Setia Budhi Rangkasbitung / Bank Banten Strengthens Synergy with the Faculty of Social and Political Sciences, Setia Budhi University, Rangkasbitung
11	25 Februari 2025 / February 25, 2025	Bank Banten Catat Peningkatan Laba di 2024, Lanjutkan Tren Positif Sejak 2023 / Bank Banten Reports Increased Profit in 2024, Continuing Positive Trend Since 2023
12	3 Maret 2025 / March 3, 2025	Hadir Sertijab Lebak: Bank Banten Siap Dukung Program Pemkab Lebak / Attending the Lebak Handover Ceremony: Bank Banten Ready to Support Lebak Regency Government Programs
13	5 Maret 2025 / March 5, 2025	Menteri UMKM Dukung Bank Banten: Ajak Masyarakat Manfaatkan Layanan Perbankan / The Minister of MSMEs Supports Bank Banten: Encourages the Public to Take Advantage of Banking Services
14	7 Maret 2025 / March 7, 2025	Bank Banten Raih Penghargaan Ekbispar Award 2025 dalam Inovasi Layanan Digital / Bank Banten Wins 2025 Ekbispar Award for Digital Service Innovation
15	8 Maret 2025 / March 8, 2025	Gubernur Banten: Sinergi Pemerintah dan Bank Banten Kunci Kemajuan Pemkab Tangerang / Banten Governor: Synergy between the Government and Bank Banten is Key to the Progress of the Tangerang Regency Government
16	9 Maret 2025 / March 9, 2025	Direksi Bank Banten Hadiri Sertijab Gubernur dan Wakil Gubernur Banten / Bank Banten Directors Attend Handover Ceremony for Governor and Deputy Governor of Banten
17	9 Maret 2025 / March 9, 2025	Bank Banten Tegaskan Dukungan Program Pembangunan di Kota Tangerang / Bank Banten Affirms Support for Development Programs in Tangerang City
No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
18	9 Maret 2025 / March 9, 2025	Robinsar Resmi Jabat Wali Kota Cilegon, Direksi Bank Banten Beri Ucapan Selamat / Robinsar Officially Appointed Mayor of Cilegon, Bank Banten Directors Congratulate Him
19	9 Maret 2025 / March 9, 2025	Benyamin-Pilar Ditetapkan Sebagai Wali Kota dan Wakil Wali Kota Tangsel 2025-2030, Bank Banten Siap Dukung Program Pemerintah / Benyamin-Pilar Appointed as Mayor and Deputy Mayor of South Tangerang for 2025-2030, Bank Banten Ready to Support Government Programs
20	12 Maret 2025 / March 12, 2025	Bank Banten Konsisten Jaga Pertumbuhan Laba, Penguatan Bisnis & Tata Kelola serta Sinergitas dengan Stakeholders / Bank Banten Consistently Maintains Profit Growth, Strengthens Business & Governance, and Synergizes with Stakeholders
21	13 Maret 2025 / March 13, 2025	Dukung program Pemerintah dan tingkatkan Kesejahteraan Masyarakat, Bank Banten Hadir dan berikan bantuan dalam Safari Ramadan Kota Tangerang / Supporting government programs and improving community welfare, Bank Banten is present and providing assistance at the Tangerang City Ramadan Safari.
22	13 Maret 2025 / March 13, 2025	Sinergi dengan Pemerintah Provinsi Banten, Bank Banten Hadir dan berikan bantuan dalam Safari Ramadan Kabupaten Pandeglang / In synergy with the Banten Provincial Government, Bank Banten was present and provided assistance at the Pandeglang Regency Ramadan Safari.
23	14 Maret 2025 / March 14, 2025	Hadir dalam Safari Ramadhan 1446 H Kota Serang, Bank Banten Berikan Bantuan untuk Masjid Jami Baitu Taqwa / Bank Banten Provides Assistance to Baitu Taqwa Grand Mosque at Serang City's 1446 H Ramadan Safari
24	15 Maret 2025 / March 15, 2025	Bank Banten Kembali Hadir dalam Safari Ramadan bersama Pemprov Banten di Kota Tangerang / Bank Banten Returns to Ramadan Safari with the Banten Provincial Government in Tangerang City
25	18 Maret 2025 / March 18, 2025	Tindaklanjuti MoU dengan Pemkab Tangerang, Bank Banten Tandatangani Kerjasama dengan RSUD Balaraja / Following up on the MoU with the Tangerang Regency Government, Bank Banten signed a collaboration agreement with Balaraja Regional Hospital.
26	20 Maret 2025 / March 20, 2025	Bank Banten Raih Dua Penghargaan di 14th Infobank - Isentia Digital Brand Appreciation 2025 / Bank Banten Wins Two Awards at the 14th Infobank - Isentia Digital Brand Appreciation 2025
27	26 Maret 2025 / March 26, 2025	Bank Banten Berbagi Berkah Ramadan 1446 H: Gelar Bakti Sosial dan Buka Puasa Bersama / Bank Banten Shares Ramadan Blessings 1446 H: Holds Community Service and Breaks Fast Together
28	27 Maret 2025 / March 27, 2025	Wali Kota Serang Buka Rekening di Bank Banten, Bentuk Dukungan dan Perkuat Sinergi Pengelolaan Keuangan Daerah / The Mayor of Serang Opens an Account at Bank Banten, Demonstrating Support and Strengthening Synergy in Regional Financial Management.
29	10 April 2025 / April 10, 2025	Bank Banten Gelar RUPS-T & RUPS-LB serta Public Expose, Catat Laba Bersih Rp 39,33 Miliar di Tahun 2024 dan siap Lanjutkan Kinerja Positif / Bank Banten Holds Annual General Meeting of Shareholders (AGMS), Extraordinary General Meeting of Shareholders (EGMS), and Public Expose, Records Net Profit of IDR 39.33 Billion in 2024 and is Ready to Continue Positive Performance

No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
30	15 April 2025 / April 15, 2025	Laba Beruntun 2 Tahun dan Permodalan Kuat, Bank Banten siap dukung Program Pemerintah / With a two-year profit streak and strong capitalization, Bank Banten is ready to support government programs.
31	16 April 2025 / April 16, 2025	Berikan Bunga Kompetitif dan Persyaratan Mudah, "Jawara Bundling" Bank Banten Jawab Kebutuhan Nasabah / Offering Competitive Interest Rates and Easy Requirements, Bank Banten's "Bundling Champion" Meets Customer Needs
32	18 April 2025 / April 18, 2025	KUB dengan Bank Jatim terus berjalan, Bank Banten tetap buka Peluang Kolaborasi antar-Bank / KUB with Bank Jatim continues to operate, Bank Banten remains open to opportunities for inter-bank collaboration.
33	18 April 2025 / April 18, 2025	Kinerja Terus Meningkat, Bank Banten Lanjutkan KUB dan Siap Kolaborasi / Bank Banten Continues KUB Program and Ready for Collaboration with Performance Improvement
34	25 April 2025 / April 25, 2025	Bank Banten Dukung Program Pemprov Banten dan Sinergi dengan Pelaku Usaha / Bank Banten Supports Banten Provincial Government Programs and Synergizes with Business Actors
35	26 April 2025 / April 26, 2025	Paparkan Kinerja Positif Triwulan I 2025, Bank Banten didukung Komisi III DPRD Provinsi Banten / Bank Banten, supported by Commission III of the Banten Provincial DPRD, presented its positive performance in the first quarter of 2025.
36	29 April 2025 / April 29, 2025	Tegaskan Komitmen Sinergitas, Bank Banten Berpartisipasi dalam Silaturahmi Bersama Gubernur Banten dan Pelaku Usaha / Affirming its Commitment to Synergy, Bank Banten Participates in a Gathering with the Governor of Banten and Business Actors
37	30 April 2025 / April 30, 2025	Bank Banten Hadir dalam Silaturahmi Gubernur Banten dengan Pelaku Usaha, Dukung Pertumbuhan Investasi di Banten / Bank Banten Attends Banten Governor's Gathering with Business Owners, Supports Investment Growth in Banten
38	5 Mei 2025 / May 5, 2025	Lanjutkan Tren Kinerja Positif, Bank Banten terus Jaga Sinergi dengan Stakeholders / Continuing its Positive Performance Trend, Bank Banten Continues to Maintain Synergy with Stakeholders
39	7 Mei 2025 / May 7, 2025	Tingkatkan Sinergi, Bank Banten Gelar Pertemuan Lanjutan dengan Pemerintah Kabupaten Pandeglang / Bank Banten Holds Follow-Up Meeting with Pandeglang Regency Government to Enhance Synergy
40	9 Mei 2025 / May 9, 2025	Buka Rekening Bank Banten, Ini Bukti Nyata Dukungan Wakil Bupati Pandeglang / Opening a Bank Banten Account: This Is Clear Evidence of Support from the Deputy Regent of Pandeglang
41	10 Mei 2025 / May 10, 2025	Tumbuh 67,96 Persen, BEKS Kantongi Laba Rp3,46 M di Kuartal I 2025 / BEKS Posts Rp3.46 Billion in Profit in Q1 2025, Growing 67.96 Percent
42	11 Mei 2025 / May 11, 2025	Waspada Informasi Palsu: Marak Konten Undian Berhadiah Mengatasnamakan Bank Banten / Beware of False Information: Prize Draw Content Claiming to Be Bank Banten is on the Rise
43	14 Mei 2025 / May 14, 2025	Bank Banten Dipercaya Menjadi Mitra Program Sekolah Gratis Provinsi Banten / Bank Banten is Trusted to Become a Partner in the Banten Province Free School Program
44	14 Mei 2025 / May 14, 2025	Dukung Banten Book Fair 2025, Bank Banten Perkuat Budaya Literasi di Bumi Jawara / Bank Banten Supports the 2025 Banten Book Fair, Strengthening Literacy Culture in the Land of Champions
45	22 Mei 2025 / May 22, 2025	Perkuat Sinergi dan Dukungan untuk Pemerintah Daerah, Bank Banten Tandatangani PKS SIPD / Bank Banten Signs SIPD Agreement to Strengthen Synergy and Support for Regional Governments
No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
46	25 Mei 2025 / May 25, 2025	Tingkatkan Sinergi dengan Dunia Pendidikan, Bank Banten KC Makassar Gelar Pertemuan dengan Yayasan Paulus / Bank Banten Makassar Branch Holds Meeting with Paulus Foundation to Enhance Synergy with Education
47	25 Mei 2025 / May 25, 2025	Tindak Lanjut KUB Bank Banten dengan Bank Jatim, Gubernur Banten Temui Gubernur Jatim / Following up on the KUB Bank Banten with Bank Jatim, the Governor of Banten met with the Governor of East Java.
48	26 Mei 2025 / May 26, 2025	Sinergi Pengembangan UMKM dan Digitalisasi, Bank Banten Partisipasi dalam kegiatan DIGIWARA Festival Bank Indonesia / Synergy of MSME Development and Digitalization, Bank Banten Participates in Bank Indonesia's DIGIWARA Festival activities
49	27 Mei 2025 / May 27, 2025	Siap bersinergi, Dirut Bank Banten hadiri Pelantikan Bupati Serang / Ready to synergize, the President Director of Bank Banten attended the inauguration of the Regent of Serang
50	4 Juni 2025 / June 4, 2025	Bahas Pembangunan dan Penguatan Sinergi, Bank Banten Lakukan Audiensi dengan Bupati Serang bersama Gubernur Banten / Bank Banten held an audience with the Regent of Serang and the Governor of Banten to discuss development and strengthening synergy.
51	4 Juni 2025 / June 4, 2025	Audiensi DPRD Kab. Serang / Serang Regency DPRD Audience
52	5 Juni 2025 / June 5, 2025	Tanggapan Bank Banten atas Pemberitaan Penyebaran Data-Data Nasabah oleh Pihak yang Tidak Bertanggungjawab / Bank Banten's Response to News of the Distribution of Customer Data by Irresponsible Parties
53	23 Juni 2025 / June 23, 2025	Bahas Progres KUB dan RAPERDA, Pansus III DPRD Provinsi Banten dan Bank Banten Lakukan Kunjungan Kerja ke Bank Jatim / Discussing the progress of the KUB and the Draft Regional Regulation, Special Committee III of the Banten Provincial DPRD and Bank Banten conducted a working visit to Bank Jatim.
54	25 Juni 2025 / June 25, 2025	Klarifikasi Bank Banten terkait Konten/Video Pelayanan Petugas SAMSAT / Bank Banten's Clarification Regarding SAMSAT Officer Service Content/Videos
55	8 Juli 2025 / July 8, 2025	Perkuat Sinergi, Bank Banten Gelar Coffee Morning Bersama Pemerintah Kota Serang / Strengthening Synergy, Bank Banten Holds Coffee Morning with Serang City Government
56	9 Juli 2025 / July 9, 2025	Bentuk Dukungan dan Sinergi, Bank Banten Hadiri Pelantikan Sekda Provinsi Banten / As a Form of Support and Synergy, Bank Banten Attends the Inauguration of the Regional Secretary of Banten Province
57	17 Juli 2025 / July 17, 2025	Semakin Dekat dengan Stakeholder, Kantor Pusat Bank Banten efektif berkantor di ibu kota Provinsi Banten / Closer to Stakeholders, Bank Banten Head Office is effectively based in the capital of Banten Province

No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
58	29 Juli 2025 / July 29, 2025	Puncak Acara HUT ke-9 dan Peresmian Grha Bank Banten, Bukti Dukungan dan Kepercayaan Stakeholders / The highlight of the 9th anniversary and the inauguration of Grha Bank Banten, evidence of stakeholder support and trust.
59	6 Agustus 2025 / August 6, 2025	Waspada Penipuan! Bank Banten Imbau Nasabah Hati-hati Terhadap Informasi Undian Palsu / Beware of Fraud! Bank Banten Urges Customers to Beware of Fake Lottery Information
60	8 Agustus 2025 / August 8, 2025	Bank Banten Siap Salurkan Gaji PPPK Kabupaten Pandeglang / Bank Banten Ready to Distribute PPPK Salaries to Pandeglang Regency
61	11 Agustus 2025 / August 11, 2025	CORPORATE STATEMENT ISU PENYEDIA BARANG/JASA / CORPORATE STATEMENT ON PROVIDERS OF GOODS/SERVICES
62	11 Agustus 2025 / August 11, 2025	Bank Banten Tunjukkan Kinerja Positif di Semester 1 Tahun 2025, Pertumbuhan Aset dan Kredit Jadi Faktor Penopangnya / Bank Banten Shows Positive Performance in the First Half of 2025, with Asset and Credit Growth Supporting It
63	12 Agustus 2025 / August 12, 2025	Bank Banten Resmi Salurkan Gaji PPPK Formasi 2024 Kabupaten Pandeglang / Bank Banten Officially Distributes Salaries for the 2024 PPPK Formation in Pandeglang Regency
64	14 Agustus 2025 / August 14, 2025	Digitalisasi Keuangan Daerah: Bank Banten Dorong Implementasi SP2D Online di Kabupaten Lebak / Regional Financial Digitalization: Bank Banten Encourages Implementation of Online SP2D in Lebak Regency
65	19 Agustus 2025 / August 19, 2025	Bank Banten Pastikan Layanan Samsat Transparan, Imbau Masyarakat Waspada Informasi Negatif & Hoaks / Bank Banten Ensures Transparency of Samsat Services, Urges Public to Beware of Negative Information and Hoaxes
66	21 Agustus 2025 / August 21, 2025	Bank Banten Pastikan Layanan Penyaluran Bansos Dilakukan dengan Optimal dan Transparan, Imbau Masyarakat Waspada Informasi Negatif & Hoaks / Bank Banten Ensures Optimal and Transparent Social Assistance Distribution Services, Urges the Public to Be Aware of Negative Information and Hoaxes
67	25 Agustus 2025 / August 25, 2025	PR - 67 Komisi I DPRD Provinsi Kalimantan Tengah Lakukan Kunjungan Kerja ke Bank Banten / PR - 67 Commission I of the Central Kalimantan Provincial DPRD Conducts a Working Visit to Bank Banten
68	26 Agustus 2025 / August 26, 2025	Bank Banten Raih Prestasi di Ajang Porsebank Provinsi Banten & Jawa Timur HUT BI ke-72 & HUT RI ke-80 / Bank Banten Achieves Achievements at the Porsebank Event in Banten & East Java Provinces for the 72nd Anniversary of BI & the 80th Anniversary of the Republic of Indonesia
69	27 Agustus 2025 / August 27, 2025	Pelantikan Desa Bersatu Lebak / Inauguration of the United Village of Lebak
70	1 September 2025 / September 1, 2025	Bank Banten Terima Piagam Wajib Pajak dari KPP Pratama PMB / Bank Banten Receives Taxpayer Certificate from KPP Pratama PMB
71	4 September 2025 / September 4, 2025	Bank Banten Jalin Silaturahmi dengan Pemkot Cilegon, Perkuat Sinergi dan Kolaborasi / Bank Banten Establishes Close Ties with the Cilegon City Government, Strengthening Synergy and Collaboration
72	4 September 2025 / September 4, 2025	Gubernur Andra Soni Hadiri Peringatan Harpelnas di Bank Banten / Governor Andra Soni Attends National Education Day Commemoration at Bank Banten
73	11 September 2025 / September 11, 2025	Dari Banten untuk Banten, Bank Banten Catat Kinerja Positif, Tumbuh Bersama Masyarakat / From Banten to Banten, Bank Banten Records Positive Performance, Growing with the Community
74	15 September 2025 / September 15, 2025	Bank Banten dan Pemkab Serang Tandatangan Perjanjian Kerjasama Pembayaran Gaji dan Tunjangan PPPK Tahun 2025 / Bank Banten and the Serang Regency Government Sign a Cooperation Agreement on the Payment of Salaries and Allowances for PPPK in 2025.
75	15 September 2025 / September 15, 2025	Dukung Penuh Program Sekolah Gratis Pemprov Banten, Bank Banten Siap Salurkan Dana ke Penerima / Bank Banten Fully Supports the Banten Provincial Government's Free School Program, Ready to Distribute Funds to Recipients
76	15 September 2025 / September 15, 2025	Bank Banten Pertegas Peran Strategis dalam Mendukung Program Sekolah Gratis / Bank Banten Emphasizes Strategic Role in Supporting Free School Program
No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
77	16 September 2025 / September 16, 2025	Bank Banten Rayakan Maulid Nabi Muhammad SAW dengan Berbagi kepada Yatim dan Dhuafa / Bank Banten Celebrates the Birthday of the Prophet Muhammad SAW by Sharing with Orphans and the Poor
78	17 September 2025 / September 17, 2025	Didukung Penuh Stakeholders, Permodalan, Tata Kelola, Bisnis dan Layanan Bank Banten Tetap Terjaga / Fully Supported by Stakeholders, Bank Banten's Capital, Governance, Business, and Services Remain Secure
79	24 September 2025 / September 24, 2025	Bank Banten Tegaskan Komitmen Dukungan & Inovasi Pelayanan Kesehatan di RSUD Balaraja, Kabupaten Tangerang / Bank Banten Affirms Commitment to Support and Innovation in Healthcare Services at Balaraja Regional Hospital, Tangerang Regency
80	1 Oktober 2025 / October 1, 2025	Bank Banten Pastikan Layanan Optimal dan Dana Nasabah Tetap Aman / Bank Banten Ensures Optimal Service and Secure Customer Funds
81	2 Oktober 2025 / October 2, 2025	Gencarkan Sinergi Digital di Sektor Kesehatan, Bank Banten bersama Bank Jatim Kolaborasi dengan RSUD Kabupaten Tangerang / Bank Banten and Bank Jatim Collaborate with Tangerang Regency General Hospital to Intensify Digital Synergy in the Healthcare Sector
82	10 Oktober 2025 / October 10, 2025	Berikan Kontribusi Nyata, Kehadiran Bank Banten Semakin Dirasakan Masyarakat Sekitar / Making a Real Contribution, Bank Banten's Presence is Increasingly Felt by the Surrounding Community

No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
83	10 Oktober 2025 / October 10, 2025	Konsisten Jaga Kinerja Positif dan Tata Kelola yang Baik, Bank Banten Terima "Banten Achievement Award 2025" / Bank Banten Receives the 2025 Banten Achievement Award for Consistently Maintaining Positive Performance and Good Governance
84	13 Oktober 2025 / October 13, 2025	Terus Perkuat Sinergi, Bank Banten Hadir dan Berpartisipasi dalam Rangkaian HUT ke-393 Kabupaten Tangerang / Continuing to Strengthen Synergy, Bank Banten Present and Participated in the Series of Celebrations for the 393rd Anniversary of Tangerang Regency
85	13 Oktober 2025 / October 13, 2025	Bank Banten dan UNTIRTA Perkuat Sinergi dan Kolaborasi melalui Penandatanganan MoU / Bank Banten and UNTIRTA Strengthen Synergy and Collaboration through the Signing of an MoU
86	13 Oktober 2025 / October 13, 2025	Eratkan Silaturahmi dan Sinergi, Bank Banten Kunjungi DANREM 064/MY / Strengthening Relationships and Synergy, Bank Banten Visits the Commander of the 064/MY Military Regional Command
87	18 Oktober 2025 / October 18, 2025	Perkuat Kolaborasi dan Sinergi BUMD Provinsi Banten, Bank Banten Teken PKS Dengan PT ABM / Strengthening Collaboration and Synergy between Banten Province's Regional-Owned Enterprises (BUMD), Bank Banten Signs PKS with PT ABM
88	20 Oktober 2025 / October 20, 2025	Bank Banten Meriahkan Senam Massal HUT ke-25 Provinsi Banten / Bank Banten Enlivens Mass Gymnastics for Banten Province's 25th Anniversary
89	22 Oktober 2025 / October 22, 2025	Sinergi Semakin Kokoh, BLUD RSUD Balaraja Kelola Keuangan di Bank Banten / Strengthening Synergy, Balaraja Regional Public Hospital's Public Service Agency (BLUD) Manages Finances at Bank Banten
90	24 Oktober 2025 / October 24, 2025	Bank Banten Tegaskan Komitmen Menjaga GCG dan Integritas / Bank Banten Affirms Commitment to Maintaining GCG and Integrity
91	27 Oktober 2025 / October 27, 2025	Bank Banten berperan aktif dan mendukung peringatan Hari Sumpah Pemuda ke-97 tahun 2025 bersama Dinas Pemuda dan Olahraga (Dispora) Provinsi Banten / Bank Banten plays an active role and supports the commemoration of the 97th Youth Pledge Day in 2025 together with the Youth and Sports Service (Dispora) of Banten Province.
92	27 Oktober 2025 / October 27, 2025	Hadiri Pisah Sambut Kajati, Bank Banten Dukung Sinergi Penegakan Hukum yang Solutif dan Berintegritas / Attending the Farewell Ceremony for the High Prosecutor, Bank Banten Supports Synergy in Law Enforcement that is Solution-Oriented and Integrity-Based
93	27 Oktober 2025 / October 27, 2025	Bank Banten KC Manado Meriahkan Puncak Bulan Inklusi Keuangan 2025 di Sulawesi Utara / Bank Banten Manado Branch Celebrates the Peak of Financial Inclusion Month 2025 in North Sulawesi
94	27 Oktober 2025 / October 27, 2025	Sinergi Organisasi Kian Kuat, SEKAR Bank Banten Sukses Gelar Munas Ke-1 / c Organizational Synergy Strengthens, SEKAR Bank Banten Successfully Holds 1st National Conference
95	1 November 2025 / November 1, 2025	Bank Banten Kantongi Laba Rp10,70 Miliar di Kuartal III 2025, Melonjak 43,34 Persen / Bank Banten Posts Rp10.70 Billion in Profit in Q3 2025, a 43.34 Percent Increase
96	4 November 2025 / November 4, 2025	Bank Banten Dukung Suksesnya Program Sekolah Gratis di Banten / Bank Banten Supports the Success of the Free School Program in Banten
97	5 November 2025 / November 5, 2025	Komitmen Dorong Inklusi Keuangan, Bank Banten Dukung Fin Expo Banten 2025 / Bank Banten Supports Fin Expo Banten 2025, Committed to Encouraging Financial Inclusion
98	5 November 2025 / November 5, 2025	CORPORATE STATEMENT ISU GRATIFIKASI / CORPORATE STATEMENT ON THE ISSUE OF GRATUITY
99	11 November 2025 / November 11, 2025	Bank Jatim Resmi Jadi Pemegang Saham Bank Banten, Harga Saham BEKS Naik / Bank Jatim Officially Becomes a Shareholder of Bank Banten, BEKS Share Price Rises
100	13 November 2025 / November 13, 2025	Bank Banten Konsisten Dorong Literasi Keuangan, Sambut Kunjungan Edukasi SMK Al-Insan Cilegon / Bank Banten Consistently Promotes Financial Literacy, Welcomes Educational Visit from Al-Insan Cilegon Vocational School
101	13 November 2025 / November 13, 2025	Konsisten Dorong Transparansi, Dirut Bank Banten Dianugerahi Penghargaan Komisi Informasi / Bank Banten's CEO Receives Information Commission Award for Consistently Promoting Transparency
102	18 November 2025 / November 18, 2025	Meriahkan HUT ke-54 KORPRI Bank Banten Hadir dengan Layanan dan Edukasi di Kabupaten Tangerang / Bank Banten Celebrates KORPRI's 54th Anniversary with Services and Education in Tangerang Regency
103	19 November 2025 / November 19, 2025	Tren Kinerja Melesat dan KUB masuk Tahap Akhir, Wagub Banten Ajak Pemda Perkuat Bank Banten / With the performance trend soaring and the KUB entering its final stage, the Deputy Governor of Banten urges local governments to strengthen Bank Banten.
104	20 November 2025 / November 20, 2025	Bank Banten Sampaikan Informasi Resmi Terkait Pengunduran Diri Anggota Direksi / Bank Banten Issues Official Information Regarding the Resignation of a Member of the Board of Directors
105	28 November 2025 / November 28, 2025	RUPS Bank Banten Sahkan Bank Jatim sebagai PSP ke-2, Kinerja 2025 Tumbuh Signifikan / Bank Banten's General Meeting of Shareholders (GMS) Approves Bank Jatim as its Second PSP, with Performance Significantly Growing in 2025
106	30 November 2025 / November 30, 2025	Dukung Bank Daerah, KH. Embay Mulya Syarif Ajak Kepala Daerah di Banten Tempatkan Kasda di Bank Banten / Supporting Regional Banks, KH. Embay Mulya Syarif Invites Regional Heads in Banten to Place Regional Treasury at Bank Banten
107	30 November 2025 / November 30, 2025	Bank Banten Dukung HPN 2026 dan Tandatangani MoU dengan PWI Banten / Bank Banten Supports National Press Day 2026 and Signs MoU with PWI Banten
No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
108	5 Desember 2025 / December 5, 2025	Bank Banten Raih Penghargaan Sebagai Perbankan Daerah Terpopuler pada Disway Award 2025 / Bank Banten Wins Most Popular Regional Banking Award at the 2025 Disway Awards
109	10 Desember 2025 / December 10, 2025	Bank Banten Salurkan Bantuan untuk Korban Bencana di Sumatera / Bank Banten Distributes Aid to Disaster Victims in Sumatra

No.	Tanggal / Date	Judul / Lingkup / Topik / Title/Scope/Topic
110	11 Desember 2025 / December 11, 2025	Dukung Peningkatan Kesejahteraan Masyarakat, Bank Banten Salurkan Berbagai Bantuan Sosial / Bank Banten Distributes Various Social Assistance Programs to Support Community Welfare Improvement
111	16 Desember 2025 / December 16, 2025	Tahun 2025 KUB Efektif, Tahun 2026 Bank Banten SIAP MELESAT / 2025 KUB Effective, 2026 Bank Banten READY TO SOAR
112	19 Desember 2025 / December 19, 2025	Pemprov Banten, Kabupaten Lebak, dan Kota Serang Lanjutkan Pengelolaan RKUD di Bank Banten / Banten Provincial Government, Lebak Regency, and Serang City Continue RKUD Management at Bank Banten
113	20 Desember 2025 / December 20, 2025	Corporate Statement Dugaan Pembobolan Mesin ATM 17 Desember 2025 / Corporate Statement on Alleged ATM Machine Breach on December 17, 2025
114	24 Desember 2025 / December 24, 2025	Resmi! Mulai 2026 RKUD Pandeglang Dikelola Bank Banten / Official! Starting 2026, Pandeglang RKUD to be Managed by Bank Banten
115	24 Desember 2025 / December 24, 2025	Pemprov Banten Gandeng Pemda Tangerang Raya, Bank Banten Siap Pengelolaan RKUD / Banten Provincial Government Partners with Tangerang Raya Regional Government, Bank Banten Ready for RKUD Management
116	29 Desember 2025 / December 29, 2025	Tren Kinerja Terjaga dan KUB Efektif, Bank Banten Siap Melesat / Performance Trend Maintained and KUB Effective, Bank Banten Ready to Soar
117	30 Desember 2025 / December 30, 2025	Tren Kinerja Terjaga dan KUB Efektif, Bank Banten Siap Melesat / Performance Trend Maintained and KUB Effective, Bank Banten Ready to Soar

- c. Menindaklanjuti dan/atau menginisiasi pelaksanaan kegiatan tertentu (*event/acara/sponsorship*) sebagai implementasi strategi komunikasi yang bersifat korporasi serta pengelolaan reputasi/risiko reputasi dan penguatan brand image;
- d. Sesuai dengan ketentuan Regulator terkait Literasi/ Edukasi dan Inklusi Keuangan, sepanjang Tahun 2025 telah dilakukan sebanyak 18 (delapan belas) kali kegiatan. Angka ini lebih tinggi dari kewajiban minimum (2x dalam setahun) serta Target Internal Pelaksanaan Kegiatan (8x);
- e. Terkait dengan *Soft Structure* (Pedoman/Kebijakan), sepanjang 2025 telah dilakukan penyusunan / pengkinian pedoman terkait Komunikasi Perusahaan, diantaranya:
 - i. SOP Literasi Keuangan dan Inklusi Keuangan; dan
 - ii. Standardisasi Tanggapan & Interaksi di Media Sosial Bank.
- f. Sebagai bentuk pemenuhan ketentuan perlindungan Konsumen maupun ketentuan Regulator (OJK, BI, LPS), Bank telah melakukan penyesuaian atas tampilan dan penyajian informasi di *website* dan media sosial; dan
- g. Dalam rangka Komunikasi Nilai Perusahaan dan Komunikasi Internal, telah dilakukan penyusunan dan pengesahan atas lagu "Mars Bank Banten" sebagaimana SK Direksi No. 141/SK/DIR-BB/IV/2025 tanggal 23 April 2025 yang diciptakan dan diaransemen oleh Kepala Bagian Komunikasi Perusahaan.
- c. Following up on and/or initiating the execution of certain activities (events/functions/sponsorships) as part of the corporate communication strategy, as well as reputation and reputational risk management and brand image strengthening;
- d. In accordance with regulatory requirements on Financial Literacy/Education and Financial Inclusion, a total of 18 (eighteen) activities were conducted throughout 2025. This figure exceeds both the minimum regulatory requirement (2 times per year) and the Internal Activity Implementation Target (8 times);
- e. With regard to *Soft Structure* (Guidelines/Policies), the following Corporate Communication guidelines were developed and/or updated throughout 2025:
 - i. Standard Operating Procedure for Financial Literacy and Financial Inclusion; and
 - ii. Standardization of Responses & Interactions on the Bank's Social Media.
- f. As a form of compliance with Consumer Protection regulations and Regulatory requirements (OJK, BI, LPS), the Bank has made adjustments to the display and presentation of information on its website and social media; and
- g. In the context of Corporate Values Communication and Internal Communication, the "Mars Bank Banten" anthem was composed and officially ratified pursuant to Board of Directors Decree No. 141/SK/DIR-BB/IV/2025 dated April 23, 2025, which was composed and arranged by the Head of Corporate Communications.

3. Aktivitas Pemberian Dana Bantuan

Sebagai bentuk implementasi strategi komunikasi Perusahaan, upaya penguatan citra positif, sinergi dengan pemangku kepentingan dan pengamalan Budaya Perusahaan, Bank melaksanakan dan bekerjasama dengan Pemerintah/pemangku kepentingan terkait (termasuk pihak ketiga) dalam program kemitraan, aksi sosial dan pemberian sumbangan/donasi. Adapun beberapa kegiatan bantuan/sosial sepanjang tahun 2025, diantaranya:

3. Funding Assistance Activities

As a form of implementation of the Company's communication strategy, efforts to strengthen its positive image, synergy with stakeholders, and the embodiment of the Company's Corporate Culture, the Bank carries out and collaborates with the Government and relevant stakeholders (including third parties) in partnership programs, social initiatives, and the provision of contributions/donations. The following are among the assistance/social activities conducted throughout 2025:

Tabel Aktivitas TJSL 2025

No	Tanggal Realisasi / Realization Date	Kegiatan / Activity	Bidang / Sector
1	19 Maret 2025 / March 19, 2025	Bantuan Safari Ramadhan Wil. Kab. Pandeglang / Ramadan Safari Assistance, Pandeglang Regency	Keagamaan / Religious
2	19 Maret 2025 / March 19, 2025	Bantuan Safari Ramadhan Wil. Kec. Malingping / Ramadan Safari Assistance, Malingping District	Keagamaan / Religious
3	26 Maret 2025 / March 26, 2025	Pemberian Santunan bekerjasama dengan KAHMI HMI Cabang Kota Serang / Provision of Aid in Collaboration with KAHMI HMI Serang City Branch	Keagamaan / Religious
4	8 April 2025 / April 8, 2025	Sumbangan melalui DKM Jam'i Assalam / Donation through DKM Jam'i Assalam	Keagamaan / Religious
5	8 April 2025 / April 8, 2025	Bantuan Santunan Anak Yatim bersama HMI Cab. Serang / Orphan Welfare Assistance with HMI Serang Branch	Keagamaan / Religious
6	9 April 2025 / April 9, 2025	Bantuan/Kegiatan Ramadhan bersama Baznas Provinsi Banten / Ramadan Assistance/ Activity with Baznas Banten Province	Keagamaan / Religious
7	9 April 2025 / April 9, 2025	Santunan Yatim-Piatu Serta Buka Bersama PWI Serang Raya / Orphan Welfare and Iftar with PWI Serang Raya	Keagamaan / Religious
8	9 April 2025 / April 9, 2025	Bantuan Ramadhan Camp ICMI Orwil Banten / Ramadan Camp Assistance for ICMI Orwil Banten	Keagamaan / Religious
9	11 April 2025 / April 11, 2025	Bantuan Kepada Masjid Al-Ikhlâs Cilenggang dalam Rangka Safari Ramadhan 1446 H/2025 M / 2025 Assistance to Masjid Al-Ikhlâs Cilenggang for Ramadan Safari 1446 H/2025	Keagamaan / Religious
10	11 April 2025 / April 11, 2025	Bantuan Ramadhan 1446 H di Mesjid Al-Ikhlâs S. Parman / Ramadan 1446 H Assistance at Masjid Al-Ikhlâs S. Parman	Keagamaan / Religious
11	11 April 2025 / April 11, 2025	Bantuan Kepada Masjid Agung Nurul Ikhlas Cilegon dalam Rangka Safari Ramadhan 1446 H/2025 M / Assistance to Masjid Agung Nurul Ikhlas Cilegon for Ramadan Safari 1446 H/2025	Keagamaan / Religious
12	11 April 2025 / April 11, 2025	Bantuan Kepada Masjid Imaadul Muttaqin dalam Rangka Safari Ramadhan 1446 H/2025 M / Assistance to Masjid Imaadul Muttaqin for Ramadan Safari 1446 H/2025	Keagamaan / Religious
13	14 April 2025 / April 14, 2025	Bantuan/Partisipasi Kegiatan Sosial Polresta Serang Kota / Assistance/Participation in Polresta Serang Kota Social Activity	Lingkungan / Environmental
14	14 April 2025 / April 14, 2025	Bantuan Kegiatan Ramadhan & Idul Fitri 1446 H bersama DKM Raudhul Amin / Ramadan & Eid al-Fitr 1446 H Activity Assistance with DKM Raudhul Amin	Keagamaan / Religious
15	14 April 2025 / April 14, 2025	Bantuan & Gebyar Zakat Baznas Provinsi Banten / Assistance & Zakat Festival with Baznas Banten Province	Keagamaan / Religious
16	15 April 2025 / April 15, 2025	Bantuan Kepada Masjid Besar Baiturrachim Malingping Utara (Safari Ramadhan) / Assistance to Masjid Besar Baiturrachim Malingping Utara (Ramadan Safari)	Keagamaan / Religious
17	15 April 2025 / April 15, 2025	Bantuan Kepada Masjid Agung Ar-Rahman Kabupaten Pandeglang (Safari Ramadhan) / Assistance to Masjid Agung Ar-Rahman Pandeglang Regency (Ramadan Safari)	Keagamaan / Religious
18	17 April 2025 / April 17, 2025	Bantuan Safari Ramadhan Kepada Masjid Agung Al-Mujahidin / Ramadan Safari Assistance to Masjid Agung Al-Mujahidin	Keagamaan / Religious
19	21 April 2025 / April 21, 2025	Bantuan kepada DPK KNPI Kec. Cipondoh / Assistance to DPK KNPI Cipondoh District	Lingkungan / Environmental
20	22 April 2025 / April 22, 2025	Bantuan Safari Ramadhan Masjid KC Balaraja / Ramadan Safari Assistance at Balaraja Branch Office Mosque	Keagamaan / Religious
21	22 April 2025 / April 22, 2025	Bantuan Ramadhan / Idul Fitri bagi Pegawai Dasar, Petugas Pamdal Setda, Bapenda, DPRD Prov Banten dan Petugas Kebersihan Kota Serang / Ramadan/Eid al-Fitr Assistance for Basic Employees, Security Officers of Setda, Bapenda, Banten Provincial DPRD, and Serang City Sanitation Workers	Lingkungan / Environmental

Tabel Aktivitas TJSL 2025

No	Tanggal Realisasi / Realization Date	Kegiatan / Activity	Bidang / Sector
22	22 April 2025 / April 22, 2025	Bantuan Kegiatan dan Silaturahmi dengan Ulama, Kyai dan Ustadz Se-Kota Serang Bersama Mitra Kerja / Assistance and Gathering with Islamic Scholars and Clerics across Serang City with Business Partners	Keagamaan / Religious
23	22 April 2025 / April 22, 2025	Bantuan Safari Ramadhan 1446 H / Ramadan Safari 1446 H Assistance	Keagamaan / Religious
24	28 April 2025 / April 28, 2025	Bantuan Majelis Ta'lim Nurul Iman / Assistance to Majelis Ta'lim Nurul Iman	Keagamaan / Religious
25	28 April 2025 / April 28, 2025	Sosialisasi Jadwal Puasa & Imsakiah 1446 H/ 22025 M KC dan KCP Wilayah Provinsi Banten / Dissemination of Fasting Schedule & Imsakiah 1446 H/2025 for Branch Offices and Sub-Branch Offices across Banten Province	Keagamaan / Religious
26	2 Juni 2025 / Juni 2, 2025	Bantuan Kegiatan Parenting Rumah Sosial Pedaringan Kota Tangerang / Assistance for Parenting Activity at Rumah Sosial Pedaringan, Tangerang City	Sosial / Social
27	13 Juni 2025 / Juni 13, 2025	Bantuan kepada Masjid Jami Baittutaqwa dalam rangkaian Safari Ramadhan / Assistance to Masjid Jami Baittutaqwa for Ramadan Safari	Keagamaan / Religious
28	16 Juni 2025 / Juni 16, 2025	Bantuan Pembangunan Masjid Al-Hidayah / Assistance for the Construction of Masjid Al-Hidayah	Keagamaan / Religious
29	23 Juni 2025 / Juni 23, 2025	Bantuan kepada Ikatan Remaja Masjid Jami As-salam / Assistance to the Youth Association of Masjid Jami As-Salam	Keagamaan / Religious
30	23 Juni 2025 / Juni 23, 2025	Bantuan dan Kegiatan Hari Lingkungan Hidup Sedunia 2025 KOMPAS Kota Serang / Assistance and World Environment Day 2025 Activity with KOMPAS Serang City	Lingkungan / Environmental
31	3 Juli 2025 / July 3, 2025	Bantuan Kegiatan Pagelaran Budaya Karo / Assistance for Karo Cultural Performance Event	Sosial, Budaya / Social, Culture
32	7 Juli 2025 / July 7, 2025	Bantuan dan Santunan Anak Yatim Yayasan Rumah Sosial Pedaringan / Assistance and Orphan Welfare at Rumah Sosial Pedaringan Foundation	Keagamaan / Religious
33	23 Juli 2025 / July 23, 2025	Bakti Sosial, Silaturahmi dan Buka Puasa KC Tangerang / Social Service, Gathering and Iftar at Tangerang Branch Office	Sosial / Social
34	30 Juli 2025 / July 30, 2025	Bantuan dan Kegiatan Hari Mangrove Internasional / Assistance and International Mangrove Day Activity	Lingkungan / Environmental
35	7 Agustus 2025 / August 7, 2025	Bantuan Kegiatan kepada KORMI Kota Tangerang Selatan / Activity Assistance to KORMI South Tangerang City	Sosial / Social
36	11 Agustus 2025 / August 11, 2025	Bantuan melalui Rumah Singgah Badan Penghubung Pemprov Banten / Assistance through the Banten Provincial Government Liaison Body's Shelter House	Sosial / Social
37	22 Agustus 2025 / August 22, 2025	Bantuan dan Kegiatan Hari Anak Nasional Tingkat Kota Serang Tahun 2025 / 2025 Assistance and National Children's Day Activity at Serang City Level 2025	Sosial / Social
38	8 September 2025 / September 8, 2025	Bantuan dan Kegiatan Maulid Nabi Muhammad SAW Pondok Pesantren As-salam / Assistance and Prophet Muhammad's Birthday Activity at As-Salam Islamic Boarding School	Keagamaan / Religious
39	15 September 2025 / September 15, 2025	HUT RI Bapenda / Indonesian Independence Day Anniversary — Bapenda	Sosial / Social
40	18 September 2025 / September 18, 2025	Bantuan dan Kegiatan Maulid Nabi Muhammad SAW Masjid Ats-Tsauroh / Assistance and Prophet Muhammad's Birthday Activity at Masjid Ats-Tsauroh	Keagamaan / Religious
41	24 September 2025 / September 24, 2025	Bantuan dan Kegiatan Tabligh Akbar Desa Saga / Assistance and Tabligh Akbar Activity at Saga Village	Keagamaan / Religious
42	24 September 2025 / September 24, 2025	Bantuan Paket Sembako Pemkab Lebak / KC Rangkasbitung / Basic Food Package Assistance for Lebak Regency Government / Rangkasbitung Branch Office	Sosial / Social
43	29 September 2025 / September 29, 2025	Bantuan ke DKM Masjid Agung Ats-Tsauroh Kota Serang / Assistance to DKM Masjid Agung Ats-Tsauroh, Serang City	Keagamaan / Religious
44	6 Oktober 2025 / October 6, 2025	Bantuan dan Kegiatan DKM Jami Assalam / Assistance and Activity for DKM Jami Assalam	Keagamaan / Religious
45	6 Oktober 2025 / October 6, 2025	Bantuan dan Kegiatan Musholla Hidayatul Muttaqien / Assistance and Activity for Musholla Hidayatul Muttaqien	Keagamaan / Religious
46	29 Oktober 2025 / October 29, 2025	Bantuan dan Kegiatan Hari Sumpah Pemuda KNPI Kota Serang / Assistance and Youth Pledge Day Activity with KNPI Serang City	Sosial / Social
47	14 November 2025 / November 14, 2025	Bantuan Khitanan Massal Anak-Anak dan Cek Kesehatan Gratis Masyarakat melalui Kosrat DPP / Mass Circumcision Assistance for Children and Free Health Check for the Community through Kosrat DPP	Sosial / Social
48	17 November 2025 / November 17, 2025	Bantuan Kegiatan Khitanan Massal Lembaga Swadaya Masyarakat KPK Nusantara / Mass Circumcision Activity Assistance for KPK Nusantara Community Organization	Sosial / Social
49	20 November 2025 / November 20, 2025	Bantuan Sponsorship Kegiatan Budaya Dzuriat Pande Golok Ciomas / Sponsorship Assistance for Dzuriat Pande Golok Ciomas Cultural Activity	Sosial / Social

4. Aktivitas Sekretariat Perusahaan

Sepanjang tahun 2025, kegiatan Sekretariat Perusahaan adalah sebagai berikut :

4. Corporate Secretary Activities

Throughout the year 2025, the activities of the Corporate Secretary were as follows:

KESEKRETARIATAN / SECRETARIAL	
Kegiatan / Activities	
Memastikan persiapan dan Penyelenggaraan Rapat sesuai ketentuan otoritas, antara lain: / Ensuring the preparation and conduct of Meetings in accordance with regulatory requirements, among others:	a. Rapat Direksi / Board of Directors Meetings b. Rapat Dewan Komisaris / Board of Commissioners Meetings c. Rapat Gabungan Direksi dan Dewan Komisaris / Joint Meetings of the Board of Directors and Board of Commissioners d. Rapat Komite Audit / Audit Committee Meetings e. Rapat Komite Pemantau Risiko / Risk Monitoring Committee Meetings f. Rapat Direktorat / Directorate Meetings
Membantu penyusunan laporan Tahunan (<i>Annual Report</i>) terkait data Dewan Komisaris, Direksi dan Komite-komite. / Assisting in the preparation of the Annual Report with respect to data pertaining to the Board of Commissioners, Board of Directors, and Committees.	
Melakukan <i>self assesment</i> terkait penerapan tata kelola perusahaan yang baik atas aktifitas kerja Dewan Komisaris dan Direksi beserta Komite Dewan Komisaris periode Semester II-2024 dan Semester I-2025. / Conducting self-assessments related to the implementation of good corporate governance over the working activities of the Board of Commissioners, Board of Directors, and Board of Commissioners' Committees for the periods of Semester II-2024 and Semester I-2025.	

PROTOKOLER / PROTOCOL	
Melakukan pendampingan acara-acara Direksi dan Dewan Komisaris, antara lain meliputi: / Providing assistance and accompaniment at events involving the Board of Directors and Board of Commissioners, including, among others:	
- Audiensi dengan Pemprov, Pemkot dan Pemda Provinsi Banten / Audience meetings with the Provincial Government, City Government, and Regional Government of Banten Province - Proses KUB dengan Bank Jatim / The Joint Venture/Business Combination (KUB) process with Bank Jatim - Seminar Asbanda/ Asbanda Seminar - Rapat-Rapat di OJK / Meetings at the Financial Services Authority (OJK) - Pertemuan dengan Rektor Universitas Sultan Ageng Tirtayasa, dll / Meeting with the Rector of Universitas Sultan Ageng Tirtayasa, etc.	

ADMINISTRASI / ADMINISTRATION	
1. Mendokumentasikan dokumen-dokumen terkait Perusahaan/Direksi dan Dewan Komisaris selama tahun 2025 (Anggaran Dasar, Akta-akta, surat masuk dan keluar, Surat Keputusan, Surat Edaran dll). / Documenting corporate documents pertaining to the Company, Board of Directors, and Board of Commissioners throughout the year 2025 (Articles of Association, Notarial Deeds, incoming and outgoing correspondence, Decrees, Circular Letters, etc.).	
2. Membuat dan menyampaikan undangan kepada pihak eksternal terkait acara RUPST, RUPSLB dan Penandatanganan SHA. / Preparing and delivering invitations to external parties in relation to the Annual General Meeting of Shareholders (AGMS), Extraordinary General Meeting of Shareholders (EGMS), and the Shareholders' Agreement (SHA) Signing.	

5. Aktivitas Bagian Hukum

Di tahun 2025, Sekretaris Perusahaan melaksanakan kegiatan Non Litigasi dan Litigasi yang merupakan pelaksanaan program Pemerintah maupun bekerja sama dengan pihak ketiga, seperti *me-review* Perjanjian Kerja sama yang dilakukan oleh Perseroan sebagai berikut:

5. Legal Division Activities

In 2025, the Corporate Secretary carried out both Non-Litigation and Litigation activities as part of government programs or in collaboration with third parties, such as reviewing cooperation agreements entered into by the Company, as follows:

Non Litigasi

Non-Litigation

No	Tanggal / Date	Kegiatan / Activity	Kategori / Category
1	2 Januari 2025 / January 2, 2025	PKS dengan Fakultas Tarbiyah dan Keguruan UIN Sunan Kalijaga tentang Bantuan Penagihan dan Pembayaran Kolektif Angsuran Kredit Karya Guna / Cooperation Agreement (PKS) with the Faculty of Tarbiyah and Teacher Training, UIN Sunan Kalijaga, concerning Assistance in Billing and Collective Payment of Karya Guna Credit Installments	PKS / Cooperation Agreement
2	6 Januari 2025 / January 6, 2025	Perihal Pencairan Deposito, Penarikan dan Penutupan Rekening An LOH HOK KIONG / Regarding the Disbursement of Deposit, Withdrawal, and Account Closure on behalf of LOH HOK KIONG	Kajian / Review
3	9 Januari 2025 / January 9, 2025	Perjanjian kerjasama Bank Banten KC Kelapa Gading dengan instansi BPSDM dan Pusat Pembinaan / Cooperation Agreement between Bank Banten KC Kelapa Gading and BPSDM and the Development Supervision Center	PKS / Cooperation Agreement

No	Tanggal / Date	Kegiatan / Activity	Kategori / Category
4	10 Januari 2025 / January 10, 2025	Review Perjanjian Kerja Sama (PKS) Pekerjaan Renovasi Kantor Cabang Pembantu Pemkab Tangerang / Review of Cooperation Agreement (PKS) for the Renovation of the Pemkab Tangerang Sub-Branch Office	PKS / Cooperation Agreement
5	10 Januari 2025 / January 10, 2025	Review Perjanjian Kerjasama (PKS) perihal Permohonan Review Perjanjian Kerja Sama (PKS) Pengadaan Tapping Box Bank Banten / Review of Cooperation Agreement (PKS) regarding the Request for Review of the Cooperation Agreement (PKS) for the Procurement of Tapping Box for Bank Banten	PKS / Cooperation Agreement
6	10 Januari 2025 / January 10, 2025	Review Draft Addendum IV PKS antara PT Bank Pembangunan Daerah Banten (Perseroda), Tbk dengan PT Fortress Data Services / Review of Draft Addendum IV to the Cooperation Agreement between PT Bank Pembangunan Daerah Banten (Perseroda), Tbk and PT Fortress Data Services	ADDENDUM
7	10 Januari 2025 / January 10, 2025	Review Draft Perjanjian Kerjasama Bank Banten dengan Bapenda Kota Serang Tahun Anggaran 2025 / Review of Draft Cooperation Agreement between Bank Banten and Bapenda Kota Serang for Fiscal Year 2025	PKS / Cooperation Agreement
8	13 Januari 2025 / January 13, 2025	Review Addendum PKS KPID Banten (Kantor Penyiaran Indonesia Daerah Indonesia) / Review of Addendum to the Cooperation Agreement with KPID Banten (Regional Broadcasting Commission of Indonesia — Banten)	ADDENDUM
9	14 Januari 2025 / January 14, 2025	Legal Opinion atas permohonan pencairan deposito Nasabah Meninggal dunia oleh Yayasan Pendidikan Nasional Cipta Darma / Legal Opinion on the Request for Deposit Disbursement of a Deceased Customer by Yayasan Pendidikan Nasional Cipta Darma	PKS / Cooperation Agreement
10	14 Januari 2025 / January 14, 2025	Legal Opinion atas permohonan Pencairan Deposito Nasabah Meninggal Dunia oleh Yayasan Pendidikan Nasional Cipta Darma, maka dengan ini kami sampaikan Pendapat Hukum Terkait Kuasa Ahli Wris Mencairkan Deposito Debitur Meninggal Dunia Atas Nama Jonatan Mulia / Legal Opinion on the Request for Deposit Disbursement of a Deceased Customer by Yayasan Pendidikan Nasional Cipta Darma, specifically delivering a Legal Opinion Regarding the Authority of Heirs to Disburse the Deposit of a Deceased Debtor on behalf of Jonatan Mulia	PKS / Cooperation Agreement
11	15 Januari 2025 / January 15, 2025	Pembuatan Draft Perjanjian Kerja Sama (PKS) Pembayaran Tagihan PT Sigma Cipta Caraka /c Drafting of Cooperation Agreement (PKS) for Payment of Invoices to PT Sigma Cipta Caraka	Draft Perjanjian / Agreement Draft
12	15 Januari 2025 / January 15, 2025	Review Draft Perjanjian Kerjasama Antara Pemerintah Kabupaten Lebak dengan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk tentang Kartu Kredit Pemerintah Daerah / Review of Draft Cooperation Agreement between the Government of Lebak Regency and PT Bank Pembangunan Daerah Banten (Perseroda) Tbk concerning the Regional Government Credit Card	PKS / Cooperation Agreement
13	20 Januari 2025 / January 20, 2025	Review Draft Addendum II PKS antara PT Bank Pembangunan Daerah Banten (Perseroda), Tbk dengan PT Mastersystem Infotama / Review of Draft Addendum II to the Cooperation Agreement between PT Bank Pembangunan Daerah Banten (Perseroda), Tbk and PT Mastersystem Infotama	Addendum II
14	22 Januari 2025 / January 22, 2025	Kajian Lampiran SOP Kredit Beragunan Tunai (Perjanjian Kredit) / Review of Annex to the SOP for Cash-Collateralized Credit (Credit Agreement)	Kajian
15	22 Januari 2025 / January 22, 2025	Review Perjanjian Kerjasama (PKS) Terkait Perjanjian Kerjasama Jasa Asuransi Kesehatan ASO (BOD) Bank Banten Periode 2024-2025 dengan Asuransi Inhealth Indonesia / Review of Cooperation Agreement (PKS) concerning the Health Insurance Services Agreement (ASO/ BOD) for Bank Banten for the Period 2024–2025 with Asuransi Inhealth Indonesia	PKS / Cooperation Agreement
16	22 Januari 2025 / January 22, 2025	Review PKS Antara Bank Banten Cabang Tangerang dengan Dinas Penanaman Modal Dan Pelayanan Terpadu Satu Pintu Kota Tangerang / Review of Cooperation Agreement (PKS) between Bank Banten Tangerang Branch and the Investment and Integrated One-Stop Services Office of Tangerang City	PKS / Cooperation Agreement
17	23 Januari 2025 / January 23, 2025	Draft addendum untuk perpanjangan sewa Kendaraan Dinas Operasional (KDO) di PT. Bank Pembangunan Daerah Banten (Perseroda) Tbk / Draft Addendum for the Extension of Lease of Operational Official Vehicles (KDO) at PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	Addendum
18	24 Januari 2025 / January 24, 2025	Opini Legal Serikat Karyawan Bank Banten /c Legal Opinion on the Bank Banten Employee Union	Kajian / Review
19	30 Januari 2025 / January 30, 2025	Review Kajian PKS Antara Bank Banten Cabang Tangerang dengan Sekretariat Kota Tangerang / Review of Cooperation Agreement (PKS) between Bank Banten Tangerang Branch and the Tangerang City Secretariat	PKS / Cooperation Agreement
20	4 Februari 2025 / February 4, 2025	Format Surat Pernyataan Kesepakatan Bersama atas Pembiayaan Kredit KMKK Kepada Grup Usaha / Format of Joint Commitment Statement Letter for KMKK Credit Financing to Business Groups	Drafting
21	4 Februari 2025 / February 4, 2025	Kajian atas Memorandum Divisi Kredit Tentang Surat dari Bank BJB Terkait Mekanisme Jadwal Take Over / Review of Memorandum from the Credit Division concerning a Letter from Bank BJB regarding the Mechanism for the Take-Over Schedule	Kajian / Review
22	4 Februari 2025 / February 4, 2025	Pendampingan terkait Relas Pemanggilan di Pengadilan Negeri Singaraja / Assistance in relation to a Court Summons at the Singaraja District Court	Pendampingan / Assistance
23	6 Februari 2025 / February 6, 2025	Review Draft Perjanjian Kerjasama Payroll PT Agrobisnis Banten Mandiri dengan Bank Banten KCP Kramatwatu / Review of Draft Payroll Cooperation Agreement between PT Agrobisnis Banten Mandiri and Bank Banten KCP Kramatwatu	PKS / Cooperation Agreement
24	11 Februari 2025 / February 11, 2025	Review Draft Perjanjian Kerjasama Jasa Pialang Asuransi dengan PT. Sedana Pasifik Servistama / Review of Draft Cooperation Agreement for Insurance Brokerage Services with PT Sedana Pasifik Servistama	PKS / Cooperation Agreement

No	Tanggal / Date	Kegiatan / Activity	Kategori / Category
25	12 Februari 2025 / February 12, 2025	Permohonan Review Perjanjian Kerjasama (PKS) Sewa Kendaraan Dinas Operasional (KDO) PT. Bank Pembangunan Daerah Banten (Perseroda) Tbk / Request for Review of Cooperation Agreement (PKS) for the Lease of Operational Official Vehicles (KDO) of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	PKS / Cooperation Agreement
26	13 Februari 2025 / February 13, 2025	Review Perjanjian Kerja Sama (PKS) Aplikasi Sistem PSAK 73 dengan PT Risiko Manajemen Gagasan (PT RMG) / Review of Cooperation Agreement (PKS) for the PSAK 73 System Application with PT Risiko Manajemen Gagasan (PT RMG)	PKS / Cooperation Agreement
27	13 Februari 2025 / February 13, 2025	Opini Legal Mengenai Proses Pengambilan Jaminan Kredit Mikro / Legal Opinion on the Process of Releasing Micro Credit Collateral	Kajian / Review
28	14 Februari 2025 / February 14, 2025	Kajian Perjanjian Kerja Sama Dana Pensiun Krakatau Steel Tentang Layanan Pembayaran Manfaat Pensiun / Review of Cooperation Agreement with Krakatau Steel Pension Fund concerning Pension Benefit Payment Services	PKS / Cooperation Agreement
29	25 Februari 2025 / February 25, 2025	Kajian Terkait Pemutusan Perjanjian Kerjasama (PKS) Perhitungan CKPN dengan PT Collega Inti Pratama / Review concerning the Termination of the Cooperation Agreement (PKS) for CKPN Calculation with PT Collega Inti Pratama	Kajian / Review
30	3 Maret 2025 / March 3, 2025	Review Addendum I Perjanjian Kerjasama Antara PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, Dan PT Advantage SCM Tentang Jasa Layanan Cash Replenishment/First Level Maintenance ATM / Review of Addendum I to the Cooperation Agreement between PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and PT Advantage SCM concerning ATM Cash Replenishment/First Level Maintenance Services	PKS / Cooperation Agreement
31	4 Maret 2025 / March 4, 2025	Kajian atas Draft Pengkinian sop Kredit Review / Review of Draft Update to the Credit Review SOP	SK SOP CR
32	5 Maret 2025 / March 5, 2025	Opini Legal dan Draft Perjanjian Sewa atas Penggunaan Gedung Baru Kantor Pusat Bank Banten / Legal Opinion and Draft Lease Agreement for the Use of the New Head Office Building of Bank Banten	PKS / Cooperation Agreement
33	6 Maret 2025 / March 6, 2025	Review Draft PKS dengan BPKD dan Bapenda Pandeglang / Review of Draft Cooperation Agreement with BPKD and Bapenda Pandeglang	PKS / Cooperation Agreement
34	11 Maret 2025 / March 11, 2025	Kajian Addendum Perjanjian Kerjasama Penempatan ATM Di Kawasan Masjid Banten Lama / Review of Addendum to the Cooperation Agreement for ATM Placement in the Banten Lama Mosque Area	PKS / Cooperation Agreement
35	11 Maret 2025 / March 11, 2025	Review PKS Jasa Konsultan Keuangan (Arranger) Penawaran Umum Terbatas (PUT) VIII Bank Banten /c Review of Cooperation Agreement (PKS) for Financial Consultant (Arranger) Services for Bank Banten's Limited Public Offering (PUT) VIII	PKS / Cooperation Agreement
36	13 Maret 2025 / March 13, 2025	Kajian dan Penjadwalan Rapat Teknis Permohonan Restrukturisasi Kredit PT Giri Jaya Putra / Review and Scheduling of Technical Meeting on the Credit Restructuring Request of PT Giri Jaya Putra	Kajian / Review
37	14 Maret 2025 / March 14, 2025	Legal Review Perjanjian Sewa Menyewa Kendaraan / Legal Review of Vehicle Lease Agreement	PKS / Cooperation Agreement
38	14 Maret 2025 / March 14, 2025	Kajian Pengkinian Kebijakan Perkreditan Bank / Review of Updated Bank Credit Policy	Kajian / Review
39	14 Maret 2025 / March 14, 2025	Pembuatan Design Brosur dan Review Surat Pernyataan Keikutsertaan Program Tabungan Berhadiah Umroh / Design of Brochure and Review of Statement of Participation Letter for the Umrah Prize Savings Program	Surat Pernyataan / Statement Letter
40	14 Maret 2025 / March 14, 2025	Perizinan Program Tabungan Berhadiah Umroh / Licensing for the Umrah Prize Savings Program	Perizinan / Licensing
41	14 Maret 2025 / March 14, 2025	Review PKS Pembelian Laptop dan PC Bank Banten Kepada PT Anugerah Dwi Tangguh / Review of Cooperation Agreement (PKS) for the Purchase of Laptops and PCs for Bank Banten from PT Anugerah Dwi Tangguh	PKS / Cooperation Agreement
42	18 Maret 2025 / March 18, 2025	Kajian Draft PKS Penyaluran KKG Pola 3 / Review of Draft Cooperation Agreement (PKS) for the Distribution of KKG Pattern 3	PKS / Cooperation Agreement
43	19 Maret 2025 / March 19, 2025	Review Atas Draft Addendum Kerja Sama Penjaminan Asuransi Kecelakaan Diri Prima (SIRAMA) Bhakti Victoria PT Asuransi Bhayangkara atas perubahan Term & Conditions dalam rangka pemenuhan Konfirmasi Hasil Pemeriksaan OJK PT Bank Pembangunan Daerah Banten (Perseroda), Tbk Tahun 2024 / Review of Draft Addendum to the Insurance Guarantee Cooperation Agreement for Prima Personal Accident Insurance (SIRAMA) Bhakti Victoria with PT Asuransi Bhayangkara, concerning changes to Terms & Conditions in fulfillment of OJK Inspection Confirmation for PT Bank Pembangunan Daerah Banten (Perseroda), Tbk for the Year 2024	PKS / Cooperation Agreement
44	20 Maret 2025 / March 20, 2025	Review Atas Draft PKS Antara Bank Banten dengan PT Sedana Pasifik Servistama / Review of Draft Cooperation Agreement (PKS) between Bank Banten and PT Sedana Pasifik Servistama	PKS / Cooperation Agreement
45	20 Maret 2025 / March 20, 2025	Kajian Draft SOP Agunan Kredit / Review of Draft SOP for Credit Collateral	Kajian / Review
46	20 Maret 2025 / March 20, 2025	Review PKS, Surat Kuasa dan SPK Dalam Rangka Perpanjangan Mitra Penagihan / Review of Cooperation Agreement (PKS), Power of Attorney, and Work Order (SPK) for the Extension of Collection Partners	PKS / Cooperation Agreement

No	Tanggal / Date	Kegiatan / Activity	Kategori / Category
47	21 Maret 2025 / March 21, 2025	Pelaksanaan Komite secara Sirkular Penyelesaian Kredit Debitur Segmen Komersial KMK Berjangka an PT. Nusantara Sahabat Abadi / Circular Committee Proceedings on the Settlement of Credit for Commercial Segment Debtor — Time-Based Working Capital Credit (KMK Berjangka) on behalf of PT Nusantara Sahabat Abadi	Kajian / Review
48	21 Maret 2025 / March 21, 2025	Verifikasi atas Legalitas Penyedia Barang dan Jasa dalam rangka Penyedia Cash Replenishment (CR) dan First Level Maintenance (FLM) PT Bank Pembangunan Daerah Banten (Perseroda) Tbk / Verification of the Legality of Goods and Services Providers in relation to the Cash Replenishment (CR) and First Level Maintenance (FLM) Provider of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	Kajian / Review
49	24 Maret 2025 / March 24, 2025	Opini legal atas Pembayaran Kompensasi Meninggal Dunia Karyawan Bank Banten atas nama Yenni Susilawati / Legal Opinion on the Payment of Death Compensation for Bank Banten Employee on behalf of Yenni Susilawati	Kajian / Review
50	25 Maret 2025 / March 25, 2025	Review Draft Addendum III PKS dengan PT. Tri Daya Asira / Review of Addendum III Draft to the Cooperation Agreement with PT Tri Daya Asira	PKS / Cooperation Agreement
51	25 Maret 2025 / March 25, 2025	Review Draft Addendum III Perjanjian Kerjasama dengan PT. Tri Daya Asira / Review of Addendum III Draft to the Cooperation Agreement with PT Tri Daya Asira	PKS / Cooperation Agreement
52	25 Maret 2025 / March 25, 2025	Kajian atau Opini Hukum dan/atau pandangan hukum terhadap pemberian keringanan bunga dan/atau tunggakan denda serta Penyelesaian kredit bermasalah PT Nusantara Sahabat Abadi / Legal Review and/or Legal Opinion on the Granting of Interest Relief and/or Outstanding Penalty Waivers, as well as the Settlement of Non-Performing Credit of PT Nusantara Sahabat Abadi	Kajian / Review
53	26 Maret 2025 / March 26, 2025	Kajian Petunjuk Teknis Monitoring Kredit / Review of Technical Guidelines for Credit Monitoring	Kajian / Review
54	26 Maret 2025 / March 26, 2025	Kajian atas SOP Penetapan Harga dan/atau Biaya Produk serta Layanan Bank / Review of SOP for Pricing and/or Cost of Bank Products and Services	Kajian / Review
55	26 Maret 2025 / March 26, 2025	Draft Addendum Kerjasama dengan PT Sigma Cipta Caraka / Addendum Draft to the Cooperation Agreement with PT Sigma Cipta Caraka	PKS / Cooperation Agreement
56	27 Maret 2025 / March 27, 2025	Review PKS Konsultan Pengawas Pekerjaan Sipil & Mekanikal Elektrikal Gedung Bank Banten Kota Serang / Review of Cooperation Agreement (PKS) for OS Windows Server 2022 Open License Program (OLP) between PT Bank Pembangunan Daerah Banten and PT Kirana Sakti Komputindo	PKS / Cooperation Agreement
57	9 April 2025 / April 9, 2025	Review Atas Permohonan PKS License Program OS Window Server 2022 Open License Program (OLP) PT. Bank Pembangunan Daerah Banten dengan PT Kirana Sakti Komputindo / Review of Draft Addendum II to the Cooperation Agreement for ATM Machine Lease with PT Datindo Infonet Prima	PKS / Cooperation Agreement
58	9 April 2025 / March 9, 2025	Review Draft Addendum II Perjanjian Kerjasama dengan Sewa Mesin ATM Kepada PT Datindo Infonet Prima / Review of Addendum II Draft to the Cooperation Agreement for ATM Machine Lease with PT Datindo Infonet Prima	PKS / Cooperation Agreement
59	9 April 2025 / April 9, 2025	Review Atas PKS Pekerjaan Renovasi Gedung Kantor Pusat Bank Banten / Review of Cooperation Agreement (PKS) for the Renovation of Bank Banten Head Office Building	PKS / Cooperation Agreement
60	14 April 2025 / April 14, 2025	Review Perjanjian Sewa Menyewa Pemerintah Provinsi Banten (Bapenda) dengan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk / Review of Lease Agreement between the Government of Banten Province (Bapenda) and PT Bank Pembangunan Daerah Banten (Perseroda) Tbk	PKS / Cooperation Agreement
61	14 April 2025 / April 14, 2025	Review Draft Addendum II PKS Pengelolaan Layanan Contact Center PT. Jaring Synergi Mandiri / Review of Draft Addendum II to the Cooperation Agreement for Contact Center Management Services with PT Jaring Synergi Mandiri	PKS / Cooperation Agreement
62	15 April 2025 / April 15, 2025	Review Draft Perjanjian Sewa Menyewa Perluasan Gedung KCP Malingping / Review of Draft Lease Agreement for the Extension of Bank Banten KCP Malingping Building	PKS / Cooperation Agreement
63	17 April 2025 / April 17, 2025	Kajian Perjanjian Kerjasama Konsumen Cipta Nutrisi Sejahtera (Karyawan PT. Frisian Flag) / Review of Cooperation Agreement for Consumer Credit with Cipta Nutrisi Sejahtera (Employees of PT Frisian Flag)	PKS / Cooperation Agreement
64	17 April 2025 / April 17, 2025	Kajian Draft Perjanjian Kerjasama PT. Strawland / Review of Draft Cooperation Agreement with PT Strawland	PKS / Cooperation Agreement
65	23 April 2025 / April 23, 2025	Review Draft Addendum II Perjanjian Kerjasama dengan Sewa Mesin ATM Kepada PT Datindo Infonet Prima / Review of Draft Addendum II to the Cooperation Agreement for ATM Machine Lease with PT Datindo Infonet Prima	PKS / Cooperation Agreement
66	23 April 2025 / April 23, 2025	Perjanjian Kerjasama Bank Banten dengan Koperasi Seribu Usaha Gemilang tentang Kerjasama Pengembangan dan Pemasaran Kredit Pensiun (Kredit Pra Purna Karya, Kredit Kinaya) / Cooperation Agreement between Bank Banten and Koperasi Seribu Usaha Gemilang concerning the Development and Marketing of Pension Credit (Pre-Retirement Credit, Kinaya Credit)	PKS / Cooperation Agreement
67	29 April 2025 / April 29, 2025	Review Perjanjian Kerja Sama (PKS) Pengadaan Perangkat Infrastruktur IT Gedung Kantor Pusat Bank Banten di Kota Serang / Review of Cooperation Agreement (PKS) for the Procurement of IT Infrastructure Equipment for Bank Banten Head Office Building in Serang City	PKS / Cooperation Agreement

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68	29 April 2025 / April 29, 2025	Review atas Perjanjian Kerja Sama (PKS) Pekerjaan Pengadaan Furniture Gedung Kantor Pusat Bank Banten Kota Serang / Review of Cooperation Agreement (PKS) for the Procurement of Furniture for Bank Banten Head Office Building in Serang City	PKS / Cooperation Agreement
69	29 April 2025 / April 29, 2025	Review atas Perjanjian Kerjasama Pekerjaan Pekerjaan Kenaikan Daya Listrik dan Pembangunan Gardu Listrik Kantor Pusat Bank Banten Serang / Review of Cooperation Agreement for Electrical Power Upgrade and Construction of Electrical Substation at Bank Banten Head Office in Serang	PKS / Cooperation Agreement
70	5 Mei 2025 / May 5, 2025	Review atas Perjanjian Kerja Sama Pengadaan Licence OS Microsoft SQL Server 2022 Bank Banten / Review of Cooperation Agreement for the Procurement of Microsoft SQL Server 2022 OS License for Bank Banten	PKS / Cooperation Agreement
71	5 Mei 2025 / May 5, 2025	Review atas Perjanjian Kerja Sama Pekerjaan Renovasi Gedung Kantor Lama (Heritage) Kantor Pusat Bank Banten Kota Serang / Review of Cooperation Agreement for the Renovation of the Old (Heritage) Head Office Building of Bank Banten in Serang City	PKS / Cooperation Agreement
72	6 Mei 2025 / May 6, 2025	Kajian/Review Perjanjian Kerjasama antara PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dengan, Direktorat Jendral Bina Keuangan Daerah Kementrian Dalam Negeri Republik Indonesia / Review of Cooperation Agreement between PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and the Directorate General of Regional Financial Development, Ministry of Home Affairs of the Republic of Indonesia	PKS / Cooperation Agreement
73	7 Mei 2025 / May 7, 2025	Review atas Perjanjian Kerja Sama Antara Pemerintah Kota Serang dengan Bank Banten / Review of Cooperation Agreement between the Government of Serang City and Bank Banten	PKS / Cooperation Agreement
74	8 Mei 2025 / May 8, 2025	Review atas Perjanjian Perpanjangan Sewa Gedung Bank Banten KCP BSD / Review of Lease Extension Agreement for Bank Banten KCP BSD Building	PKS / Cooperation Agreement
75	10 Mei 2025 / May 10, 2025	Kajian atau Opini Hukum dan/atau pandangan hukum terhadap itikad pelunasan oleh Avalis atas kredit PT Noval Indo Pratama / Legal Review and/or Legal Opinion on the Repayment Intent by the Avalist on Credit Facilities of PT Noval Indo Pratama	Kajian
76	19 Mei 2025 / May 19, 2025	Review Perjanjian Sewa Menyewa Ruko Terkait Relokasi KCP Duta Indah / Review of Shop-House Lease Agreement related to the Relocation of KCP Duta Indah	PKS / Cooperation Agreement
77	19 Mei 2025 / May 19, 2025	Review atas Penambahan Lampiran PKS antara Bank Banten dan PT Fortuna Mediatama / Review of the Addition of Annexes to the Cooperation Agreement between Bank Banten and PT Fortuna Mediatama	PKS / Cooperation Agreement
78	22 Mei 2025 / May 22, 2025	Rekomendasi PKS Bantuan Potong / Recommendation for Installment Deduction Assistance Cooperation Agreement	Penyampaian Draft
79	23 Mei 2025 / May 23, 2025	Review Perjanjian Kerjasama Antara RSUD Kota Serang dengan Bank Banten / Review of Cooperation Agreement between RSUD Serang City and Bank Banten	PKS / Cooperation Agreement
80	27 Mei 2025 / May 27, 2025	Review Perjanjian Sewa Lahan ATM di Lingkungan Pemerintahan / Review of ATM Land Lease Agreement within Government Premises	PKS / Cooperation Agreement
81	10 Juni 2025 / June 10, 2025	Perihal Draft Addendum Perjanjian Kerjasama Antara PT Bank Pembangunan Daerah Banten Tbk Kantor Cabang Pembantu Duta Indah Dengan Koperasi Karyawan Merpati Mahkota Sarana (MMS) PT. Standarpen Industries / Addendum Draft to the Cooperation Agreement between PT Bank Pembangunan Daerah Banten Tbk, Duta Indah Sub-Branch Office and Koperasi Karyawan Merpati Mahkota Sarana (MMS) PT Standarpen Industries	PKS / Cooperation Agreement
82	19 Juni 2025 / June 19, 2025	Review Perjanjian Kerjasama Bantuan Pemotongan Angsuran Kredit Konsumer Non ASN (Honoror) / Review of Cooperation Agreement for Installment Deduction Assistance for Non-Civil Servant Consumer Credit (Honorary Staff)	PKS / Cooperation Agreement
83	23 Juni 2025 / June 23, 2025	Perihal Draft PKS Bank Banten dengan Koperasi Usaha Gilang Gemilang tentang Kerjasama Pengembangan dan Pemasaran Kredit Pensiun (Kredit Pra Purna Karya dan Kredit Karya) / Draft of Cooperation Agreement between Bank Banten and Koperasi Usaha Gilang Gemilang concerning the Development and Marketing of Pension Credit (Pre-Retirement Credit and Karya Credit)	PKS / Cooperation Agreement
84	24 Juni 2025 / June 24, 2025	Perihal Permohonan Review Draft PKS antara Bank Banten dengan PT Anomali Lintas Teknologi / Request for Review of Draft Cooperation Agreement between Bank Banten and PT Anomali Lintas Teknologi	PKS / Cooperation Agreement
85	25 Juni 2025 / June 25, 2025	Perihal Draft Perjanjian Induk Global Pembelian Kembali (GMRA) / Draft of Global Master Repurchase Agreement (GMRA)	PKS / Cooperation Agreement
86	1 Juli 2025 / July 1, 2025	Review Draft Perjanjian Sewa Menyewa Antara Bank Banten Dengan Pemerintah Provinsi Banten / Review of Draft Lease Agreement between Bank Banten and the Government of Banten Province	PKS / Cooperation Agreement
87	1 Juli 2025 / July 1, 2025	Penyampaian Pendapat Hukum atas Penyelesaian Perkara Hukum Ex Debitur Slamet Mulyani melalui Restoratif Justice / Submission of Legal Opinion on the Settlement of Legal Case of Former Debtor Slamet Mulyani through Restorative Justice	Kajian / Review
88	2 Juli 2025 / July 2, 2025	Review atas Draft Perjanjian Kerjasama PT Finnet Indonesia tentang Merchant Akuisisi Layanan Quick Response Code Indonesia Standar (QRIS) / Review of Draft Cooperation Agreement with PT Finnet Indonesia concerning Merchant Acquisition for Quick Response Code Indonesia Standard (QRIS) Services	PKS / Cooperation Agreement

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89	3 Juli 2025 / July 3, 2025	Review Draft Nota Kesepahaman Tentang Pemanfaatan Produk, Jasa dan Layanan Perbankan Serta Produk Penutupan Asuransi dengan PT Jasa Raharja Putera / Review of Draft of Memorandum of Understanding on the Utilization of Banking Products, Services, and Insurance Coverage with PT Jasa Raharja Putera	PKS / Cooperation Agreement
90	4 Juli 2025 / July 4, 2025	Review Draft Perjanjian Induk Global Pembelian Kembali (GMRA) Bank Maluku Utara / Review of Draft of Global Master Repurchase Agreement (GMRA) with Bank Maluku Utara	PKS / Cooperation Agreement
91	4 Juli 2025 / July 4, 2025	Review atas Draft Perjanjian Kerjasama Antara Bank Banten Dengan Notaris/PPAT Mily Armeilia, S.H.M.Kn / Review of Draft Cooperation Agreement between Bank Banten and Notary/PPAT Mily Armeilia, S.H., M.Kn.	PKS / Cooperation Agreement
92	7 Juli 2025 / July 7, 2025	Review Draft Perjanjian Kerjasama Antara Bank Banten dengan PT Asuransi Asei Indonesia / Review of Draft of Cooperation Agreement between Bank Banten and PT Asuransi Asei Indonesia	PKS / Cooperation Agreement
93	9 Juli 2025 / July 9, 2025	Review atas Draft Perjanjian Antara Bank Banten Dengan KJPP Febrian Siregar & Rekan / Review of Draft Agreement between Bank Banten and KJPP Febrian Siregar & Partners	PKS / Cooperation Agreement
94	10 Juli 2025 / July 10, 2025	Review PKS Pekerjaan Perapihan & Perbaikan (Reinstate) Gedung Bank Banten di Duta Indah Iconic / Review of Cooperation Agreement (PKS) for Reinstatement Works at Bank Banten Building in Duta Indah Iconic	PKS / Cooperation Agreement
95	10 Juli 2025 / July 10, 2025	Review Draft PKS antara Bank Banten dengan PT Iforte Solusi Infotek / Review of Draft Cooperation Agreement (PKS) between Bank Banten and PT Iforte Solusi Infotek	PKS / Cooperation Agreement
96	16 Juli 2025 / July 16, 2025	Review Draft PKS Program Sekolah Gratis Antara Bank Banten dengan Dinas Pendidikan dan / Review of Draft of Cooperation Agreement (PKS) between Bank Banten and PT Iforte Solusi Infotek	PKS / Cooperation Agreement
97	17 Juli 2025 / July 17, 2025	Kajian Draft Kerjasama antara Bank Banten dengan BPKD Kab. Pandeglang tentang Kerjasama Jasa Layanan Perbankan / Review of Draft Cooperation Agreement between Bank Banten and BPKD Pandeglang Regency concerning Banking Service Cooperation	PKS / Cooperation Agreement
98	22 Juli 2025 / July 22, 2025	Kajian Secara Sirkuler Restrukturisasi Eks Karyawan a.n Mohammad Wahyu Hasan / Circular Review on Restructuring of Former Employee on behalf of Mohammad Wahyu Hasan	Kajian / Review
99	29 Juli 2025 / July 29, 2025	MoU Antara Kabupaten Serang dengan Bank Banten Tentang Jasa Layanan Perbankan / Memorandum of Understanding (MoU) between Serang Regency and Bank Banten concerning Banking Services	MoU
100	1 Agustus 2025 / August 1, 2025	Review Draft Perjanjian Kerjasama dengan Tim Pembina Samsat tentang Pelayanan Pajak Kendaraan Bermotor Tahunan / Review of Draft Cooperation Agreement with the SAMSAT Supervisory Team concerning Annual Motor Vehicle Tax Payment Services	PKS / Cooperation Agreement
101	19 Agustus 2025 / August 19, 2025	Kajian atas Permohonan Fasilitas Kredit atas nama BPR Lebak Sejahtera / Review of Credit Facility Request on behalf of BPR Lebak Sejahtera	Kajian / Review
102	22 Agustus 2025 / August 22, 2025	Review atas Draft PKS antara bank Banten dengan PT Advantage SCM Tentang jasa Layanan Cash Replenishment/First Level Maintenance ATM / Review of Draft Cooperation Agreement between Bank Banten and PT Advantage SCM concerning ATM Cash Replenishment/First Level Maintenance Services	PKS / Cooperation Agreement
103	27 Agustus 2025 / August 27, 2025	Review atas Draft PKS antara bank Banten dengan PT Pasopati Insurance Broker / Review of Draft Cooperation Agreement between Bank Banten and PT Pasopati Insurance Broker	PKS / Cooperation Agreement
104	27 Agustus 2025 / August 27, 2025	Review atas Permohonan Kajian Draft Berita Acara Kesepakatan (BAK) Penempatan Mesin ATM di Mal Pelayanan Publik (MPP) Tangerang Selatan / Review of Draft Minutes of Agreement (BAK) for ATM Machine Placement at the Public Service Mall (MPP) South Tangerang	PKS / Cooperation Agreement
105	27 Agustus 2025 / August 27, 2025	Resume Permasalahan Hukum PT Harum Nusantara Makmur / Legal Issue Summary of PT Harum Nusantara Makmur	Resume
106	27 Agustus 2025 / August 27, 2025	Kajian Draft Kesepakatan Bersama Antara Bank Banten Cabang Tangerang dengan Pemerintah Kota Tangerang / Review of Draft Joint Agreement between Bank Banten Tangerang Branch and the Government of Tangerang City	PKS / Cooperation Agreement
107	28 Agustus 2025 / August 28, 2025	Review Draft Nota Kesepahaman dan Non Disclosure Agreement dengan PT BPR Lestari tentang Pemanfaatan Produk, Jasa dan Layanan Perbankan / Review of Draft Memorandum of Understanding and Non-Disclosure Agreement with PT BPR Lestari concerning the Utilization of Banking Products, Services, and Facilities	PKS / Cooperation Agreement
108	28 Agustus 2025 / August 28, 2025	Review atas Draft Perjanjian Kerjasama Penyaluran Bantuan BUMDES antara Bank Banten dengan Dinas Pemberdayaan Masyarakat dan Provinsi Banten / Review of Draft Cooperation Agreement for the Distribution of BUMDES Assistance between Bank Banten and the Community Empowerment Office of Banten Province	PKS / Cooperation Agreement
109	25 Agustus 2025 / August 25, 2025	Kajian Rencana Hapus Buku Debitur Atas Nama PT Harum Nusantara Makmur / Review of the Plan for Write-Off of Debtor on behalf of PT Harum Nusantara Makmur	Kajian / Review
110	2 September 2025 / September 2, 2025	Perpanjangan Perjanjian Kerjasama dengan PT BPR Hasamitra tentang Pendebetan Manfaat Pensiun Melalui Pemindahbukuan Rekening / Extension of Cooperation Agreement with PT BPR Hasamitra concerning Pension Benefit Deduction through Account Transfer	PKS / Cooperation Agreement
111	3 September 2025 / September 3, 2025	Review Perjanjian Kerjasama dengan Tim Pembina Samsat tentang Samsat Digital Nasional (SIGNAL) / Review of Cooperation Agreement with the SAMSAT Supervisory Team concerning the National Digital SAMSAT (SIGNAL)	PKS / Cooperation Agreement

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112	3 September 2025 / September 3, 2025	Review Draft Perjanjian Kerjasama Sewa Kendaraan Dinas Pejabat Eksekutif dengan PT. Toyota Astra Financial Service dan PT. Mitra Pinasthika Mustika Rent / Review of Draft Cooperation Agreement for the Lease of Official Executive Vehicles with PT Toyota Astra Financial Service and PT Mitra Pinasthika Mustika Rent	PKS / Cooperation Agreement
113	4 September 2025 / September 4, 2025	Review atas Perjanjian Kerjasama antara PT Swadharma Sarana Informatika tentang Jasa Layanan Cash Replenishment/First Level Maintenance ATM / Review of Cooperation Agreement with PT Swadharma Sarana Informatika concerning ATM Cash Replenishment/First Level Maintenance Services	PKS / Cooperation Agreement
114	11 September 2025 / September 11, 2025	Kajian PKS Bantuan Pembayaran Manfaat KC Yogyakarta / Review of Cooperation Agreement (PKS) for Benefit Payment Assistance at KC Yogyakarta	PKS / Cooperation Agreement
115	15 September 2025 / September 15, 2025	Review Draft PKS Bantuan Potong KPRI Sugri / Review of Draft Cooperation Agreement (PKS) for Installment Deduction Assistance with KPRI Sugri	PKS / Cooperation Agreement
116	15 September 2025 / September 15, 2025	Kajian Draft PKS Koperasi GBK / Review of Draft Cooperation Agreement (PKS) with GBK Cooperative	PKS / Cooperation Agreement
117	11 September 2025 / September 11, 2025	Review Perjanjian Kerjasama (PKS) antara Bank Banten dengan PT PLN / Review of Cooperation Agreement (PKS) between Bank Banten and PT PLN	PKS / Cooperation Agreement
118	12 September 2025 / September 12, 2025	Kajian Perjanjian Kerjasama Jasa Layanan Cash In Transit (CIT) dan Cash Processing Center (CIC) / Review of Cooperation Agreement for Cash In Transit (CIT) and Cash Processing Center (CPC) Services	PKS / Cooperation Agreement
119	6 Oktober 2025 / October 6, 2025	Draft Perjanjian Kerjasama Antara Bank Banten KC Kelapa Gading dengan Instansi Kementerian Pariwisata Republik Indonesia tentang Pemberian Fasilitas Kredit Karya Guna / Draft of Cooperation Agreement between Bank Banten KC Kelapa Gading and the Ministry of Tourism of the Republic of Indonesia concerning the Provision of Karya Guna Credit Facilities	PKS / Cooperation Agreement
120	21 Oktober 2025 / October 21, 2025	Kajian Penarikan/Penebusan sebagai agunan atas nama PT Makmur Jaya Kreasindo selaku avalist atas fasilitas kredit PT Dwi Darma Jaya / Review of Withdrawal/Redemption as Collateral on behalf of PT Makmur Jaya Kreasindo as Avalist for the Credit Facility of PT Dwi Darma Jaya	Kajian / Review
121	21 Oktober 2025 / October 21, 2025	Review Amandemen Keempat dengan PT Finnet Indonesia tentang Penerimaan Pembayaran Tagihan Multibiller / Review of Fourth Amendment with PT Finnet Indonesia concerning Multi-Biller Invoice Payment Collection	PKS / Cooperation Agreement
123	23 Oktober 2025 / October 23, 2025	Review Perjanjian Kerjasama (PKS) Pekerjaan Renovasi Perbaikan dan Perapihan (Reinstate) Gedung BGD Ex-KPNO di Gedung Ruko Sembilan / Review of Cooperation Agreement (PKS) for Renovation, Repair, and Reinstatement Works of the BGD Ex-KPNO Building at Sembilan Shop-House Building	PKS / Cooperation Agreement
125	24 Oktober 2025 / October 24, 2025	Review Kerjasama dengan DPMD Provinsi Banten tentang Penyaluran Bantuan Program Sarjana dan BUMDES / Review of Cooperation Agreement with DPMD of Banten Province concerning the Distribution of Scholarship Program Assistance and BUMDES	PKS / Cooperation Agreement
125	27 Oktober 2025 / October 27, 2025	Kajian Review Perjanjian Kerja Sama antara Bank Banten dengan Pemerintah Kota Serang / Review of Cooperation Agreement between Bank Banten and the Government of Serang City	PKS / Cooperation Agreement
126	28 Oktober 2025 / October 28, 2025	Kajian Perjanjian kerjasama (PKS) Pekerjaan Maintenance Hardware Security Module (HSM) Payshield 10K Selama 1 Tahun pada PT Dymar Jaya Indonesia / Review of Cooperation Agreement (PKS) for the Maintenance of Hardware Security Module (HSM) Payshield 10K for 1 Year at PT Dymar Jaya Indonesia	PKS / Cooperation Agreement
127	30 Oktober 2025 / October 30, 2025	Kajian Pelunasan dengan Permohonan Keringanan Debitur atas nama PT. Lanray Permana / Review of Settlement with Request for Relief by Debtor on behalf of PT Lanray Permana	Kajian / Review
128	5 November 2025 / November 5, 2025	Review Perjanjian Kerjasama (PKS) Pengelolaan Layanan Contact Center Bank Banten dengan PT Jaring Synergi Mandiri / Review of Cooperation Agreement (PKS) for Contact Center Management Services of Bank Banten with PT Jaring Synergi Mandiri	PKS / Cooperation Agreement
129	6 November 2025 / November 6, 2025	Review Perjanjian Kerja Sama (PKS) Jasa Pendampingan Audit Teknologi Informasi dengan PT Pilar Teknologi Sinergi / Review of Cooperation Agreement (PKS) for Information Technology Audit Assistance Services with PT Pilar Teknologi Sinergi	PKS / Cooperation Agreement
130	6 November 2025 / November 6, 2025	Review Perjanjian Kerja Sama (PKS) Audit Laporan Keuangan Tahun 2025 oleh KAP Kanaka Puradiredja / Review of Cooperation Agreement (PKS) for the 2025 Financial Statement Audit by KAP Kanaka Puradiredja	PKS / Cooperation Agreement
131	10 November 2025 / November 10, 2025	Review Draft Berita Acara Kesepakatan Pertanggungjawaban Asuransi Kesehatan dan Kesepakatan Pertanggungjawaban Asuransi Jiwa bagi BOD/BOC dan Karyawan/Ti beserta Keluarga Periode 2025-2026 / Review of Draft Minutes of Agreement for Health Insurance Coverage and Life Insurance Coverage for BOD/BOC and Employees and Their Families for the Period 2025-2026	PKS / Cooperation Agreement
132	14 November 2025 / November 14, 2025	Review Perjanjian Kerja Sama Pengadaan Cetak Buku/Kartu Tabungan Simpel Program / Review of Cooperation Agreement for the Procurement of Simpel Program Savings Passbook/ Card Printing	PKS / Cooperation Agreement

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133	18 November 2025 / November 18, 2025	Review Perjanjian Kerja Sama / Review of Cooperation Agreement	PKS / Cooperation Agreement
134	19 November 2025 / November 19, 2025	review atas Perjanjian Sewa Menyewa antara Bank Banten dengan Pemilik Gedung Eksisting KCK Serang / Review of Lease Agreement between Bank Banten and the Owner of the Existing KCK Serang Building	PKS / Cooperation Agreement
135	21 November 2025 / November 21, 2025	Review Draft Perjanjian Kerja Sama Asuransi Kesehatan dan Administrative Service Only (ASO) Periode 2025-2026 / Review of Draft Cooperation Agreement for Health Insurance and Administrative Service Only (ASO) for the Period 2025–2026	PKS / Cooperation Agreement
136	24 November 2025 / November 24, 2025	Review PKS antara Bank Banten dengan PT OBS Solusi Teknologi Indonesia Terkait Annual Maintenance Sistem Aplikasi Treasury / Review of Cooperation Agreement (PKS) between Bank Banten and PT OBS Solusi Teknologi Indonesia concerning Annual Maintenance of the Treasury System Application	PKS / Cooperation Agreement
137	24 November 2025 / November 24, 2025	Review Perjanjian Kerjasama RKUD Provinsi Banten 2026 (Matriks RKUD) / Review of Cooperation Agreement for Banten Province RKUD 2026 (RKUD Matrix)	PKS / Cooperation Agreement
138	25 November 2025 / November 25, 2025	Review Perjanjian Kerjasama Penyaluran Bantuan Sosial Usaha Ekonomi (UEP) Produktif Dinas Sosial Provinsi Banten Tahun 2025 / Review of Cooperation Agreement for the Distribution of Productive Social Assistance for Economic Enterprises (UEP) by the Social Services Office of Banten Province for the Year 2025	PKS / Cooperation Agreement
139	24 November 2025 / November 24, 2025	Review Perjanjian Kerjasama RKUD Provinsi Banten 2026 (Matriks RKUD) / Review of Cooperation Agreement for Banten Province RKUD 2026 (RKUD Matrix)	PKS / Cooperation Agreement
140	26 November 2025 / November 26, 2025	Kajian Draft PKS Pihak Independen Anggota Komite Dewan Komisaris / Review of Draft Cooperation Agreement (PKS) for Independent Members of the Board of Commissioners' Committees	PKS / Cooperation Agreement
141	1 Desember 2025 / December 1, 2025	Review Draft Perjanjian Kerjasama antara Bank Banten dan PT Kirana Sakti Komputindu Tentang Pengadaan Antivirus Bitdefender / Review of Draft Cooperation Agreement between Bank Banten and PT Kirana Sakti Komputindo concerning the Procurement of Bitdefender Antivirus	PKS / Cooperation Agreement
142	2 Desember 2025 / December 2, 2025	Review Draft Kesepakatan Bersama antara Bank Banten Cabang Tangerang dengan RSUD Kota Tangerang / Review of Draft Cooperation Agreement between Bank Banten and PT Kirana Sakti Komputindo concerning the Procurement of Bitdefender Antivirus	PKS / Cooperation Agreement
143	10 Desember 2025 / December 10, 2025	Review Draft PKS RSUD BLUD Adijarmo / Review of Draft Cooperation Agreement (PKS) with RSUD BLUD Adijarmo	PKS / Cooperation Agreement

Litigasi

Litigation

No	Tanggal / Date	Kegiatan / Activity
1	6 Januari 2025 / January 6, 2025	Kajian Hukum Terhadap Tanggapan PT Perikanan Indonesia atas Surat Nomor: 1031. / Legal Review of the Response from PT Perikanan Indonesia regarding Letter No. 1031.
2	14 Januari 2025 / January 14, 2025	a. Kajian Hukum dan Riview Terhadap Draft <i>Side Letter Agreement</i> PT. Perikanan Indonesia. / Legal Review of the Draft Side Letter Agreement of PT Perikanan Indonesia. b. Kajian Hukum atas Permasalahan Hukum yang ada di Bank Banten Pondok Indah. / Legal Review of Legal Issues at Bank Banten Pondok Indah.
3	20 Januari 2025 / Januari 20, 2025	Putusan Persidangan Perkara Perdata Nomor: 45/Pdt.G/2024/PN.Pkl / Civil Court Decision on Case No. 45/ Pdt.G/2024/PN.Pkl.
4	5 Februari 2025 / February 5, 2025	Kajian Hukum atas Surat dari Bank BJB terkait Mekanisme Take Over. / Legal Review of the Letter from Bank BJB concerning the Take-Over Mechanism.
5	10 Februari 2025 / February 10, 2025	a. Legal Opini terkait Pihak Ketiga (Lawyer) untuk <i>Inbreng</i> (KUB). / Legal Opinion concerning a Third Party (Lawyer) for Inbreng (Business Combination/KUB). b. Permohonan Kajian dan Riview Kepada Divisi Manrisk dan Divisi Kepatuhan terkait Draft Kebijakan Hukum. / Request for Review and Assessment to the Risk Management Division and Compliance Division concerning the Draft Legal Policy.
6	11 Februari 2025 / February 11, 2025	Rekomendasi Penggunaan Templates PKS yang telah diperbaharui dan disesuaikan berdasarkan Ketentuan Hukum yang berlaku. / Recommendation for the Use of Updated and Revised PKS Templates in accordance with Applicable Legal Provisions.
7	13 Februari 2025 / February 13, 2025	a. Pandangan Hukum/Opini Hukum terhadap Pengambilan Jaminan Kredit Mikro. / Legal Opinion on the Release of Micro Credit Collateral. b. Izin Prinsip Permohonan Pembahasan Templates Baku Perjanjian Kredit Komersial dan Kredit Konsumer. / Principle Approval for the Discussion of Standard Templates for Commercial Credit and Consumer Credit Agreements.
8	27 Februari 2025 / February 27, 2025	Report terkait pertemuan dengan Kejaksaan Tinggi Banten dan usulan konsep draft Legal Opini dari Kejaksaan Tinggi Banten ke Bank Banten. / Report on the Meeting with the High Prosecutor's Office of Banten and Proposed Draft Legal Opinion from the High Prosecutor's Office of Banten to Bank Banten.
9	3 Maret 2025 / March 3, 2025	Melakukan Pendampingan Hukum kepada Divisi Penyelesaian & Penyelamatan Kredit untuk menghadiri <i>Aanmaning</i> di Pengadilan Negeri Singaraja / Provision of Legal Assistance to the Credit Settlement and Rescue Division to attend the <i>Aanmaning</i> (Court Warning) proceedings at the Singaraja District Court.

No	Tanggal / Date	Kegiatan / Activity
10	5 Maret 2025 / March 5, 2025	Mengajukan Penambahan Pekerjaan kepada Kantor Hukum Hansel ke UKK Umum. / Submission of Additional Work Request to Hansel Law Firm to the General Support Work Unit.
11	10 Maret 2025 / March 10, 2025	Laporan atas hasil Kunjungan ke Kantor Hukum Kasoegi / Report on the Results of a Visit to Kasoegi Law Firm.
12	11 Maret 2025 / March 10, 2025	Memorandum dan Izin Prinsip terkait Rencana Penyelesaian Perkara PT Mituna Nagareksa (Menara Topaz), PT Dakara Makmur, PT Asuransi Jiwastarinvestama (Relief) dengan menggunakan Jasa Kantor Hukum (Lawyer). / Memorandum and Principle Approval concerning the Planned Settlement of Cases involving PT Mituna Nagareksa (Menara Topaz), PT Dakara Makmur, and PT Asuransi Jiwastarinvestama (Relief) through the engagement of a Law Firm.
13	14 Maret 2025 / March 14, 2025	Permintaan Data/ Dokumen terkait PT Asuransi Jiwastarinvestama (Relief) dan PT Mituna Nagareksa (Menara Topaz) kepada Divisi CR-ADK dan UKK Umum. / Request for Data/Documents relating to PT Asuransi Jiwastarinvestama (Relief) and PT Mituna Nagareksa (Menara Topaz) from the CR-ADK Division and the General Support Work Unit.
14	17 Maret 2025 / March 17, 2025	a. Kajian Hukum atas Pengkinian Kebijakan Perkreditan Bank Banten. / Legal Review of the Updated Credit Policy of Bank Banten. b. Putusan Banding Perkara Perdata Nomor: 125/PDT/2025/PT.Smg. / Appeal Decision on Civil Case No. 125/PDT/2025/PT.Smg.
15	18 Maret 2025 / March 18, 2025	Pendampingan Hukum terhadap Divisi Penyelesaian dan Penyelamatan Kredit atas Panggilan Saksi dari Polresta Cirebon terkait Perjanjian Restrukturisasi Kredit antara Bank Banten dengan PT Wanamas Multi Finance. / Legal Assistance to the Credit Settlement and Rescue Division in response to a Witness Summons from the Cirebon Police (Polresta Cirebon) concerning the Credit Restructuring Agreement between Bank Banten and PT Wanamas Multi Finance.
16	8 April 2025 / April 8, 2025	Kajian Hukum terhadap Kreditur PT Nusantara Sahabat Abadi / Legal Review concerning the Creditors of PT Nusantara Sahabat Abadi.
17	10 April 2025 / April 10, 2025	a. Kajian Hukum terhadap SOP Penetapan Harga. / Legal Review of the Pricing SOP. b. Kajian Hukum terhadap Pengkinian SOP Kebijakan Perkreditan. / Legal Review of the Updated Credit Policy SOP. c. Kajian Hukum Petunjuk Teknis Monitoring. / Legal Review of the Credit Monitoring Technical Guidelines.
18	14 April 2025 / April 14, 2025	a. Usulan Draft PKS PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dengan Pihak Ketiga. / Proposed Draft Cooperation Agreement (PKS) between PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and Third Parties. b. Melakukan Pendampingan Hukum kepada Divisi Penyelesaian & Penyelamatan Kredit untuk menghadiri <i>Aanmaning</i> di Pengadilan Negeri Singaraja / Provision of Legal Assistance to the Credit Settlement and Rescue Division to attend the <i>Aanmaning</i> proceedings at the Singaraja District Court.
19	15 April 2025 / April 15, 2025	Menghadiri Persidangan di Pengadilan Tata Usaha Negara Bandung terkait Obyek Sengketa SHM Nomor: 2184 yang memiliki HT Nomor: 482/2015 atas nama Pemegang Hak Tanggungan PT Bank Pundi Tbk. / Attendance at the Administrative Court (PTUN) Bandung hearing concerning the Object of Dispute, Certificate of Ownership (SHM) No. 2184, with Mortgage Right (HT) No. 482/2015 on behalf of the Mortgage Holder, PT Bank Pundi Tbk.
20	22 April 2025 / April 22, 2025	Update Laporan hasil <i>Aanmaning</i> di Pengadilan Negeri Singaraja pada tanggal 17 April 2025 kepada Direksi. / Update Report on the Results of the <i>Aanmaning</i> Proceedings at the Singaraja District Court held on April 17, 2025, submitted to the Board of Directors.
21	30 April 2025 / April 30, 2025	Legal Opini terhadap Penyelesaian atas Agunan PT Adik Abang. / 2025Legal Opinion on the Settlement of Collateral belonging to PT Adik Abang.
22	7 Mei 2025 / May 7, 2025	Permintaan Persetujuan Tindakanjuz Pelaksanaan Lelang Eksekusi Agunan PT Farmel Cahaya Mandiri. / Request for Approval of Follow-Up on the Execution Auction of Collateral of PT Farmel Cahaya Mandiri.
23	19 Mei 2025 / May 19, 2025	a. Draft Buku Saku (Panduan untuk Karyawan/I, apabila terdapat Panggilan dari Instansi, Organisasi dan Aparat Penegak Hukum). / Draft Pocket Guide (Guidelines for Employees in the event of Summons from Agencies, Organizations, and Law Enforcement Officials). b. Kajian Hukum terhadap Itikad Pelunasan PT Noval Indo Pratama. / Legal Review of the Repayment Intent of PT Noval Indo Pratama. c. Permohonan Opini terhadap Surat Pernyataan Komitmen Tanggung Jawab untuk kebutuhan Likuiditas Permodalan. / Request for Opinion on the Statement of Commitment and Accountability Letter for Capital Liquidity Purposes.
24	20 Mei 2025 / May 20, 2025	a. Kajian Hukum Terhadap Pengaduan Nasabah Bank Banten atas Undian Berhadiah. / Legal Review of a Customer Complaint against Bank Banten concerning a Prize Draw. b. Kajian Hukum atas Anggaran Dasar PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, terkait Ruang Lingkup Tugas dan Kewenangan Dewan Komisaris beserta Direksi, Mekanisme Proses Penjamin dan/atau Pernyataan Kepada Pihak Ketiga. / Legal Review of the Articles of Association of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, concerning the Scope of Duties and Authority of the Board of Commissioners and Board of Directors, and the Mechanism for the Process of Guarantees and/or Statements to Third Parties. c. Putusan Perkara Perdata Nomor: 162/Pdt.G/2024/PN.Ckr. / Civil Court Decision on Case No. 162/Pdt.G/2024/PN.Ckr.
25	10 Juni 2025 / June 10, 2025	Rapat Pembahasan atas Klaim Asuransi yang diajukan atas nama Mat Dayyan. / 2025Meeting to Discuss the Insurance Claim filed on behalf of Mat Dayyan.
26	11 Juni 2025 / June 11, 2025	a. Pendampingan Hukum Bank Banten Cabang Balaraja untuk didengar keterangannya di Polresta Balaraja. / Legal Assistance for Bank Banten Balaraja Branch to provide testimony at the Balaraja Police (Polresta Balaraja). b. Pendampingan Hukum Bank Banten KCK Serang untuk didengar keterangannya di Polda Banten. / Legal Assistance for Bank Banten KCK Serang to provide testimony at the Banten Regional Police (Polda Banten).
27	16 Juni 2025 / June 15, 2025	Kajian Hukum atas Klaim Asuransi yang diajukan Kreditur atas nama Mat Dayyan. / 2025Legal Review of the Insurance Claim filed by the Creditor on behalf of Mat Dayyan.
28	20 Juni 2025 / June 20, 2025	Kunjungan ke Kantor Hukum Syahala / Visit to Syahala Law Firm.

No	Tanggal / Date	Kegiatan / Activity
29	21 Juni 2025 / June 21, 2025	Pendampingan Hukum Bank Banten Cabang Kelapa Gading untuk menghadiri agenda Persidangan di Pengadilan Negeri Cikarang. / Legal Assistance for Bank Banten Kelapa Gading Branch to attend a Court Hearing at the Cikarang District Court.
30	23 Juni 2025 / June 23, 2025	Pengajuan Pengkinian Kebijakan Hukum kepada Direksi. / Submission of Updated Legal Policy to the Board of Directors.
31	26 Juni 2025 / June 26, 2025	Kajian Hukum atas Surat Pernyataan Pencabutan Surat Kuasa tertanggal 18 Mei 2024. / Legal Review of the Statement of Revocation of Power of Attorney dated May 18, 2024.
32	8 Juli 2025 / July 8, 2025	Laporan Hasil Diskusi atas Klaim Asuransi yang diajukan atas nama Mat Dayyan kepada Direksi. / Report on the Results of the Discussion on the Insurance Claim filed on behalf of Mat Dayyan, submitted to the Board of Directors.
33	14 Juli 2025 / July 14, 2025	Izin Prinsip Penanganan Internal terkait dengan menghadiri Persidangan Perkara Perdata No. 31 di Pengadilan Negeri Pangkalan Balai. / Principle Approval for Internal Handling in relation to attendance at the Civil Case Hearing No. 31 at the Pangkalan Balai District Court.
34	18 Juli 2025 / July 18, 2025	Pendampingan Hukum Bank Banten Cabang Palembang menghadiri agenda Persidangan di Pengadilan Negeri Pangkalan Balai. / Legal Assistance for Bank Banten Palembang Branch to attend a Court Hearing at the Pangkalan Balai District Court.
35	08 Agustus 2025 / August 8, 2025	Kajian Hukum <i>Offering Letter</i> dari Bank Bjb. / Legal Review of the Offering Letter from Bank BJB.
36	12 Agustus 2025 / August 12, 2025	Putusan Banding Perkara Perdata Nomor: 434/PDT/2025/PT.Bdg. / Appeal Decision on Civil Case No. 434/PDT/2025/PT.Bdg.
37	15 Agustus 2025 / August 15, 2025	Kajian Hukum terkait PT Otomas. / 2025Legal Review concerning PT Otomas.
38	29 Agustus 2025 / August 29, 2025	Resume Permasalahan Hukum PT Harum Nusantara Makmur. / 2025Legal Issue Summary of PT Harum Nusantara Makmur.
39	18 September 2025 / September 18, 2025	Putusan Kasasi Perkara Perdata Nomor: 3276 K/PDT/2025. / Cassation Decision on Civil Case No. 3276 K/PDT/2025.
40	23 September 2025 / September 23, 2025	Update Perkembangan Penanganan Agunan PT Farmel Cahaya Mandiri. / Update on the Progress of Collateral Handling for PT Farmel Cahaya Mandiri.
41	26 September 2025 / September 26, 2025	Penandatanganan Banpot dengan Bank BJB. / Signing of the Installment Deduction Assistance Agreement (Banpot) with Bank BJB.
42	8 Oktober 2025 / October 8, 2025	Izin Prinsip terkait SKK dengan Kejaksaan Tinggi Banten. / Principle Approval concerning the Special Credit Handling Agreement (SKK) with the High Prosecutor's Office of Banten.
43	9 Oktober 2025 / October 9, 2025	Tindaklanjut Penanganan Perkara Menara Topaz. / Follow-Up on the Handling of the Menara Topaz Case.
44	14 Oktober 2025 / October 14, 2025	Memorandum dan Izin Prinsip Penanganan Perkara Perdata Nomor: 466/Pdt.G/2025/PN.Sby. / Memorandum and Principle Approval for the Handling of Civil Case No. 466/Pdt.G/2025/PN.Sby.
45	15 Oktober 2025 / October 15, 2025	Report Penanganan Permasalahan Hukum Perdata dan Pidana. / Report on the Handling of Civil and Criminal Legal Issues.
46	28 Oktober 2025 / October 28, 2025	Kajian Hukum terkait Penyelesaian Kredit Debitur atas nama PT Farmel Cahaya Mandiri melalui <i>Fiat Eksekusi</i> di Pengadilan Negeri Singaraja. / Legal Review concerning the Settlement of Credit for Debtor PT Farmel Cahaya Mandiri through Fiat Execution at the Singaraja District Court.
47	29 Oktober 2025 / October 29, 2025	Jawaban atas Permintaan waktu Audensi Kejaksaan Tinggi Banten. / Response to the Request for an Audience with the High Prosecutor's Office of Banten.
48	17 November 2025 / November 17, 2025	Menghadiri Lelang Eksekusi Agunan PT Farmel Cahaya Mandiri di KPKNL Singaraja. / Attendance at the Execution Auction of Collateral of PT Farmel Cahaya Mandiri at KPKNL Singaraja.
49	19 November 2025 / November 19, 2025	Putusan Perkara Perdata Nomor: 31/Pdt.G/2025/PN.Pkb. / Civil Court Decision on Case No. 31/Pdt.G/2025/PN.Pkb.
50	5 Desember 2025 / December 5, 2025	Legal Opini terkait Rencana Pengambilan Agunan Ex Debitur Lunas atas nama Ni Made Indri Yuniarti. / 5, 2025Legal Opinion concerning the Planned Release of Collateral of a Fully Settled Former Debtor on behalf of Ni Made Indri Yuniarti.
51	10 Desember 2025 / December 10, 2025	Riview PKS Divisi Operasional, Jaringan dan Layanan terkait Jasa Konsultan Sertifikasi Sitem Keamanan Informasi atau SLI ISO/IEC 27001:2022 Bank Banten kepada PT Roberre Manajemen Indonesia. / Review of Cooperation Agreement (PKS) of the Operations, Network, and Services Division concerning Information Security System Certification Consultant Services (SLI ISO/IEC 27001:2022) for Bank Banten with PT Roberre Manajemen Indonesia.
52	11 Desember 2025 / December 11, 2025	Riview PKS Bank Banten dengan PAC. / Review of Cooperation Agreement (PKS) between Bank Banten and PAC.
53	15 Desember 2025 / December 15, 2025	Riview dan Kajian Hukum SOP. / Review and Legal Assessment of SOP.
54	22 Desember 2025 / December 22, 2025	Tanggapan atas Pemenuhan Komitmen dengan OJK. / Response to the Fulfillment of Commitments with OJK (Financial Services Authority).

6. Aktivitas Literasi

Sesuai dengan ketentuan Regulator terkait Literasi/Edukasi dan Inklusi Keuangan, sepanjang Tahun 2025 telah dilakukan sebanyak 19 (sembilan belas) kali kegiatan / Aktivitas terkait Literasi. Jumlah ini lebih tinggi dari kewajiban minimum (2x dalam setahun). Adapun inisiasi pelaksanaan Literasi (Edukasi) dan Inklusi dengan rincian sebagai berikut:

6. Literacy Activities

In accordance with regulatory provisions regarding Literacy/Education and Financial Inclusion, 19 (nineteen) literacy-related activities were conducted throughout 2025. This number exceeds the minimum requirement (twice per year). The details of the Literacy (Education) and Inclusion initiatives are as follows:

Semester 1

No.	Jenis Kegiatan / Type of Activity	Tgl Pelaksanaan / Implementation Date	Audience	Lokasi / Location	Inisiator / Initiator	Kolaborasi / Collaboration
1.	Literasi (Edukasi) / Literacy (Education)	28 Maret 2025 / March 28, 2025	Pelaku UMKM, Mahasiswa / MSMEs, College Students	KP3B, Kota Serang / Banten Provincial Government Center Area, Serang City	DINKOP UMKM Prov. Banten / Office of Cooperatives and MSMEs of Banten Province	DINKOP UMKM Prov. Banten / Office of Cooperatives and MSMEs of Banten Province, OJK Banten
2.		28 Mei 2025 / May 28, 2025	Pelajar / Students	Kota Tangerang Selatan / South Tangerang City	KCP Bintaro	Dinas Pendidikan / Education Agency
3.		03 Juni 2025 / June 03, 2025	Pelajar / Students	Kabupaten Serang / Serang Regency	KCK Serang	Dinas Pendidikan / Education Agency
4.		03 Juni 2025 / June 03, 2025	Pelajar / Students	Kabupaten Tangerang / Tangerang Regency	KC Balaraja	Dinas Pendidikan / Education Agency
5.		04 Juni 2025 / June 04, 2025	Pelajar / Students	Kota Serang / Serang City	KCP Kramatwatu	Dinas Pendidikan / Education Agency
6.		04 Juni 2025 / June 04, 2025	Pelajar / Students	Kota Cilegon / Cilegon City	KC Cilegon	Dinas Pendidikan / Education Agency
7.		05 Juni 2025 / June 05, 2025	Pelajar / Students	Kabupaten Pandeglang / Pandeglang Regency	KC Pandeglang	Dinas Pendidikan / Education Agency
8.		05 Juni 2025 / June 05, 2025	Pelajar / Students	Kabupaten Lebak / Lebak Regency	KC Rangkasbitung	Dinas Pendidikan / Education Agency
9.		13 Juni 2025 / June 13, 2025	BUMDes / Village-Owned Enterprises	Kabupaten Pandeglang / Pandeglang Regency	KC Pandeglang	Kades & Perangkat Desa Kab. Pandeglang / Village Heads & Village Officials of Pandeglang Regency
10.	Inklusi Keuangan / Financial Inclusion	23, 24, 25 Mei 2025 / May 23, 24, 25, 2025	Masyarakat / Community	Bintaro Exchange Mall	Kantor Pusat / Head Office	BI KPw. Banten / Bank Indonesia Banten Branch

Semester 1

Semester 2

No.	Jenis Kegiatan / Type of Activity	Tgl Pelaksanaan / Implementation Date	Audience	Lokasi / Location	Inisiator / Initiator	Kolaborasi / Collaboration
1	Inklusi Keuangan / Financial Inclusion	17 Oktober 2025 / October 17, 2025	Pegawai, Masyarakat, UMKM / Employees, Community, MSMEs	Kota Serang / Serang City	Dinas Pemuda, Olahraga, dan Pariwisata Prov. Banten / Department of Youth, Sports, and Tourism of Banten Province	DISPORA Prov. Banten / Youth and Sports Agency of Banten Province

Semester 2

No.	Jenis Kegiatan / Type of Activity	Tgl Pelaksanaan / Implementation Date	Audience	Lokasi / Location	Inisiator / Initiator	Kolaborasi / Collaboration
2		20 Oktober 2025 / October 20, 2025	Pegawai / Employees	Kab. Tangerang / Tangerang Regency	KC Balaraja	BLUD RSUD Balaraja / Regional Public Service Agency of Balaraja Regional General Hospital
3		22 Oktober 2025 / October 22, 2025	UMKM / MSMEs	Kab. Tangerang / Tangerang Regency	Kementerian UMKM / Ministry of MSMEs	Kementerian UMKM / Ministry of MSMEs
4		21-22 Oktober 2025 / October 21-22, 2025	Pegawai, Profesi / Employees, Professions	Tangerang	Dinas Penanaman Modal dan Pelayanan Terpadu Satu Pintu Prov. Banten / Investment and One-Stop Integrated Services Agency of Banten Province	DPMPTSP Prov. Banten / Investment and One-Stop Integrated Services Agency of Banten Province
5		25 Oktober 2025 / October 25, 2025	Masyarakat / Community	Malang	Otoritas Jasa Keuangan Malang / Malang Financial Services Authority	OJK Malang
6		24-25 Oktober 2025 / October 24-25, 2025	Masyarakat / Community	Manado	Otoritas Jasa Keuangan, SulutGoMalut / Financial Services Authority, SulutGoMalut	OJK Sulawesi Utara / OJK North Sulawesi
7		31 Oktober - 01 November 2025 / October 31 - November 01, 2025	Masyarakat / Community	Cilegon	Otoritas Jasa Keuangan Banten / Banten Financial Services Authority	OJK Banten
8		25-26 Oktober 2025 / October 25-26, 2025	Pegawai, Masyarakat, UMKM / Employees, Community, MSMEs	Kota Serang / Serang City	Dinas Pemuda, Olahraga, dan Pariwisata Prov. Banten / Department of Youth, Sports, and Tourism of Banten Province	DISPORA Prov. Banten / Youth and Sports Agency of Banten Province
9	Literasi (Edukasi) / Literacy (Education)	25-26 Oktober 2025 / October 25-26, 2025	Pegawai, Masyarakat, UMKM / Employees, Community, MSMEs	Kota Serang / Serang City	Dinas Pemuda, Olahraga, dan Pariwisata Prov. Banten / Department of Youth, Sports, and Tourism of Banten Province	DISPORA Prov. Banten / Youth and Sports Agency of Banten Province

SATUAN KERJA AUDIT INTERNAL

Satuan Kerja Audit Intern (SKAI), dalam hal ini Divisi Audit Internal (DAI), berperan dalam memberikan layanan assurance dan konsultasi secara independen serta objektif untuk meningkatkan nilai dan efisiensi operasional bank. Fungsi ini mendukung pencapaian tujuan bank dengan menilai serta memperbaiki efektivitas manajemen risiko, pengendalian internal, dan tata kelola melalui pendekatan sistematis serta terstruktur.

DASAR HUKUM SATUAN KERJA AUDIT INTERNAL

Fungsi Audit Internal Bank dilaksanakan oleh SKAI berdasarkan ketentuan sebagai berikut:

1. POJK No. 1/ POJK.03/2019 tanggal 28 Januari 2019 tentang Penerapan Fungsi Audit Internal pada Bank Umum.

INTERNAL AUDIT UNIT

The Internal Audit Unit (SKAI), in this case the Internal Audit Division (DAI), plays a role in providing independent and objective assurance and consulting services to enhance the value and operational efficiency of the Bank. This function supports the achievement of the Bank's objectives by evaluating and improving the effectiveness of risk management, internal control, and governance processes through a systematic and structured approach.

LEGAL BASIS OF THE INTERNAL AUDIT UNIT

The Bank's Internal Audit function is carried out by SKAI based on the following regulations:

1. OJK Regulation No. 1/POJK.03/2019 dated January 28, 2019 concerning the Implementation of Internal Audit Function in Commercial Banks.

2. POJK No. 56/POJK.04/2015 tanggal 23 Desember 2015 tentang Pembentukan dan Pedoman Penyusunan Piagam Unit Audit Internal.

PEDOMAN SATUAN KERJA AUDIT INTERNAL

Piagam Audit Internal disusun berdasarkan ketentuan dalam Peraturan OJK No. 56/POJK.04/2015 dan No. 1/POJK.03/2019. Piagam ini ditetapkan melalui Surat Keputusan Direksi Perseroan No. 1044/SK/DIR-BB/VI/2024 tanggal 28 Juni 2024.

Di dalam piagam audit internal memuat hal-hal sebagai berikut:

1. Maksud, tujuan, ruang lingkup pembahasan, penetapan piagam dan kajian berkala.
2. Tugas, kewenangan dan tanggung jawab.
3. Visi, misi dan fungsi.
4. Struktur dan kedudukan Divisi Audit Internal.
5. Kode Etik Divisi Audit Internal.
6. Prinsip Dasar (*Core Principles*) dan Tata Perilaku (*Code Of Conduct*).
7. Persyaratan Auditor Internal.
8. Pertanggungjawaban aktivitas Audit Internal.
9. Pengendalian Mutu.
10. Perangkapan Tugas dan Jabatan Auditor Internal.
11. Penggunaan Tenaga Ahli Eksternal.
12. Hubungan Dengan Otoritas Jasa Keuangan.
13. Syarat dan Ketentuan Dalam Menjaga Independensi dan Obyektivitas.
14. Tanggung Jawab dan Akuntabilitas Kepala Divisi Audit Internal.
15. Persyaratan Untuk Mematuhi Standar Profesional Audit Internal.
16. Prosedur Koordinasi Audit Internal dengan Ahli Hukum atau Auditor Eksternal.
17. Kebijakan Pembatasan dan Masa Tunggu (*Cooling Off Period*).
18. Tahapan Pelaksanaan Audit Internal.

STRUKTUR DAN KEANGGOTAAN SATUAN KERJA AUDIT INTERNAL

Secara struktural, Satuan Kerja Audit Internal berada di bawah Direktur Utama. Di tahun 2025, keanggotaan Satuan Kerja Audit Internal terdiri dari:

2. OJK Regulation No. 56/POJK.04/2015 dated December 23, 2015 concerning the Establishment and Charter Preparation Guidelines for Internal Audit Units.

INTERNAL AUDIT UNIT GUIDELINES

The Internal Audit Charter is prepared based on the provisions of OJK Regulation No. 56/POJK.04/2015 and No. 1/POJK.03/2019. The Charter was established through the Board of Directors Decree No. 1044/SK/DIR-BB/VI/2024 dated June 28, 2024.

The internal audit charter includes the following:

1. Purpose, objectives, scope of discussion, charter establishment, and periodic review.
2. Duties, authorities, and responsibilities.
3. Vision, mission, and function.
4. Structure and position of the Internal Audit Division.
5. Internal Audit Division Code of Ethics.
6. Core Principles and Code of Conduct.
7. Internal Auditor requirements.
8. Accountability for Internal Audit activities.
9. Quality control.
10. Concurrent tasks and positions of Internal Auditors.
11. Use of external experts.
12. Relationship with the Financial Services Authority.
13. Terms and conditions for maintaining independence and objectivity.
14. Responsibilities and accountability of the Head of Internal Audit Division.
15. Requirements to comply with Internal Audit professional standards.
16. Procedures for coordination between Internal Audit and legal experts or external auditors.
17. Restriction and Cooling Off Period Policies.
18. Stages of Internal Audit implementation.

STRUCTURE AND MEMBERSHIP OF THE INTERNAL AUDIT UNIT

Structurally, the Internal Audit Unit reports to the President Director. In 2025, the membership of the Internal Audit Unit consists of:

Jabatan / Position	Jumlah (orang) / Total (people)
Kepala Divisi / Head of Division	1
Kepala Bagian / Head of Section	4
Investigator	1
Pencegahan Fraud / Fraud Prevention	1
Auditor Umum dan TI / General and IT Auditor	4
Auditor Kredit / Credit Auditor	3
Audit Support	1
Audit Pengendalian Mutu / Quality Control Audit	1

PENGANGKATAN DAN PEMBERHENTIAN SATUAN KERJA AUDIT INTERNAL

Kepala Divisi Audit Internal diangkat dan diberhentikan oleh Direktur Utama dengan persetujuan dari Dewan Komisaris, berdasarkan rekomendasi dari Komite Audit.

APPOINTMENT AND DISMISSAL OF THE INTERNAL AUDIT UNIT

The Head of the Internal Audit Division is appointed and dismissed by the President Director with the approval of the Board of Commissioners, based on the recommendation of the Audit Committee.

PROFIL SATUAN KERJA AUDIT INTERNAL

INTERNAL AUDIT UNIT PROFILE

DEWI NOORIRDAWATI Kepala Divisi Audit Internal / Head of the Internal Audit Division	
Dasar Pengangkatan / Basis of Appointment	Surat Keputusan Direksi PT Bank Pembangunan Daerah Banten Tbk. No. 495/SK/DIR-BB/ IX/2023 tanggal 04 September 2023 / Decree of the Board of Directors of PT Bank Pembangunan Daerah Banten Tbk. No. 495/SK/DIR-BB/IX/2023 dated September 4, 2023
Kewarganegaraan / Citizenship	Indonesia / Indonesian
Usia / Age	47 tahun / 47 years old
Riwayat Pendidikan / Education	Sarjana Ekonomi, Universitas Lambung Mangkurat Banjarmasin (2000) / Bachelor of Economics, Universitas Lambung Mangkurat, Banjarmasin (2000)
Riwayat Pekerjaan / Work Experience	- Kepala Divisi Audit Internal, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2023-sekarang) / Head of Internal Audit Division, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2023-present) - Kepala Divisi Kepatuhan, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2022-2023) / Head of Compliance Division, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2022-2023) - Kepala Bagian Kepatuhan, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2021- 2022) / Head of Compliance, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2021-2022) - Regulasi & Tata Kelola pada Divisi Kepatuhan & Hukum, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2018-2021) / Regulation & Governance, Compliance & Legal Division, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2018-2021) - Kontrol Internal Cabang, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2015-2018) / Internal Control Branch, PT Bank Pembangunan Daerah Banten (Perseroda) Tbk (2015-2018) - Section Head Sundries, Bank Pundi (2011- 2015) - Area Operation Support Manager di Bank BTPN (2008- 2011) / Area Operation Support Manager at Bank BTPN (2008-2011) - Kepala Bagian Administrasi Kredit pada Bank yang sama (2006-2008) / Head of Credit Administration at the same bank (2006-2008) - Accounting Officer pada Bank UOB Banjarmasin (2001-2006) / Accounting Officer at Bank UOB Banjarmasin (2001-2006)
Sertifikasi / Certifications	- Sertifikasi Auditor Level Supervisor. / Supervisor Level Auditor Certification. - Manajemen Risiko Jenjang 5. / Level 5 Risk Management. - Certified Anti Fraud Governance (CAFG). / Certified Anti-Fraud Governance (CAFG).

TUGAS DAN TANGGUNG JAWAB SATUAN KERJA AUDIT INTERNAL

Divisi Audit Internal (DAI) berperan dalam mempertahankan, meningkatkan, serta memberikan nilai tambah bagi para pemangku kepentingan dengan menyelaraskan aktivitas audit internal terhadap tujuan bisnis perusahaan. Fokus utama dari DAI adalah memastikan bahwa:

- a. Risiko telah diidentifikasi dan dikelola secara memadai sesuai dengan kompleksitas operasional perusahaan.
- b. Informasi keuangan, manajerial dan operasional disajikan secara akurat, terpercaya dan tepat waktu.
- c. Seluruh aktivitas perusahaan telah sesuai dengan kebijakan standar, prosedur, serta peraturan yang berlaku.
- d. Program, rencana, dan tujuan perusahaan dapat dicapai dengan efektif serta efisien.

Dalam menjalankan fungsinya, tugas Divisi Audit Internal meliputi:

- a. *Jasa Assurance*
Audit berbasis bukti yang bertujuan untuk memberikan penilaian independen terhadap proses tata kelola, manajemen risiko, dan sistem pengendalian internal dalam operasional perusahaan.
- b. *Jasa Consulting*
Layanan konsultasi untuk meningkatkan efektivitas tata kelola, manajemen risiko, dan pengendalian internal. Layanan ini bersifat tidak mengikat, tetap menjaga independensi, dan tindak lanjutnya menjadi tanggung jawab *auditee*.

Divisi Audit Internal memiliki tanggung jawab meliputi:

1. Menyusun rencana audit internal tahunan berbasis risiko (*risk-based approach*), mencakup identifikasi risiko dan sistem pengendalian internal yang telah ditetapkan oleh manajemen, lalu mengajukan rencana tersebut kepada Direktur Utama untuk ditinjau dan disetujui sebelum diajukan ke Dewan Komisaris dan Komite Audit.
2. Melaksanakan audit internal sesuai rencana tahunan yang telah disetujui, termasuk tugas khusus yang diminta oleh Manajemen dan Dewan Komisaris.
3. Mengevaluasi efektivitas sistem pengendalian internal dan manajemen risiko sesuai kebijakan perusahaan.
4. Melakukan pemeriksaan serta penilaian atas efisiensi dan efektivitas di berbagai bidang, termasuk keuangan, akuntansi, operasional, sumber daya manusia, pemasaran, teknologi informasi, serta aktivitas lainnya.

DUTIES AND RESPONSIBILITIES OF THE INTERNAL AUDIT UNIT

The Internal Audit Division (DAI) plays a role in maintaining, enhancing, and providing added value to stakeholders by aligning internal audit activities with the company's business objectives. The main focus of DAI is to ensure that:

- a. Risks are adequately identified and managed in accordance with the complexity of the company's operations.
- b. Financial, managerial, and operational information is presented accurately, reliably, and in a timely manner.
- c. All company activities comply with applicable standards, procedures, and regulations.
- d. Programs, plans, and company objectives are achieved effectively and efficiently.

In carrying out its functions, the duties of the Internal Audit Division include:

- a. *Assurance Services*
Evidence-based audits aimed at providing independent assessments of governance processes, risk management, and the internal control system in the company's operations.
- b. *Consulting Services*
Consulting services to enhance the effectiveness of governance, risk management, and internal controls. These services are non-binding, maintain independence, and follow-up actions are the responsibility of the auditee.

The responsibilities of the Internal Audit Division include:

1. Preparing an annual, risk-based internal audit plan, including risk identification and internal control systems as established by management, and submitting the plan to the President Director for review and approval before submission to the Board of Commissioners and Audit Committee.
2. Conducting internal audits in accordance with the approved annual plan, including special assignments requested by Management and the Board of Commissioners.
3. Evaluating the effectiveness of internal control systems and risk management in line with company policies.
4. Performing examinations and assessments of efficiency and effectiveness across various areas, including finance, accounting, operations, human resources, marketing, information technology, and other activities.

5. Memberikan rekomendasi perbaikan serta informasi objektif kepada seluruh tingkatan manajemen mengenai temuan audit.
 6. Menyusun dan menyampaikan laporan hasil audit kepada Direktur Utama dan Dewan Komisaris.
 7. Memantau, menganalisis, serta melaporkan tindak lanjut atas rekomendasi perbaikan yang telah diberikan.
 8. Berkoordinasi dengan Komite Audit dalam menyampaikan berbagai informasi terkait proses audit serta memastikan hasil komunikasi tersebut dilaporkan kepada Direktur Utama.
 9. Merancang program guna menilai kualitas pelaksanaan audit internal yang telah dilakukan.
 10. Melakukan investigasi khusus jika diperlukan, termasuk atas permintaan Direksi, Komisaris, atau berdasarkan pertimbangan profesional dari Kepala DAI.
5. Providing improvement recommendations and objective information to all management levels regarding audit findings.
 6. Preparing and submitting audit reports to the President Director and the Board of Commissioners.
 7. Monitoring, analyzing, and reporting follow-up actions on improvement recommendations.
 8. Coordinating with the Audit Committee in delivering information related to the audit process and ensuring that the results of such communications are reported to the President Director.
 9. Designing programs to assess the quality of internal audit implementation.
 10. Conducting special investigations if necessary, including at the request of the Board of Directors, the Board of Commissioners, or at the professional discretion of the Head of DAI.

SERTIFIKASI PROFESI SATUAN KERJA AUDIT INTERNAL

Hingga 31 Desember 2025, anggota Divisi Audit Internal telah memiliki sertifikasi sebagai berikut:

PROFESSIONAL CERTIFICATION OF THE INTERNAL AUDIT UNIT

As of December 31, 2025, members of the Internal Audit Division hold the following certifications:

Tabel Sertifikasi Audit Internal Tahun 2025

Table of the Internal Audit Certification in 2025

No	Nama / Name	Jabatan / Position	Sertifikasi / Certification
1	Dewi Noorirdawati	Kepala Divisi Audit Intern / Head of Internal Audit Division	Supervisor Jenjang 5 CAFG / Supervisor Level 5 CAFG
2	Sugeng Prayitno	Kabag Audit Umum & TI Supervisor / Head of General & IT Audit Supervisor Section	Supervisor Jenjang 5 CAFG / Supervisor Level 5 CAFG
3	Wido Dwi Septanto	Kabag Audit Support dan Pengendalian Mutu / Head of Audit Support and Quality Control Section	Supervisor Level 2 CAFG / Supervisor Level 2 CAFG
4	Endar Widhi Kurnia	Kabag Audit Kredit / Head of Credit Audit Section	Supervisor Jenjang 5 CAFG / Supervisor Level 5 CAFG
5	Achmed Faried	Kabag Audit Anti Fraud Manager / Head of Anti-Fraud Audit Manager Section	ACFE Level 2
6	Wahyuningsih	Auditor Pengendalian Mutu / Quality Control Auditor	Auditor Level 1
7	Muthia Dwi Lestari	Auditor Support / Support Auditor	Auditor Jenjang 4 / Auditor Level 4
8	Ahmad Syukri Fadli	Auditor Kredit Komersial / Commercial Credit Auditor	Auditor Level 1
9	Edwin	Auditor Kredit Konsumer / Consumer Credit Auditor	Auditor Jenjang 4 / Auditor Level 4
10	Shafa Aprilia Zahrah	Audit Kredit Linkage, UMKM & KUR / Linkage, MSME & KUR Credit Auditor	-
11	Yulistiani	Auditor Umum / General Auditor	Auditor Level 1
12	Naufal Salman Setiawan	Auditor Umum / General Auditor	-
13	Nimas Niken Mulyani	Auditor Operasional / Operational Auditor	Auditor Level 1
14	Ramadhani Hasan	Auditor Operasional / Operational Auditor	Auditor Jenjang 4 / Auditor Level 4
15	Berliani Deliyanti	Auditor Teknologi Informasi / Information Technology Auditor	

PELAKSANAAN TUGAS SATUAN KERJA AUDIT INTERNAL 2025

Di tahun 2025, Divisi Audit Internal telah melaksanakan tugas dan tanggung jawab sebagai berikut:

IMPLEMENTATION OF INTERNAL AUDIT UNIT DUTIES IN 2025

In 2025, the Internal Audit Division carried out the following duties and responsibilities:

1. Mendukung tugas Direktur Utama dan Dewan Komisaris dalam pengawasan dengan menerapkan proses operasional yang mencakup perencanaan, pelaksanaan, serta pemantauan hasil audit.
2. Melakukan analisis serta evaluasi terhadap aspek keuangan, akuntansi, operasional, dan berbagai kegiatan lain melalui audit.
3. Mengidentifikasi potensi peningkatan efisiensi dalam pemanfaatan sumber daya dan dana perusahaan.
4. Memberikan rekomendasi perbaikan serta informasi objektif mengenai aktivitas yang telah diaudit kepada seluruh tingkat manajemen.

1. Supported the President Director and Board of Commissioners in supervision by implementing operational processes, including planning, execution, and monitoring of audit results.
2. Conducted analysis and evaluation of financial, accounting, operational, and other activities through audits.
3. Identified opportunities to improve efficiency in the utilization of company resources and funds.
4. Provided improvement recommendations and objective information regarding audited activities to all levels of management.

AUDITOR EKSTERNAL

Bank Banten menunjuk Auditor Eksternal yakni Kantor Akuntan Publik (KAP) untuk melakukan audit terhadap Laporan Keuangan Perusahaan periode 1 Januari hingga 31 Desember 2025 sesuai dengan Standar Akuntansi Keuangan (SAK) yang berlaku di Indonesia. Mekanisme penunjukan KAP dilakukan melalui Rapat Umum Pemegang Saham (RUPS) setelah mendapatkan rekomendasi dari Dewan Komisaris, yang disampaikan melalui Komite Audit.

EXTERNAL AUDITOR

Bank Banten appoints an External Auditor, namely a Public Accounting Firm (KAP), to conduct an audit of the Company's Financial Statements for the period of 1 January to 31 December 2025 in accordance with the Financial Accounting Standards (SAK) applicable in Indonesia. The mechanism for appointing the KAP is carried out through the General Meeting of Shareholders (GMS) upon receiving a recommendation from the Board of Commissioners, submitted through the Audit Committee.

INFORMASI KANTOR AKUNTAN PUBLIK

Informasi KAP Bank Banten dalam 5 (lima) tahun terakhir adalah sebagai berikut:

Tabel KAP Tahun 2021-2025

Ta-hun Buku / Fiscal Year	Nama KAP / Name of Public Accounting Firm	Akuntan Publik / Public Accountant	Nomor Izin Akuntan Publik / Public Accountant Li-cense Number	Opini Audit / Audit Opinion	Biaya Jasa Audit / Audit Fee
2025	Kanaka Puradiredja, Suhartono	Florus Daeli, SE, Ak, MM, CA, CPA, CRA, CLI, CFI, CACP, ASEAN CPA	588/KM.1/2008	Wajar Tanpa Pengecua-lian (WTP) / Unqualified Opinion	Rp550.000.000
2024	Kanaka Puradiredja, Suhartono	Harris Siregar, SE, Ak, CA, CPA, AEAN CPAS	588/KM.1/2008	Wajar Tanpa Pengecua-lian (WTP) / Unqualified Opinion	Rp650.000.000
2023	Kanaka Puradiredja Suhartono	Harris Siregar, SE, Ak, CA, CPA, AEAN CPA	588/KM.1/2008	Wajar Tanpa Pengecua-lian (WTP) / Unqualified Opinion	Rp630.000.000.000
2022	Kanaka Puradiredja Suhartono	Harris Siregar, SE, Ak, CA, CPA, AEAN CPA	588/KM.1/2008	Wajar Tanpa Pengecua-lian (WTP) / Unqualified Opinion	Rp710.000.000
2021	Kanaka Puradiredja Suhartono	Florus Daeli, SE, Ak, MM, CA, CPA, CRA, CLI, CFI, CACP, ASEAN CPA	588/KM.1/2008	Wajar Tanpa Pengecua-lian (WTP) / Unqualified Opinion	Rp1.542.975.002

INFORMATION ON THE PUBLIC ACCOUNTING FIRM

Information on Bank Banten's Public Accounting Firm (KAP) over the past 5 (five) years is as follows:

Table of Public Accounting Firm (KAP) for 2021-2025

JASA LAINNYA

Di tahun 2025, tidak terdapat jasa lainnya yang dilakukan KAP selain melakukan audit terhadap Laporan Keuangan Bank Banten yang berakhir pada 31 Desember 2025.

SISTEM PENGENDALI INTERNAL

Sistem Pengendalian Internal (SPI) di perusahaan merupakan mekanisme pengawasan yang diterapkan secara berkelanjutan oleh manajemen dengan tujuan melindungi dan mengamankan aset perusahaan; menjamin keakuratan serta keandalan laporan yang dihasilkan; meningkatkan kepatuhan terhadap peraturan yang berlaku; mengurangi risiko finansial, potensi kerugian, penyimpangan, termasuk *fraud*, serta pelanggaran prinsip kehati-hatian; Meningkatkan efektivitas organisasi serta efisiensi biaya operasional.

Pengendalian internal dilakukan oleh Dewan Komisaris, manajemen, dan seluruh pegawai dengan tujuan untuk mencapai efektivitas dan efisiensi operasional, keandalan dalam pelaporan keuangan dan kepatuhan terhadap hukum dan regulasi yang berlaku.

IMPLEMENTASI PENGENDALIAN INTERNAL ATAS PELAPORAN KEUANGAN

Hasil Penilaian Efektivitas Pengendalian Internal dalam proses pelaporan Keuangan 31 Desember 2025

Dalam rangka memperkuat penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/ GCG*), Bank menerapkan Peraturan Otoritas Jasa Keuangan Nomor 15 Tahun 2024 sebagai pedoman dan landasan dalam menjaga integritas pelaporan keuangan. Penerapan ketentuan tersebut diarahkan untuk memastikan kejelasan peran dan tanggung jawab organ perusahaan, meningkatkan efektivitas fungsi pengawasan, serta mendukung terwujudnya akuntabilitas dan transparansi dalam penyusunan pelaporan keuangan yang andal dan berkualitas.

Bank Banten telah mengimplementasikan pengendalian dan prosedur atas penyusunan laporan keuangan yang dianggap perlu untuk menyusun dan menyajikan laporan keuangan bebas dari salah saji material dengan:

OTHER SERVICES

In 2025, no other services were rendered by the Public Accounting Firm (KAP) beyond the audit of Bank Banten's Financial Statements for the year ending on December 31, 2025.

INTERNAL CONTROL SYSTEM

The Internal Control System (ICS) within the Company is a supervisory mechanism continuously implemented by management with the objectives of protecting and safeguarding the Company's assets; ensuring the accuracy and reliability of reports produced; enhancing compliance with applicable regulations; reducing financial risks, potential losses, irregularities, including fraud, and violations of the prudential principles; and improving organizational effectiveness as well as operational cost efficiency.

Internal control is carried out by the Board of Commissioners, management, and all employees with the aim of achieving operational effectiveness and efficiency, reliability in financial reporting, and compliance with applicable laws and regulations.

IMPLEMENTATION OF INTERNAL CONTROL OVER FINANCIAL REPORTING

Results of the Assessment of the Effectiveness of Internal Controls over the Financial Reporting Process as of December 31, 2025

In the context of strengthening the implementation of Good Corporate Governance (GCG), the Bank applies Financial Services Authority Regulation No. 15 of 2024 as the guideline and foundation for maintaining the integrity of financial reporting. The implementation of this regulation is directed at ensuring clarity of roles and responsibilities of corporate organs, enhancing the effectiveness of the supervisory function, and supporting the realization of accountability and transparency in the preparation of reliable and high-quality financial reporting.

Bank Banten has implemented controls and procedures over the preparation of financial statements deemed necessary to prepare and present financial statements free from material misstatement by:

1. Merancang pengendalian dan prosedur atas penyusunan laporan keuangan untuk memastikan bahwa informasi material Perusahaan yang berkaitan dengan pelaporan keuangan telah diketahui oleh para manajemen dalam perusahaan, khususnya selama periode saat laporan keuangan serta memberikan keyakinan yang memadai mengenai keandalan laporan keuangan dan laporan keuangan yang dipublikasikan telah disusun sesuai dengan prinsip akuntansi yang berlaku umum;
2. Mengevaluasi efektivitas pengendalian dan prosedur atas penyusunan laporan keuangan, menyampaikan kesimpulan tentang efektivitas pengendalian dan prosedur pengungkapan berdasarkan periode pelaporan yang dicakup dalam laporan ini.

Bank menerapkan *Internal Control over Financial Reporting* (ICOFR) dengan pemantauan dan evaluasi pengendalian secara berkala, serta pengawasan aktif oleh Direksi dan Dewan Komisaris dengan dukungan Komite Audit dan satuan kerja terkait. Seluruh organ perusahaan, Pejabat Eksekutif, dan Pihak Terafiliasi wajib mematuhi ketentuan yang berlaku serta dilarang melakukan tindakan yang dapat mengakibatkan penyajian laporan keuangan yang tidak wajar, tidak akurat, atau menurunkan kredibilitas pelaporan keuangan.

PENERAPAN SISTEM PENEGNDALIAN INTERNAL DI PERUSAHAAN

Bank Banten telah menerapkan sistem pengendalian internal dengan model tiga lapisan/ *three lines model*, meliputi:

Three Lines of Defense

Bank telah menerapkan system pengendalian internal yang merujuk kepada konsep *Three Lines of Defense* yang sesuai dengan *Internal Control Framework* yang melibatkan seluruh satuan kerja.

a. First Line of Defense

First Line of Defense dikelola oleh masing-masing unit atau satuan kerja sesuai dengan fungsi dan tugas masing-masing, sebagai berikut:

- i. Peningkatan penguasaan untuk proses bisnis/kerja utama
- ii. Melakukan identifikasi dan pengukuran kembali terhadap risiko operasional utama yang berkaitan dengan tugas dan tanggung jawab sehari-hari.

1. Designing controls and procedures over the preparation of financial statements to ensure that material information of the Company relating to financial reporting has been made known to management within the Company, particularly during the period covered by the financial statements, and to provide reasonable assurance regarding the reliability of the financial statements, and that the published financial statements have been prepared in accordance with generally accepted accounting principles;
2. Evaluating the effectiveness of controls and procedures over the preparation of financial statements, and presenting conclusions on the effectiveness of disclosure controls and procedures based on the reporting period covered in this report.

The Bank implements Internal Control over Financial Reporting (ICOFR) with periodic monitoring and evaluation of controls, as well as active oversight by the Board of Directors and the Board of Commissioners with the support of the Audit Committee and relevant work units. All corporate organs, Executive Officers, and Affiliated Parties are required to comply with applicable regulations and are prohibited from taking any action that may result in the presentation of financial statements that are unreasonable, inaccurate, or that may diminish the credibility of financial reporting.

IMPLEMENTATION OF THE INTERNAL CONTROL SYSTEM WITHIN THE COMPANY

Bank Banten has implemented an internal control system based on the Three Lines Model, encompassing the following:

Three Lines of Defense

The Bank has implemented an internal control system based on the Three Lines of Defense concept, in accordance with the Internal Control Framework, involving all work units.

a. First Line of Defense

The First Line of Defense is managed by each respective unit or work unit in accordance with its respective functions and duties, as follows:

- i. Enhancement of mastery over core business/work processes.
- ii. Re-identification and re-measurement of key operational risks relating to day-to-day duties and responsibilities.

- iii. Peningkatan kontrol dan pelaksanaan tindakan preventif yang diperlukan agar dampak dan frekuensi risiko dapat diminimalisir.
- b. *Second Line of Defense*
Second Line of Defense dikelola oleh Direktorat Kepatuhan sebagai berikut:
 - i. Peningkatan fungsi *check & balance* guna mendukung bisnis yang *prudent*
 - ii. Sosialisasi program pengembangan budaya risiko dan kepatuhan kepada semua jenjang/tingkatan organisasi
 - iii. Implementasi *Enterprise Risk Management* untuk mengelola risiko secara menyeluruh dan terintegrasi
 - iv. Penyempurnaan kebijakan, pedoman, prosedur, dan kerangka manajemen risiko yang komprehensif.
- c. *Third Line of Defense*
Third Line of Defense dikelola oleh Internal Audit sebagai berikut:
 - i. Pelaksanaan mekanisme *Whistleblowing System* serta kebijakannya termasuk mekanisme khusus "Letter to CEO"
 - ii. Pelaksanaan review dan sosialisasi/*refreshment* secara berkala untuk meningkatkan budaya sadar risiko (*Risk Awareness*) dan budaya anti fraud
 - iii. Pelaksanaan *surprise audit* secara berkala terhadap *auditee*.

- iii. Enhancement of controls and implementation of necessary preventive measures to minimize the impact and frequency of risks.
- b. *Second Line of Defense*
The *Second Line of Defense* is managed by the Compliance Directorate, as follows:
 - i. Enhancement of the check and balance function to support prudent business conduct.
 - ii. Dissemination of risk culture and compliance culture development programs to all levels of the organization.
 - iii. Implementation of *Enterprise Risk Management* to manage risks in a comprehensive and integrated manner.
 - iv. Refinement of policies, guidelines, procedures, and a comprehensive risk management framework.
- c. *Third Line of Defense*
The *Third Line of Defense* is managed by Internal Audit, as follows:
 - i. Implementation of the *Whistleblowing System* mechanism and its policies, including the special "Letter to CEO" mechanism.
 - ii. Conducting periodic reviews and dissemination/*refreshment* sessions to enhance risk awareness culture and anti-fraud culture.
 - iii. Conducting periodic surprise audits of *auditees*.

KESESUAIAN DENGAN KERANGKA KERJA COSO

Bank Banten telah menyelaraskan implementasi Sistem Pengendalian Internal berdasarkan kerangka kerja Committee of Sponsoring Organizations of the Treadway Commission (COSO) yang memuat komponen sebagai berikut:

Tabel Kesesuaian SPI dengan COSO

Komponen / Component	Keterangan / Description
Control Environment	Lingkungan pengendalian menjadi dasar bagi seluruh aspek pengendalian internal lainnya. Elemen-elemen penting dalam lingkungan pengendalian meliputi: / The control environment forms the foundation for all other aspects of internal control. The key elements of the control environment include: 1. Integritas dan nilai etika dalam manajemen. / Integrity and ethical values in management. 2. Struktur organisasi yang jelas. / A clear organizational structure. 3. Keterlibatan Dewan Komisaris dan Komite Audit (jika ada). / Involvement of the Board of Commissioners and the Audit Committee (where applicable). 4. Filosofi manajemen dan pola operasionalnya. / Management philosophy and operational patterns. 5. Prosedur pendelegasian wewenang dan tanggung jawab. / Procedures for the delegation of authority and responsibility. 6. Metode manajemen dalam menilai kinerja. / Management's methods for evaluating performance. 7. Pengaruh eksternal, termasuk audit oleh regulator atau lembaga pemeriksa. / External influences, including audits by regulators or supervisory bodies. 8. Kebijakan dan praktik perusahaan dalam pengelolaan sumber daya manusia. / The Company's policies and practices in human capital management.

COMPLIANCE WITH THE COSO FRAMEWORK

Bank Banten has aligned the implementation of its Internal Control System with the framework of the Committee of Sponsoring Organizations of the Treadway Commission (COSO), which encompasses the following components:

Compliance of Internal Control System (ICS) with COSO Framework

Komponen / Component	Keterangan / Description
Risk Assessment	Penilaian risiko dilakukan secara dinamis dan interaktif untuk mengidentifikasi serta mengevaluasi risiko yang dihadapi perusahaan. Risiko yang teridentifikasi kemudian dibandingkan dengan tingkat toleransi risiko yang telah ditetapkan guna menentukan langkah mitigasi yang tepat. / Risk assessment is conducted in a dynamic and interactive manner to identify and evaluate the risks faced by the Company. Identified risks are then compared against the established risk tolerance levels to determine appropriate mitigation measures.
Control Activities	Aktivitas pengendalian mencakup kebijakan dan prosedur yang diterapkan untuk memastikan risiko-risiko yang telah diidentifikasi dapat dikelola dengan baik. Beberapa bentuk aktivitas pengendalian meliputi otorisasi transaksi; verifikasi dan rekonsiliasi data, Analisis kinerja, Pengamanan aset perusahaan, Pemisahan fungsi untuk menghindari potensi konflik kepentingan. Aktivitas pengendalian dapat dikategorikan menjadi dua jenis utama, yaitu pengendalian berbasis sistem (IT controls) dan pengendalian fisik. / Control activities encompass the policies and procedures implemented to ensure that identified risks are adequately managed. Forms of control activities include transaction authorization; data verification and reconciliation; performance analysis; safeguarding of Company assets; and segregation of duties to avoid potential conflicts of interest. Control activities may be categorized into two main types, namely system based controls (IT controls) and physical controls.
Information and Communication	Sistem informasi harus mampu mengumpulkan, mengolah, dan menyampaikan informasi secara akurat, relevan, dan tepat waktu kepada pihak yang membutuhkannya. Informasi yang tersedia mencakup aspek operasional, keuangan, serta pemenuhan regulasi guna mendukung pengambilan keputusan yang lebih baik. / Information systems must be capable of collecting, processing, and delivering information accurately, relevantly, and in a timely manner to those who require it. The available information encompasses operational, financial, and regulatory compliance aspects to support better decision-making. Komunikasi yang efektif harus berjalan dalam berbagai arah, baik secara vertikal (atasan-bawahan) maupun horizontal (antar unit kerja). Manajemen perlu memastikan bahwa seluruh pegawai memahami tanggung jawabnya dalam sistem pengendalian internal serta menyadari bagaimana pekerjaan mereka berhubungan dengan fungsi lainnya. Selain komunikasi internal, interaksi dengan pihak eksternal, seperti pelanggan, pemasok, regulator, dan pemegang saham, juga harus dikelola dengan baik guna memastikan keterbukaan serta kepatuhan terhadap standar yang berlaku. / Effective communication must flow in multiple directions, both vertically (between superiors and subordinates) and horizontally (across work units). Management must ensure that all employees understand their responsibilities within the internal control system and are aware of how their work relates to other functions. In addition to internal communication, interactions with external parties, such as customers, suppliers, regulators, and shareholders, must also be managed effectively to ensure transparency and compliance with applicable standards.
Monitoring Activities	Pengawasan terhadap sistem pengendalian internal sangat penting untuk menilai kualitas kinerjanya seiring waktu. Proses pemantauan ini mencakup evaluasi berkelanjutan, evaluasi secara terpisah, atau kombinasi keduanya guna memastikan bahwa setiap elemen pengendalian internal tetap ada dan berfungsi dengan baik. Baik organisasi swasta maupun pemerintahan umumnya memiliki unit audit internal yang berperan sebagai pendukung utama dalam penerapan pengendalian internal serta bertanggung jawab langsung kepada manajemen senior atau dewan pengawas. / Monitoring of the internal control system is essential to assess the quality of its performance over time. This monitoring process encompasses ongoing evaluations, separate evaluations, or a combination of both, to ensure that each element of the internal control system remains in place and functioning effectively. Both private and government organizations generally have an internal audit unit that serves as the primary support in the implementation of internal controls and is directly accountable to senior management or the supervisory board.

EVALUASI DAN EFEKTIVITAS SISTEM PENGENDALIAN INTERNAL

Sistem pengendalian internal yang efektif telah berkontribusi bagi Bank Banten dalam beberapa aspek berikut:

1. Melindungi aset Perseroan serta memastikan keakuratan laporan keuangan dan sistem informasi manajemen.
2. Meningkatkan kepatuhan Perseroan terhadap regulasi yang berlaku.
3. Meminimalkan potensi kerugian, penyimpangan, dan pelanggaran prinsip kehati-hatian.
4. Menyediakan informasi dan rekomendasi sebagai dasar dalam penyusunan kebijakan strategis manajemen.
5. Menjamin efektivitas pengendalian internal sebagai tanggung jawab pengurus dan pejabat Perseroan melalui penciptaan budaya kontrol, kesadaran terhadap risiko, dan kepatuhan, dengan rincian sebagai berikut:

EVALUATION AND EFFECTIVENESS OF THE INTERNAL CONTROL SYSTEM

An effective internal control system has contributed to Bank Banten in the following aspects:

1. Protecting the Company's assets and ensuring the accuracy of financial statements and management information systems.
2. Enhancing the Company's compliance with applicable regulations.
3. Minimizing potential losses, irregularities, and violations of the prudential principles.
4. Providing information and recommendations as the basis for the formulation of management's strategic policies.
5. Ensuring the effectiveness of internal controls as the responsibility of the Company's management and officers through the establishment of a control culture, risk awareness, and compliance, with the following details:

- a. Dewan Komisaris bertugas mengawasi pelaksanaan pengendalian internal secara menyeluruh, termasuk kebijakan yang ditetapkan oleh Direksi.
- b. Direksi bertanggung jawab dalam membangun dan menjaga sistem pengendalian internal yang efektif serta memastikan sistem tersebut berjalan dengan aman dan sesuai dengan tujuan yang telah ditetapkan.
- c. Direktur Kepatuhan berperan aktif dalam mencegah penyimpangan internal dengan menetapkan kebijakan yang selaras dengan prinsip kehati-hatian.
- d. Divisi Manajemen Risiko melakukan pengukuran dan pemantauan terhadap tingkat risiko Bank melalui laporan profil risiko triwulanan yang disampaikan kepada Otoritas Jasa Keuangan.
- e. Divisi Kepatuhan dan Hukum meninjau serta memberikan rekomendasi terhadap pengembangan ketentuan internal, sekaligus memberikan pelatihan terkait penerapan program anti pencucian uang dan pencegahan pendanaan terorisme (APU & PPT) di seluruh unit kerja Perseroan.
- f. Divisi Audit Internal secara berkelanjutan mengevaluasi kecukupan serta efektivitas sistem pengendalian internal dalam operasional Bank yang berpotensi menimbulkan risiko dan kerugian terhadap pencapaian target Perseroan.
- g. Perseroan memastikan bahwa audit internal dilakukan secara independen dengan sistem pelaporan yang memadai serta meningkatkan kompetensi auditor internal, khususnya dalam praktik dan penerapan manajemen risiko.

Implementasi SPI di tahun 2025 telah berjalan dengan efektif dan sesuai dengan ketentuan Surat Edaran Otoritas Jasa Keuangan No. 35/SEOJK.03/2017 tentang Pedoman Standar Sistem Pengendalian Internal bagi Bank Umum, serta mengacu pada Piagam Audit dan Rencana Kerja Audit berbasis risiko.

TINJAUAN ATAS KECUKUPAN SISTEM PENGENDALIAN INTERNAL 2025

Dewan Komisaris dan Direksi serta organ pendukung, secara berkala melakukan evaluasi dan peningkatan terhadap SPI yang dijalankan. Di tahun 2025, Dewan Komisaris dan Direksi menilai bahwa penerapan SPI telah memenuhi aspek kecukupan. Hal ini diwujudkan

- a. The Board of Commissioners is responsible for overseeing the implementation of internal controls comprehensively, including the policies established by the Board of Directors.
- b. The Board of Directors is responsible for building and maintaining an effective internal control system and ensuring that the system operates safely and in accordance with the established objectives.
- c. The Compliance Director plays an active role in preventing internal irregularities by establishing policies aligned with the prudential principles.
- d. The Risk Management Division measures and monitors the Bank's risk levels through quarterly risk profile reports submitted to the Financial Services Authority.
- e. The Compliance and Legal Division reviews and provides recommendations on the development of internal regulations, while also providing training on the implementation of the anti-money laundering and prevention of terrorism financing (AML & CFT) program across all of the Company's work units.
- f. The Internal Audit Division continuously evaluates the adequacy and effectiveness of the internal control system in the Bank's operations that have the potential to give rise to risks and losses affecting the achievement of the Company's targets.
- g. The Company ensures that internal audits are conducted independently with an adequate reporting system, and continuously enhances the competencies of internal auditors, particularly in risk management practices and implementation.

The implementation of the ICS in 2025 has been carried out effectively and in accordance with the provisions of Financial Services Authority Circular Letter No. 35/SEOJK.03/2017 on Standard Guidelines for the Internal Control System for Commercial Banks, and with reference to the Audit Charter and the risk-based Audit Work Plan.

REVIEW OF THE ADEQUACY OF THE INTERNAL CONTROL SYSTEM IN 2025

The Board of Commissioners, the Board of Directors, and their supporting organs periodically conduct evaluations and improvements to the implemented ICS. In 2025, the Board of Commissioners and the Board of Directors assessed that the implementation of the ICS has met the adequacy

melalui pelaksanaan tugas dan tanggung jawab yang berjalan dengan optimal. Sehingga berdampak positif bagi pertumbuhan Bank Banten.

FUNGSI KEPATUHAN

Pelaksanaan Fungsi Kepatuhan merupakan salah satu unsur penting dalam upaya meningkatkan penerapan Tata Kelola Perusahaan. Bank Banten berkomitmen untuk membangun serta memperkuat Budaya Kepatuhan secara efektif dan menyeluruh, mulai dari manajemen hingga karyawan. Untuk memastikan berjalannya Fungsi Kepatuhan secara konsisten dan berkesinambungan, maka dibentuk Satuan Kerja Kepatuhan yang wajib bersifat independen dan bertanggung jawab langsung kepada Direktur Kepatuhan. Pelaksanaan Fungsi Kepatuhan bertujuan agar Bank Banten dapat memenuhi standar operasional perbankan yang sehat, menghindari pelanggaran hukum, dan memitigasi risiko kepatuhan dalam mendukung visi dan misi bank.

TUGAS DAN TANGGUNG JAWAB FUNGSI KEPATUHAN

Pelaksanaan Fungsi Kepatuhan di Bank Banten mengacu pada Peraturan Regulator Jasa Keuangan No. 46/POJK.03/2017 tentang Pelaksanaan Fungsi Kepatuhan Bank Umum, yang meliputi tindakan untuk:

1. Mewujudkan terlaksananya Budaya Kepatuhan pada semua tingkatan organisasi dan kegiatan usaha Bank;
2. Mengelola risiko kepatuhan yang dihadapi Bank;
3. Memastikan agar kebijakan, ketentuan, sistem dan prosedur serta kegiatan yang dilakukan oleh Bank telah sesuai dengan ketentuan Regulator dan peraturan perundang-undangan yang berlaku dalam rangka melaksanakan prinsip kehati-hatian;
4. Memastikan kepatuhan Bank terhadap komitmen yang dibuat oleh Bank kepada Regulator Jasa Keuangan/ Bank Indonesia dan/atau Regulator Pengawas lainnya yang berwenang.

Dalam menjalankan Fungsi Kepatuhan tersebut, tugas dan tanggung jawab yang dilakukan oleh Satuan Kerja Kepatuhan sekurangnya meliputi:

1. Membuat langkah untuk mendukung terciptanya Budaya Kepatuhan pada seluruh kegiatan usaha Bank pada setiap jenjang organisasi.

requirements. This was evidenced through the optimal execution of duties and responsibilities, which has had a positive impact on the growth of Bank Banten.

COMPLIANCE FUNCTION

The implementation of the Compliance Function is one of the key elements in efforts to enhance the implementation of Good Corporate Governance. Bank Banten is committed to building and strengthening a Compliance Culture effectively and comprehensively, from management through to employees. To ensure the consistent and sustainable operation of the Compliance Function, a Compliance Work Unit has been established, which is required to be independent and directly accountable to the Compliance Director. The implementation of the Compliance Function aims to enable Bank Banten to meet sound banking operational standards, avoid legal violations, and mitigate compliance risks in support of the Bank's vision and mission.

DUTIES AND RESPONSIBILITIES OF THE COMPLIANCE FUNCTION

The implementation of the Compliance Function at Bank Banten is guided by Financial Services Authority Regulation No. 46/POJK.03/2017 on the Implementation of the Compliance Function of Commercial Banks, which encompasses measures to:

1. Realize the implementation of a Compliance Culture at all levels of the organization and in all of the Bank's business activities;
2. Manage the compliance risks faced by the Bank;
3. Ensure that the Bank's policies, regulations, systems, procedures, and activities are in conformity with Regulatory requirements and applicable laws and regulations in the implementation of the prudential principles;
4. Ensure the Bank's compliance with commitments made by the Bank to the Financial Services Authority/ Bank Indonesia and/or other competent Supervisory Regulators.

In carrying out the Compliance Function, the duties and responsibilities of the Compliance Work Unit include, at a minimum:

1. Taking steps to support the establishment of a Compliance Culture across all of the Bank's business activities at every level of the organization.

2. Melakukan identifikasi, pengukuran, pemantauan, dan pengendalian terhadap Risiko Kepatuhan dengan mengacu pada ketentuan Regulator Jasa Keuangan mengenai Penerapan Manajemen Risiko bagi Bank Umum, diantaranya melalui :
 - Identifikasi Risiko Kepatuhan yang dihadapi;
 - Jenis dan signifikansi pelanggaran yang dilakukan;
 - Frekuensi pelanggaran yang dilakukan atau *track record* kepatuhan Bank;
 - Potensi risiko Kepatuhan yang diperkirakan akan dihadapi kedepannya;
 - Tindak lanjut dan mitigasi risiko kepatuhan yang telah dilakukan;
 - Komparasi Laporan Fungsi Kepatuhan;
 - Laporan Khusus Direktur Kepatuhan.
 3. Menilai dan mengevaluasi efektivitas, kecukupan, dan kesesuaian kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank dengan ketentuan perundang-undangan, diantaranya melalui:
 - Penyampaian peraturan perundang-undangan, peraturan Regulator Jasa Keuangan, Peraturan Bank Indonesia berikut peraturan pelaksanaannya;
 - Penyampaian kajian gap analisis dan tindak lanjut Bank atas penerbitan peraturan perundang-undangan, peraturan Regulator Jasa Keuangan, Peraturan Bank Indonesia;
 - Memberikan pendapat dan rekomendasi dari aspek kepatuhan atas usulan atau permohonan persetujuan dari Unit Kerja yang ditujukan kepada Direksi.
 4. Melakukan kaji ulang dan/atau merekomendasikan pengkinian dan penyempurnaan kebijakan, ketentuan, sistem maupun prosedur yang dimiliki oleh Bank agar sesuai dengan ketentuan OJK dan ketentuan perundang-undangan, diantaranya melalui :
 - Prosedur penyusunan Ketentuan Internal yang standar dan media publikasi kepada seluruh karyawan;
 - Pelaksanaan *review* atas ketentuan internal yang akan diusulkan kepada Direksi;
 - Merekomendasikan pengkinian, penyempurnaan dan/atau penyusunan baru atas ketentuan internal atas dampak penerbitan peraturan perundang-undangan/peraturan Regulator Jasa Keuangan/Peraturan Bank Indonesia dan informasi lain yang diperoleh termasuk temuan audit.
2. Identifying, measuring, monitoring, and controlling Compliance Risks with reference to the Financial Services Authority's regulations on the Implementation of Risk Management for Commercial Banks, including through:
 - Identification of Compliance Risks faced;
 - Type and significance of violations committed;
 - Frequency of violations committed or the Bank's compliance track record;
 - Potential Compliance Risks anticipated to be faced in the future;
 - Follow-up actions and compliance risk mitigation measures taken;
 - Comparative Compliance Function Reports;
 - Special Reports of the Compliance Director.
 3. Assessing and evaluating the effectiveness, adequacy, and conformity of the Bank's policies, regulations, systems, and procedures with applicable laws and regulations, including through:
 - Dissemination of laws and regulations, Financial Services Authority regulations, and Bank Indonesia regulations along with their implementing provisions;
 - Submission of gap analysis reviews and the Bank's follow-up actions on the issuance of laws and regulations, Financial Services Authority regulations, and Bank Indonesia regulations;
 - Providing compliance opinions and recommendations on proposals or approval requests from Work Units addressed to the Board of Directors.
 4. Conducting reviews and/or recommending updates and refinements to the Bank's policies, regulations, systems, and procedures to ensure conformity with OJK regulations and applicable laws and regulations, including through:
 - Standard procedures for the preparation of Internal Regulations and their publication to all employees;
 - Conducting reviews of internal regulations to be proposed to the Board of Directors;
 - Recommending updates, refinements, and/or new formulations of internal regulations in response to the issuance of laws and regulations/Financial Services Authority regulations/Bank Indonesia regulations and other information obtained, including audit findings.

5. Melakukan upaya memastikan bahwa kebijakan, ketentuan, sistem dan prosedur, serta kegiatan usaha Bank telah sesuai dengan ketentuan OJK dan ketentuan perundang-undangan; 6. Melakukan tugas lain yang terkait dengan Fungsi Kepatuhan, melalui: - Pemantauan atas pemenuhan tindak lanjut pemeriksaan audit; - Pemantauan Kepatuhan Bank atas pelaporan ke Regulator Jasa Keuangan, Bank Indonesia dan Pihak Ekstern lainnya; - Kewajiban penerapan tata kelola bagi Bank umum; - sosialisasi kepada karyawan mengenai hal-hal yang terkait dengan Fungsi Kepatuhan terutama mengenai ketentuan yang berlaku.	5. Taking measures to ensure that the Bank's policies, regulations, systems, procedures, and business activities are in conformity with OJK regulations and applicable laws and regulations. 6. Carrying out other duties related to the Compliance Function, including through: - Monitoring the fulfillment of audit follow-up actions; - Monitoring the Bank's compliance with reporting obligations to the Financial Services Authority, Bank Indonesia, and other External Parties; - Compliance with governance obligations for commercial banks; - Dissemination to employees on matters related to the Compliance Function, particularly regarding applicable regulations.

INDEPENDENSI FUNGSI KEPATUHAN

Dalam menjalankan Fungsi Kepatuhan, Bank memiliki Direktur Kepatuhan yang membawahkan Fungsi Kepatuhan dan membentuk Satuan Kerja Kepatuhan yang independen yang dipimpin oleh Kepala Divisi Kepatuhan.

DIREKTUR YANG MEMBAWAHKAN FUNGSI KEPATUHAN

Direktur yang membawahi fungsi kepatuhan wajib memenuhi ketentuan sebagai berikut:

1. Wajib memenuhi persyaratan independensi.
2. Direktur utama dilarang merangkap jabatan sebagai direktur yang membawahkan Fungsi Kepatuhan.
3. Dilarang membawahkan fungsi:
 - Bisnis dan operasional.
 - Manajemen risiko yang melakukan pengambilan keputusan pada kegiatan usaha Bank.
 - Treasuri (*treasury*).
 - Keuangan dan akuntansi.
 - Logistik dan pengadaan barang atau jasa.
 - Teknologi informasi.
 - Audit intern.

KRITERIA KEPALA SATUAN FUNGSI KEPATUHAN

Kepala Satuan Fungsi Kepatuhan wajib memenuhi kriteria sebagai berikut:

INDEPENDENCE OF THE COMPLIANCE FUNCTION

In carrying out the Compliance Function, the Bank has a Compliance Director who oversees the Compliance Function and has established an independent Compliance Work Unit headed by the Head of the Compliance Division.

DIRECTOR OVERSEEING THE COMPLIANCE FUNCTION

The Director overseeing the Compliance Function is required to fulfill the following provisions:

1. Must meet independence requirements.
2. The President Director is prohibited from concurrently serving as the Director overseeing the Compliance Function.
3. Is prohibited from overseeing the following functions:
 - Business and operations.
 - Risk management involving decision-making in the Bank's business activities.
 - Treasury.
 - Finance and accounting.
 - Logistics and procurement of goods or services.
 - Information technology.
 - Internal audit.

CRITERIA FOR THE HEAD OF THE COMPLIANCE FUNCTION UNIT

The Head of the Compliance Function Unit is required to fulfill the following criteria:

1. Harus memiliki independensi dalam melaksanakan tugasnya.
2. Menguasai regulasi yang ditetapkan oleh Otoritas Jasa Keuangan (OJK) serta peraturan perundang-undangan yang berlaku.
3. Tidak diperkenankan menjalankan tugas di luar ruang lingkup Fungsi Kepatuhan.
4. Memiliki komitmen tinggi dalam menerapkan dan mengembangkan Budaya Kepatuhan di Bank.
5. Berkoordinasi langsung dengan Direktur yang bertanggung jawab atas Fungsi Kepatuhan.

KEWAJIBAN SATUAN FUNGSI KEPATUHAN

Satuan Fungsi Kepatuhan memiliki kewajiban sebagai berikut:

1. Wajib bersikap independen dalam menjalankan tugasnya.
2. Tidak diperkenankan menduduki posisi yang dapat menimbulkan benturan kepentingan (*conflict of interest*) dalam pelaksanaan Fungsi Kepatuhan.
3. Bertanggung jawab atas pengelolaan dan pelaksanaan Fungsi Kepatuhan di Bank.

PEDOMAN OPERASIONAL KEPATUHAN

Bank telah memiliki Kebijakan Kepatuhan (*compliance policy*) yang didalamnya mengatur Piagam Kepatuhan; Kode Etik Perusahaan; dan SOP Kepatuhan (*compliance policy*) yang menjadi pedoman pelaksanaan Fungsi Kepatuhan dan juga perangkat untuk mendukung terciptanya Budaya Kepatuhan. Selain itu, Bank juga telah memiliki sistem dan prosedur kepatuhan yang digunakan untuk menyusun standarisasi Ketentuan Internal Bank.

PENGEMBANGAN KOMPETENSI FUNGSI KEPATUHAN

Di tahun 2025, Fungsi Kepatuhan telah mengikuti pengembangan kompetensi sebagai berikut:

1. Must possess independence in carrying out their duties.
2. Must have a thorough command of regulations issued by the Financial Services Authority (OJK) and applicable laws and regulations.
3. Is not permitted to carry out duties outside the scope of the Compliance Function.
4. Must have a strong commitment to implementing and developing a Compliance Culture within the Bank.
5. Must coordinate directly with the Director responsible for the Compliance Function.

OBLIGATIONS OF THE COMPLIANCE FUNCTION UNIT

The Compliance Function Unit has the following obligations:

1. Must act independently in carrying out its duties.
2. Is not permitted to hold positions that may give rise to conflicts of interest in the implementation of the Compliance Function.
3. Is responsible for the management and implementation of the Compliance Function within the Bank.

COMPLIANCE OPERATIONAL GUIDELINES

The Bank has a Compliance Policy which sets out the Compliance Charter, the Company's Code of Conduct, and the Compliance Standard Operating Procedures (SOPs), which serve as the guidelines for the implementation of the Compliance Function and as instruments to support the establishment of a Compliance Culture. In addition, the Bank also has compliance systems and procedures used to formulate the standardization of the Bank's Internal Regulations.

COMPETENCY DEVELOPMENT OF THE COMPLIANCE FUNCTION

In 2025, the Compliance Function has participated in the following competency development activities:

**Tabel Pengembangan Kompetensi Fungsi Kepatuhan
Tahun 2025**
**Table of Compliance Function Competency
Development in 2025**

No	Pendidikan / Pelatihan / Education / Training	Pelaksanaan / Date
1	Pelatihan PPATK Bidang Pelaporan Tahun 2026 / PPATK Training on Reporting in 2026	28 Januari 2025 / January 28, 2025
2	Pelatihan Kewajiban Penyampaian Laporan Penilaian Sendiri dan Pengkinian Data Pokok Bank / Training on the Obligation to Submit Self-Assessment Reports and Update Bank Core Data	13 Februari 2026 / February 13, 2026
3	Pelatihan Petunjuk Teknis Operasional Mesin Pinpad / Training on Technical Operating Instructions for Pinpad Machines	20 Februari 2025 / February 20, 2025
4	Resertifikasi Manajemen Risiko Jenjang 5 / Risk Management Recertification — Level 5	25 April 2025 / April 25, 2025
5	Training Penerapan Program APU-PPT & Pengendalian Gratifikasi / Training on Implementation of APU-PPT Program & Gratuity Control	29 April 2025 / April 29, 2025
6	Training ISO 37001:2016 Anti Bribery Management System Awareness Dan Internal Auditor / Training on ISO 37001:2016 Anti-Bribery Management System Awareness and Internal Auditor	16 s/d 17 Mei 2025 / May 16–17, 2025
8	Pelatihan Sistem Manajemen Keamanan Informasi (SMKI) / Training on Information Security Management System (ISMS)	22 Mei 2025 / May 22, 2025
9	Pengenalan Budaya Perusahaan Bank Banten / Introduction to Bank Banten's Corporate Culture	25 Mei 2025 / May 25, 2025
10	Standarisasi Kompetensi Di Bidang Sistem Pembayaran (SK SP) / Competency Standardization in the Field of Payment Systems (SK SP)	5 Juni 2025 / June 5, 2025
11	Webinar Strategi Aman Transaksi Aset Kripto Dan Keuangan Digital: Perlindungan Data Pribadi Dampak Teknologi Biometrik Di Indonesia / Webinar on Safe Strategies for Crypto Asset and Digital Financial Transactions: Personal Data Protection and the Impact of Biometric Technology in Indonesia	19 Juni 2025 / June 19, 2025
12	Sosialisasi Sertifikasi Kompetensi KKNi Bidang Kepatuhan & Bidang Anti Pencucian Uang dan Pencegahan Pendanaan Terorisme (APU PPT) / Dissemination on KKNi Competency Certification in the Fields of Compliance & Anti-Money Laundering and Prevention of Terrorism Financing (APU PPT)	25 Juni 2025 / June 25, 2025
13	Petunjuk Teknis Pembebanan Biaya / Technical Guidelines for Cost Charging	25 Juni 2025 / June 25, 2025
14	PADG No 14 Tahun 2025 tentang Penyelenggaraan BI Fast / PADG No. 14 of 2025 on the Implementation of BI-FAST	15 Juli 2025 / July 15, 2025
15	Workshop Implementasi Sinergitas Bidang Manajemen Risiko Dan Tata Kelola Dalam Lingkup KUB / Workshop on Implementation of Synergy in Risk Management and Governance within the KUB Framework	22 s/d 23 September 2025 / September 22–23, 2025
16	Training Anti-Fraud Awareness & Sistem Manajemen Anti Penyuapan (SMAP) / Training on Anti-Fraud Awareness & Anti-Bribery Management System (SMAP)	24 September 2025 / September 24, 2025
17	Pelatihan LHPK AP & FMI Serta KPDHN Tahun 2025 / Training on LHPK AP & FMI and KPDHN 2025	27 November 2025 / November 27, 2025
18	Training Service & Budaya: Reenergize Culture Bank Banten 2025 / Training on Service & Culture: Reenergize Culture Bank Banten 2025	17 Oktober 2025 / October 17, 2025
19	Peraturan OJK No 25 Tahun 2025 Tentang Pengelolaan Rekening Pada Bank Umum / OJK Regulation No. 25 of 2025 on Account Management at Commercial Banks	28 November 2025 / November 28, 2025
20	Implementasi Pengisian Pelaporan Pajak Melalui Akun Coretax / Implementation of Tax Reporting Filing via Coretax Account	30 Desember 2025 / December 30, 2025

PELAKSANAAN TUGAS FUNGSI KEPATUHAN

Di tahun 2025, Fungsi Kepatuhan telah menjalankan tugas sebagai berikut:

1. Meningkatkan program terwujudnya Budaya Kepatuhan di unit kerja baik secara *offline* maupun *online*, dan secara berkelanjutan meningkatkan pemahaman pegawai atas ketentuan internal Bank yang berlaku;

IMPLEMENTATION OF THE COMPLIANCE FUNCTION DUTIES

In 2025, the Compliance Function carried out the following duties:

1. Enhancing programs to realize a Compliance Culture within work units, both offline and online, and continuously improving employees' understanding of the Bank's applicable internal regulations;

2. Melakukan pemantauan secara aktif atas penerbitan peraturan regulator baru dan membangun komunikasi dengan unit kerja terkait melalui proses kajian gap analisis dan forum diskusi, sebagai upaya untuk memastikan agar kebijakan, ketentuan, sistem, dan prosedur serta kegiatan usaha yang dilakukan Bank telah sesuai dengan peraturan regulator;
 3. Melaksanakan fungsi *reminder* untuk memastikan terpenuhinya kewajiban pelaporan eksternal kepada Regulator, melalui aplikasi sistem reminder untuk memudahkan pemantauan, mendorong tingkat kepatuhan dalam penyampaian laporan dan meminimalisir sanksi denda;
 4. Mengembangkan portal ketentuan yang menjadi database seluruh Ketentuan Internal Bank, sehingga jajaran organisasi terkait dapat dengan mudah mengakses dan menjadi salah satu langkah untuk mewujudkan Budaya Kepatuhan;
 5. Penyempurnaan atas Kebijakan, SOP, serta Juknis terkait dengan bidang bisnis, operasional dan pengendalian, sejalan dengan perubahan peraturan eksternal, perubahan model bisnis, temuan audit dan kebutuhan internal Bank dengan skala prioritas;
 6. Melaksanakan Rapat Komite Kepatuhan & GCG sesuai Pedoman dan Tata Tertib Kerja Komite, yang membahas antara lain: permasalahan yang berdampak pada risiko kepatuhan, pemenuhan tindak lanjut atas penerbitan peraturan Regulator yang berdampak pada Bank;
 7. Pengembangan kualitas dan kompetensi Satuan Kerja Kepatuhan, meliputi: Sosialisasi, Resertifikasi, Training, Webinar, *Workshop*.
2. Actively monitoring the issuance of new regulatory provisions and establishing communication with relevant work units through gap analysis reviews and discussion forums, as an effort to ensure that the Bank's policies, regulations, systems, procedures, and business activities are in conformity with regulatory requirements;
 3. Implementing a reminder function to ensure the fulfillment of external reporting obligations to Regulators, through a reminder system application to facilitate monitoring, promote compliance in report submission, and minimize penalty sanctions;
 4. Developing a regulatory portal that serves as a database for all of the Bank's Internal Regulations, enabling relevant organizational units to easily access them and serving as one of the measures to realize a Compliance Culture;
 5. Refinement of Policies, SOPs, and Technical Guidelines relating to business, operational, and control matters, in line with changes in external regulations, changes in business models, audit findings, and the Bank's internal needs on a priority basis;
 6. Conducting Compliance & GCG Committee Meetings in accordance with the Committee's Guidelines and Rules of Procedure, which address, among other matters: issues impacting compliance risk, and the fulfillment of follow-up actions on the issuance of Regulatory provisions affecting the Bank;
 7. Development of the quality and competency of the Compliance Work Unit, encompassing: dissemination, recertification, training, webinars, and workshops.

INDIKATOR KEPATUHAN 2025

Indikator Kepatuhan posisi 31 Desember 2025, yang mencerminkan bentuk komitmen dan tingkat Kepatuhan Bank terhadap ketentuan dan peraturan perundang-undangan dimana atas beberapa parameter indikator kepatuhan sebagaimana terdapat pada tabel di bawah ini masih berada pada batasan yang telah ditetapkan oleh Regulator, sebagai berikut:

COMPLIANCE INDICATORS IN 2025

The Compliance Indicators as of December 31, 2025, reflecting the form of commitment and the level of the Bank's compliance with applicable regulations and laws, show that several compliance indicator parameters as presented in the table below remain within the limits established by the Regulator, as follows:

Tabel Parameter Indikator Kepatuhan Tahun 2025
Compliance Indicator Parameters Table in 2025

Parameter / <i>Parameter</i>	Ketentuan Regulator / <i>Regulatory Requirement</i>	Bank Banten
KP MM	Minimal 10% s/d < 11% / Minimum 10% to < 11%	43,11%
NPL (net)	Maksimal 5% / Maximum 5%	1,98%
NPL (net) / Non-Performing Loans/NPL (net)		
• Pihak Terkait / Related Parties	Maks. 10% dari Modal / Max. 10% of Capital	-
• Pihak Tidak Terkait / Non-Related Parties	Maks. 25% dari Modal Inti / Max. 25% of Core Capital	2,70% (individu) / 2,70% (individual)
• BUMN / State-Owned Enterprises (BUMN)	Maks. 30% dari Modal Inti / Max. 30% of Core Capital	2,46% (kelompok) / 2,46% (group)
GWM Rupiah / Rupiah Statutory Reserve Requirement (GWM)	Minimal 9% / Minimum 9%	8,92%
RIM	Minimal 84% s/d 94% / Minimum 84% to 94%	66,67%

FUNGSI ANTI PENCUCIAN UANG, PENCEGAHAN PENDANAAN TERORISME (APU-PPT) DAN PENCEGAHAN PENDANAAN PROLIFERASI SENJATA PEMUSNAH MASSAL (PPP-SPM)

PENERAPAN PROGRAM APU-PPT DAN PPP-SPM

Penerapan program APU, PPT dan PPPSPM merupakan kewajiban bagi semua pihak, terutama bagi Bank sebagai perusahaan jasa keuangan. Mengingat semakin maraknya praktek pencucian uang termasuk penyelewengan penggunaan rekening untuk menampung pendanaan terorisme, maka diperlukan komitmen dari seluruh pihak dalam mendukung penerapan program APU, PPT dan PPPSPM.

Bank Banten melaksanakan program Anti Pencucian Uang (APU), Pencegahan Pendanaan Terorisme (PPT) dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (PPPSPM) secara efektif dan efisien dengan berpedoman pada Peraturan Otoritas Jasa Keuangan No. 8 Tahun 2023 tentang Penerapan Program Anti Pencucian Uang, Pencegahan Pendanaan Terorisme dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal di Sektor Jasa Keuangan.

Dalam rangka penguatan penerapan program APU, PPT dan PPPSPM dengan optimal Bank Banten berpedoman pada ketentuan, regulasi, praktek manajemen risiko dan Rencana Bisnis Bank dengan mewujudkan serangkaian inisiatif strategis yang berfokus pada Prosedur dan Proses, Sistem dan Teknologi, serta Sumber Daya Manusia untuk meningkatkan efektivitas Program APU, PPT dan PPPSPM.

ANTI-MONEY LAUNDERING, PREVENTION OF TERRORISM FINANCING (AML-CFT) AND PREVENTION OF FINANCING OF PROLIFERATION OF WEAPONS OF MASS DESTRUCTION (PF-WMD) FUNCTION

IMPLEMENTATION OF THE AML-CFT AND PF-WMD PROGRAMS

The implementation of the AML, CFT, and PF-WMD programs is an obligation for all parties, particularly for the Bank as a financial services company. Given the increasing prevalence of money laundering practices, including the misuse of accounts to channel terrorism financing, commitment from all parties is required to support the implementation of the AML, CFT, and PF-WMD programs.

Bank Banten implements the Anti-Money Laundering (AML), Prevention of Terrorism Financing (CFT), and Prevention of Financing of Proliferation of Weapons of Mass Destruction (PF-WMD) programs effectively and efficiently, guided by Financial Services Authority Regulation No. 8 of 2023 on the Implementation of Anti-Money Laundering, Prevention of Terrorism Financing, and Prevention of Financing of Proliferation of Weapons of Mass Destruction Programs in the Financial Services Sector.

In order to optimally strengthen the implementation of the AML, CFT, and PF-WMD programs, Bank Banten is guided by applicable regulations, risk management practices, and the Bank's Business Plan, by realizing a series of strategic initiatives focused on Procedures and Processes, Systems and Technology, and Human Capital to enhance the effectiveness of the AML, CFT, and PF-WMD Programs.

Penerapan Program APU, PPT dan PPPSPM di Bank Banten, mencakup:

1. Pengawasan Aktif Direksi dan Komisaris

Pengawasan aktif oleh Direksi dan Dewan Komisaris merupakan pilar pertama dalam Penerapan Program APU, PPT dan PPPSPM, termasuk pengawasan pada seluruh jaringan kantor Bank, dimana bentuk pengawasan aktif dilakukan melalui:

- Persetujuan Direksi dalam menetapkan Bagian Pengelolaan APU-PPT di Divisi Kepatuhan sebagai Unit Kerja Khusus (UKK) yang bertanggung jawab atas pelaksanaan Program APU, PPT, dan PPPSPM.
- Persetujuan Direksi dan Dewan Komisaris terhadap kebijakan serta prosedur penerapan Program APU, PPT, dan PPPSPM.
- Penyampaian laporan berkala kepada Direksi dan Dewan Komisaris terkait implementasi Program APU, PPT, dan PPPSPM, baik dalam periode triwulanan, semesteran, maupun tahunan.
- Persetujuan Direksi terhadap laporan rencana serta realisasi pengkinian data nasabah.
- Pelaksanaan rapat antara Direksi dan Dewan Komisaris untuk membahas perkembangan serta implementasi Penerapan Program APU, PPT dan PPPSPM.

2. Kebijakan dan Prosedur

Kebijakan dan Prosedur Penerapan Program APU, PPT, dan PPPSPM dengan mengacu pada POJK No. 8 Tahun 2023 dan peraturan perundang-undangan terkait, dengan cakupan pengaturan meliputi:

- Pengawasan Aktif Direksi dan Dewan Komisaris.
- Organisasi, tugas dan tanggung jawab segenap jajaran organisasi.
- Identifikasi dan Verifikasi Calon Nasabah, WIC dan *Beneficial Owner*.
- Penilaian Risiko TPPU, TPPT, dan/atau PPSPM terhadap Nasabah, Calon Nasabah, WIC dan *Beneficial Owner*.

The implementation of the AML, CFT, and PF-WMD Programs at Bank Banten encompasses:

1. Active Oversight by the Board of Directors and Board of Commissioners

Active oversight by the Board of Directors and the Board of Commissioners constitutes the first pillar in the Implementation of the AML, CFT, and PF-WMD Programs, including oversight across the entire Bank office network, where active oversight is carried out through:

- Board of Directors' approval in designating the AML-CFT Management Section within the Compliance Division as the Special Work Unit (UKK) responsible for the implementation of the AML, CFT, and PF-WMD Programs.
- Approval by the Board of Directors and the Board of Commissioners of the policies and procedures for the implementation of the AML, CFT, and PF-WMD Programs.
- Submission of periodic reports to the Board of Directors and the Board of Commissioners regarding the implementation of the AML, CFT, and PF-WMD Programs, on a quarterly, semi-annual, and annual basis.
- Board of Directors' approval of reports on the plan and realization of customer data updates.
- Conduct of meetings between the Board of Directors and the Board of Commissioners to discuss developments and implementation of the AML, CFT, and PF-WMD Programs.

2. Policies and Procedures

Policies and Procedures for the Implementation of the AML, CFT, and PF-WMD Programs are guided by POJK No. 8 of 2023 and related laws and regulations, with regulatory coverage encompassing:

- Active Oversight by the Board of Directors and the Board of Commissioners.
- Organizational structure, duties, and responsibilities of all levels of the organization.
- Identification and Verification of Prospective Customers, Walk-In Customers (WIC), and Beneficial Owners.
- Money Laundering (ML), Terrorism Financing (TF), and/or Proliferation Financing (PF) Risk Assessment of Customers, Prospective Customers, WICs, and Beneficial Owners.

- e. Pelaksanaan *Enhanced Due Diligence* (EDD) terhadap nasabah berisiko tinggi.
- f. Pemeliharaan dan pengkinian DTTOT, DPPSPM dan daftar pihak yang diduga terkait dengan judi *online*.
- g. Prosedur *pre-employee screening* pegawai dan *Know Your Employee* pegawai.
- h. Prosedur Transfer Dana.
- i. Pemantauan profil dan Transaksi nasabah.
- j. Dokumentasi data nasabah dan transaksi nasabah.
- k. Sistem Pengendalian Intern.
- l. Sistem Informasi Manajemen.
- m. Sumber daya manusia dan pelatihan pegawai.
- n. Penutupan hubungan usaha, penolakan transaksi nasabah, penundaan transaksi, penghentian sementara transaksi dan pemblokiran serta merta.
- o. Kewajiban pelaporan dan penyampaian data untuk kebutuhan otoritas.

3. Pengendalian Internal

Efektivitas pengendalian internal dalam implementasi Program APU, PPT, dan PPPSPM dilakukan melalui langkah-langkah, antara lain:

- a. Penyusunan kebijakan dan prosedur yang jelas terkait Penerapan Program APU, PPT dan PPPSPM.
- b. Pelaksanaan pemantauan internal yang memadai.
- c. Penetapan batasan wewenang dan tanggung jawab yang jelas bagi unit kerja yang terkait dalam penerapan Program APU, PPT, dan PPPSPM melalui mekanisme *first line of defense* (*risktaking unit*), *second line of defense*, serta *third line of defense*.
- d. Pelaksanaan audit secara berkala untuk memastikan efektivitas implementasi program APU, PPT, dan PPPSPM di Kantor Pusat maupun Kantor Cabang melalui Divisi Audit Internal.

4. Sistem Informasi Manajemen

Bank melakukan pengembangan sistem Informasi manajemen penerapan Program APU, PPT, dan PPPSPM untuk meningkatkan kualitas data nasabah guna meningkatkan kualitas pelaporan, meliputi:

- e. Implementation of *Enhanced Due Diligence* (EDD) for high-risk customers.
- f. Maintenance and updating of the DTTOT, DPPSPM, and the list of parties suspected to be associated with online gambling.
- g. Pre-employment screening procedures and *Know Your Employee* procedures for staff.
- h. Fund Transfer procedures.
- i. Monitoring of customer profiles and transactions.
- j. Documentation of customer data and customer transactions.
- k. Internal Control System.
- l. Management Information System.
- m. Human capital and employee training.
- n. Termination of business relationships, rejection of customer transactions, transaction postponement, temporary suspension of transactions, and immediate blocking.
- o. Reporting obligations and data submission for the needs of authorities.

3. Internal Controls

The effectiveness of internal controls in the implementation of the AML, CFT, and PF-WMD Programs is carried out through the following measures, among others:

- a. Formulation of clear policies and procedures relating to the Implementation of the AML, CFT, and PF-WMD Programs.
- b. Implementation of adequate internal monitoring.
- c. Establishment of clear authority limits and responsibilities for work units involved in the implementation of the AML, CFT, and PF-WMD Programs through the first line of defense (*risk-taking unit*), second line of defense, and third line of defense mechanisms.
- d. Conduct of periodic audits to ensure the effectiveness of the implementation of the AML, CFT, and PF-WMD Programs at both the Head Office and Branch Offices through the Internal Audit Division.

4. Management Information System

The Bank develops its management information system for the implementation of the AML, CFT, and PF-WMD Programs to improve the quality of customer data and enhance reporting quality, encompassing:

- Sistem pemantauan transaksi untuk identifikasi transaksi mencurigakan, profiling nasabah dan *Customer Due Diligence* (CDD) & *Enhanced Due Diligence* (EDD).
- Sistem pelaporan elektronik untuk mengakomodir pelaporan-pelaporan kepada pihak regulator.
- Database* dan penyimpanan data
- Manajemen risiko berbasis Teknologi (RBA)

Selain itu juga melakukan pengembangan termasuk *me-review* berkala atas kebutuhan parameter untuk mendeteksi transaksi yang harus dilakukan pemantauan.

5. Sumber Daya Manusia dan Pelatihan

Bank Banten secara berkala melakukan peningkatan *awareness* dan kompetensi penerapan Program APU, PPT dan PPPSPM kepada seluruh karyawan baik di Kantor Pusat dan Kantor Cabang.

STRUKTUR ORGANISASI APU, PPT DAN PPPSPM

Bank Banten menetapkan Bagian Pengelolaan APU-PPT pada Divisi Kepatuhan sebagai Unit Kerja Khusus (UKK) yang bertanggung jawab terhadap penerapan Program APU, PPT dan PPPSPM, sedangkan penerapan Program APU, PPT dan PPPSPM di Kantor Cabang dilakukan oleh:

- Pejabat tertinggi bidang operasional di Kantor Cabang sebagai *Person In Charge* APU – PPT.
- Quality Assurance* yang menjalankan fungsi pengawasan atas penerapan Program APU, PPT dan PPPSPM di Kantor Cabang.

IMPLEMENTASI PROGRAM PU, PPT DAN PPPSPM

Penerapan Program APU, PPT dan PPPSPM selama tahun 2025 yang telah dijalankan, antara lain:

- Implementasi Program APU, PPT & PPPSPM dibawah pengawasan Direktur Kepatuhan, telah memiliki kebijakan dan prosedur serta didukung sistem pengendalian intern dan sistem informasi manajemen yang memadai, dan sumber daya manusia yang cukup kompeten.

- Transaction monitoring system for the identification of suspicious transactions, customer profiling, and Customer Due Diligence (CDD) & Enhanced Due Diligence (EDD).
- Electronic reporting system to accommodate reports to regulatory authorities.
- Database and data storage.
- Technology-based risk management (Risk-Based Approach/RBA).

In addition, the Bank also conducts development activities including periodic reviews of the parameters required to detect transactions subject to monitoring.

5. Human Capital and Training

Bank Banten regularly enhances the awareness and competency of all employees, both at the Head Office and Branch Offices, in the implementation of the AML, CFT, and PF-WMD Programs.

ORGANIZATIONAL STRUCTURE OF AML, CFT, AND PF-WMD

Bank Banten designates the AML-CFT Management Section within the Compliance Division as the Special Work Unit (UKK) responsible for the implementation of the AML, CFT, and PF-WMD Programs, while the implementation of the AML, CFT, and PF-WMD Programs at Branch Offices is carried out by:

- The highest-ranking operational officer at the Branch Office, acting as the Person in Charge for AML-CFT.
- Quality Assurance, which performs a supervisory function over the implementation of the AML, CFT, and PF-WMD Programs at Branch Offices.

IMPLEMENTATION OF THE AML, CFT, AND PF-WMD PROGRAMS

The implementation of the AML, CFT, and PF-WMD Programs throughout 2025 has included, among others:

- Implementation of the AML, CFT & PF-WMD Programs under the supervision of the Compliance Director, supported by adequate policies and procedures, internal control systems, management information systems, and sufficiently competent human capital.

2. Pelaksanaan *Individual Risk Assessment* terhadap risiko TPPU, TPPT dan PPSPM, dengan mengacu pada hasil penilaian risiko *National Risk Assessment* dan Sectoral Risk Assessment.
 3. Mengembangkan dan meningkatkan sistem informasi manajemen penerapan APU, PPT & PPPSPM, serta meningkatkan kualitas data nasabah yang berkesinambungan guna meningkatkan kualitas pelaporan sebagai tugas Pelapor dalam rezim APU, PPT & PPPSPM
 4. Pelaporkan secara periodik kepada Direksi dan Dewan Komisaris atas Penerapan Program APU, PPT dan PPPSPM, termasuk penyelenggaraan rapat Direksi dan Dewan Komisaris untuk membahas *issue* dan implementasi Program APU, PPT dan PPPSPM.
 5. Menyusun rencana pengkinian data nasabah tahun 2026, serta memantau realisasi pengkinian data nasabah selama tahun 2025 dengan pencapaian 100%.
 6. Berperan aktif dan menjadi bagian dari implementasi pencegahan dan pemberantasan program APU, PPT & PPPSPM melalui Laporan Go-AML, SIGAP, SIPENDAR, SIPESAT, PEDAL,
 7. Pelaksanaan pelatihan kepada seluruh karyawan Bank sebagai salah satu penerapan budaya kepatuhan dan khususnya untuk meningkatkan kompetensi pejabat/karyawan yang bertanggung jawab dalam pengelolaan APU, PPT dan PPPSPM.
 8. Bank telah mengikuti penilaian *Financial Integrity Rating on Money Laundering and Terrorist Financing* (FIR on ML/TF) Tahun 2025 yang diselenggarakan oleh PPATK dan Bank Banten menerima hasil dengan kategori **"Sangat Baik"**.
2. Conduct of Individual Risk Assessments for ML, TF, and PF risks, with reference to the results of the National Risk Assessment and Sectoral Risk Assessment.
 3. Development and enhancement of the management information system for the implementation of the AML, CFT & PF-WMD Programs, as well as the continuous improvement of customer data quality to enhance reporting quality in fulfillment of the Bank's obligations as a Reporting Party under the AML, CFT & PF-WMD regime.
 4. Periodic reporting to the Board of Directors and the Board of Commissioners on the Implementation of the AML, CFT, and PF-WMD Programs, including the conduct of Board of Directors and Board of Commissioners meetings to discuss issues and the implementation of the AML, CFT, and PF-WMD Programs.
 5. Preparation of the customer data update plan for 2026, and monitoring of the realization of customer data updates throughout 2025, with an achievement rate of 100%.
 6. Active participation in and contribution to the implementation of the prevention and eradication of the AML, CFT & PF-WMD Programs through Go-AML, SIGAP, SIPENDAR, SIPESAT, and PEDAL reporting.
 7. Conduct of training for all Bank employees as part of the implementation of a compliance culture and, in particular, to enhance the competency of officers/employees responsible for the management of AML, CFT, and PF-WMD.
 8. The Bank participated in the Financial Integrity Rating on Money Laundering and Terrorist Financing (FIR on ML/TF) Assessment for 2025 organized by PPATK, and Bank Banten received a result in the **"Excellent"** category.

MANAJEMEN RISIKO

GAMBAR UMUM MANAJEMEN RISIKO BANK BANTEN

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk. ("Bank") menerapkan Sistem Manajemen Risiko secara terintegrasi, dan berkesinambungan sebagai bagian yang tidak terpisahkan dari penerapan Tata Kelola Perusahaan yang Baik (*Good Corporate Governance/GCG*). Penerapan Manajemen Risiko dimaksudkan untuk memastikan bahwa seluruh risiko yang melekat pada aktivitas usaha Bank

RISK MANAGEMENT

GENERAL OVERVIEW OF BANK BANTEN'S RISK MANAGEMENT

PT Bank Pembangunan Daerah Banten (Perseroda) Tbk. ("the Bank") implements an integrated and continuous Risk Management System as an inseparable part of the implementation of Good Corporate Governance (GCG). The implementation of Risk Management is intended to ensure that all risks inherent in the Bank's business activities can be managed prudently, so as not to give rise

dapat dikelola secara *prudent*, sehingga tidak menimbulkan kerugian yang melebihi **Risk Appetite** dan **Risk Tolerance** yang telah ditetapkan, serta tidak mengganggu kelangsungan usaha Bank.

Dalam menerapkan Manajemen Risiko, Bank berpedoman pada ketentuan regulasi dari Otoritas Jasa Keuangan dan/atau Bank Indonesia mengenai penerapan Manajemen Risiko bagi Bank Umum, termasuk namun tidak terbatas pada ketentuan yang mengatur Manajemen Risiko Terintegrasi, Penilaian Tingkat Kesehatan Bank, serta pengelolaan risiko berbasis kehati-hatian. Selain itu, Bank juga memperhatikan standar internasional yang diterbitkan oleh *Basel Committee on Banking Supervision* (BCBS), termasuk kerangka Basel III, khususnya dalam pengelolaan permodalan, likuiditas, dan risiko-risiko yang dihadapi Bank.

Kerangka Manajemen Risiko Bank diimplementasikan melalui kecukupan kebijakan dan prosedur, metodologi pengukuran risiko, perangkat pemantauan risiko, penetapan limit risiko, serta kejelasan kewenangan dan tanggung jawab pada setiap tingkatan organisasi. Sejalan dengan peningkatan kompleksitas bisnis dan dinamika lingkungan eksternal, Bank secara berkelanjutan melakukan pengembangan termasuk penyesuaian terhadap strategi bisnis, struktur organisasi, serta penguatan manajemen risiko. Penerapan Manajemen Risiko di lingkungan Bank mencakup paling sedikit:

1. Pengawasan aktif Dewan Komisaris dan Direksi;
2. Kecukupan kebijakan, prosedur dan penetapan limit risiko;
3. Kecukupan proses identifikasi, pengukuran, pemantauan dan pengendalian risiko yang didukung oleh sistem informasi manajemen risiko; dan
4. Penerapan sistem pengendalian internal secara berjenjang sesuai prinsip *three lines of defense*.

Terkait dengan *Risk Appetite* dan *Risk Tolerance*, Bank telah menetapkan *Risk Appetite* dan *Risk Tolerance* terkait tingkat dan jenis risiko yang bersedia diambil oleh Bank dalam rangka mencapai tujuan strategisnya. Ketentuan tersebut ditetapkan oleh Direksi dan disetujui oleh Dewan Komisaris, serta ditinjau secara berkala untuk memastikan kesesuaiannya dengan kondisi internal Bank dan perkembangan lingkungan eksternal. Pemantauan

to losses exceeding the established **Risk Appetite** and **Risk Tolerance**, and not to disrupt the continuity of the Bank's business.

In implementing Risk Management, the Bank adheres to the regulatory provisions of the Financial Services Authority and/or Bank Indonesia on the implementation of Risk Management for Commercial Banks, including but not limited to provisions governing Integrated Risk Management, Bank Soundness Level Assessment, and prudence-based risk management. In addition, the Bank also takes into account international standards issued by the Basel Committee on Banking Supervision (BCBS), including the Basel III framework, particularly in the management of capital, liquidity, and the risks faced by the Bank.

The Bank's Risk Management Framework is implemented through the adequacy of policies and procedures, risk measurement methodologies, risk monitoring tools, the establishment of risk limits, and clarity of authority and responsibilities at each level of the organization. In line with the increasing complexity of business and the dynamics of the external environment, the Bank continuously undertakes development activities, including adjustments to its business strategy, organizational structure, and the strengthening of risk management. The implementation of Risk Management within the Bank encompasses at a minimum:

1. Active oversight by the Board of Commissioners and the Board of Directors;
2. Adequacy of policies, procedures, and the establishment of risk limits;
3. Adequacy of the process of risk identification, measurement, monitoring, and control, supported by a risk management information system; and
4. Implementation of a tiered internal control system in accordance with the three lines of defense principle.

With regard to Risk Appetite and Risk Tolerance, the Bank has established its Risk Appetite and Risk Tolerance in relation to the level and type of risks the Bank is willing to assume in pursuit of its strategic objectives. These provisions are established by the Board of Directors and approved by the Board of Commissioners, and are reviewed periodically to ensure their alignment with the Bank's internal conditions and developments in the external

terhadap kepatuhan *Risk Appetite* dan *Risk Tolerance* dilakukan secara berkala dan dilaporkan kepada Direksi dan Dewan Komisaris sebagai bagian dari proses pengawasan Manajemen Risiko.

TATA KELOLA MANAJEMEN RISIKO

Tata kelola risiko Bank Banten dilakukan melalui peran aktif Dewan Komisaris dan Direksi. Bank menetapkan tingkat risiko yang dapat diterima (*risk appetite*) serta batas toleransi risiko (*risk tolerance*) guna memastikan bahwa seluruh aktivitas bisnis dan operasional tetap berada dalam batas yang telah ditentukan

Dewan Komisaris dan Direksi secara aktif menjalankan fungsi pengawasan terhadap kebijakan dan strategi Manajemen Risiko, mengevaluasi eksposur risiko yang diambil Bank, serta memberikan keputusan terkait transaksi yang membutuhkan persetujuan Direksi. Selain itu, Bank juga mendorong penguatan budaya sadar risiko di seluruh jenjang organisasi, meningkatkan kompetensi SDM terkait Manajemen Risiko, serta memastikan Divisi Manajemen Risiko beroperasi secara independen dari unit pengambil risiko. Evaluasi ulang terhadap penilaian risiko serta implementasi Manajemen Risiko dilakukan secara berkala untuk memastikan efektivitasnya di seluruh unit kerja.

Bank Banten telah membentuk struktur organisasi yang mencakup *first line of defense*, *second line of defense*, dan *third line of defense*, dengan kejelasan wewenang serta tanggung jawab di masing-masing unit. Bank juga memastikan bahwa kebijakan dan prosedur yang diterapkan mencukupi, termasuk dalam hal penetapan batasan risiko, serta memiliki proses yang terstruktur untuk identifikasi, pengukuran, pemantauan, dan pengendalian risiko. Seluruh proses ini didukung oleh sumber daya manusia yang kompeten serta sistem informasi manajemen risiko yang disesuaikan dengan tingkat kompleksitas usaha Bank.

Dalam memperkuat pengelolaan risiko, Bank menerapkan fungsi pengendalian internal, termasuk pengawasan di unit pengambil risiko (*risktaking unit*), untuk memastikan bahwa potensi risiko dapat diminimalkan dan tidak melebihi tingkat *risk appetite* serta *risk tolerance* yang telah ditetapkan. Bank juga terus mengembangkan budaya sadar risiko (*risk awareness*) di seluruh organisasi melalui sosialisasi dan kampanye risiko, sehingga setiap karyawan memahami pentingnya pengendalian risiko dalam setiap aktivitas bisnis.

environment. Monitoring of compliance with Risk Appetite and Risk Tolerance is conducted periodically and reported to the Board of Directors and the Board of Commissioners as part of the Risk Management oversight process.

RISK MANAGEMENT GOVERNANCE

Risk governance at Bank Banten is carried out through the active roles of the Board of Commissioners and the Board of Directors. The Bank establishes an acceptable level of risk (*risk appetite*) and risk tolerance limits to ensure that all business and operational activities remain within the established boundaries.

The Board of Commissioners and the Board of Directors actively perform oversight functions over Risk Management policies and strategies, evaluate the risk exposures assumed by the Bank, and provide decisions on transactions requiring Board of Directors' approval. In addition, the Bank also promotes the strengthening of risk awareness culture across all levels of the organization, enhances human capital competencies in relation to Risk Management, and ensures that the Risk Management Division operates independently from risk-taking units. Periodic reassessment of risk evaluations and the implementation of Risk Management is conducted to ensure its effectiveness across all work units.

Bank Banten has established an organizational structure encompassing the first line of defense, second line of defense, and third line of defense, with clearly defined authority and responsibilities within each unit. The Bank also ensures that the policies and procedures implemented are adequate, including in the establishment of risk limits, and has a structured process for risk identification, measurement, monitoring, and control. All of these processes are supported by competent human capital and a risk management information system tailored to the level of complexity of the Bank's business.

In strengthening risk management, the Bank implements an internal control function, including oversight at risk-taking units, to ensure that potential risks can be minimized and do not exceed the established risk appetite and risk tolerance levels. The Bank also continuously develops a risk awareness culture throughout the organization through risk socialization and campaigns, so that every employee understands the importance of risk control in every business activity.

KERANGKA MANAJEMEN RISIKO

Berdasarkan POJK No. 18/POJK.03/2016 tentang Penerapan Manajemen Risiko bagi Bank Umum, Bank Banten telah menetapkan kerangka manajemen risiko yang terdiri dari empat bagian utama:

1. *Risk Appetite and Tolerance*

Bank memastikan bahwa setiap aktivitas bisnis telah diatur dalam batas *risk appetite* dan *risk tolerance*, sehingga risiko yang diambil tetap terkendali dan sejalan dengan tingkat pendapatan yang diharapkan.

2. *Proses Manajemen Risiko*

Bank Banten terus meningkatkan efektivitas manajemen risiko dengan memperkuat fungsi identifikasi, pengukuran, pemantauan, dan pengendalian risiko di seluruh aktivitas bisnis. Hal ini bertujuan untuk mendeteksi dan memitigasi risiko sejak dini.

3. *Infrastruktur Manajemen Risiko*

Bank Banten membangun sistem pengendalian internal yang komprehensif.

4. *Budaya Manajemen Risiko*

Bank Banten berkomitmen untuk membangun budaya sadar risiko (*risk awareness*) di seluruh organisasi. Hal ini dilakukan dengan menanamkan pemahaman bahwa risiko melekat dalam setiap aktivitas usaha, serta memastikan kepatuhan terhadap regulasi, kebijakan, dan pedoman Bank.

RISK MANAGEMENT FRAMEWORK

Pursuant to POJK No. 18/POJK.03/2016 on the Implementation of Risk Management for Commercial Banks, Bank Banten has established a risk management framework consisting of four main components:

1. *Risk Appetite and Tolerance*

The Bank ensures that all business activities are governed within the risk appetite and risk tolerance limits, so that the risks assumed remain controlled and aligned with the expected level of returns.

2. *Risk Management Process*

Bank Banten continuously enhances the effectiveness of risk management by strengthening the functions of risk identification, measurement, monitoring, and control across all business activities. This aims to detect and mitigate risks at an early stage.

3. *Risk Management Infrastructure*

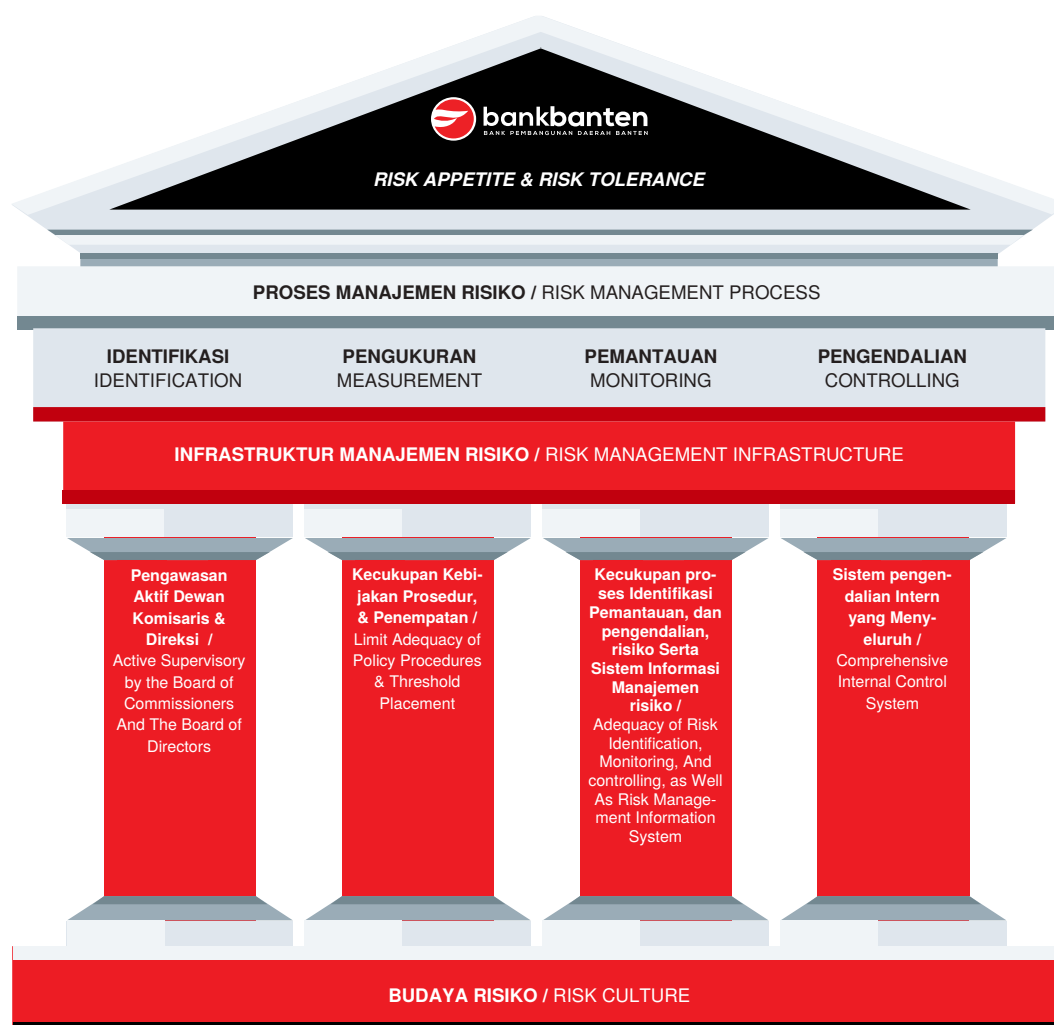
Bank Banten builds a comprehensive internal control system.

4. *Risk Management Culture*

Bank Banten is committed to building a risk awareness culture throughout the organization. This is achieved by instilling the understanding that risk is inherent in every business activity, and by ensuring compliance with the Bank's regulations, policies, and guidelines.

Kerangka Manajemen Risiko Bank Banten

Kerangka Manajemen Risiko Bank Banten



JENIS RISIKO YANG DIHADAPI BANK BANTEN

1. Risiko Kredit

Pengelolaan Risiko Kredit dilakukan secara komprehensif melalui kebijakan, prosedur, dan sistem yang terintegrasi. Bank secara berkelanjutan mengembangkan metode pemantauan dan informasi Risiko Kredit yang lebih akurat dan mendalam, termasuk analisis portofolio kredit, konsentrasi kredit, kualitas aset, BMPK, serta tingkat *Non-Performing Loan (NPL)*. Sebagai bagian dari penerapan prinsip kehati-hatian, Divisi Manajemen Risiko Kredit melaksanakan pemeriksaan pra-pencairan dan pasca-pencairan kredit melalui fungsi *Quality Assurance*, *Pre-Disbursement*, dan *Post Credit Monitoring* untuk memastikan kualitas

TYPES OF RISKS FACED BY BANK BANTEN

1. Credit Risk

Credit Risk management is carried out comprehensively through integrated policies, procedures, and systems. The Bank continuously develops more accurate and in-depth Credit Risk monitoring methods and information, including credit portfolio analysis, credit concentration, asset quality, Legal Lending Limit (BMPK), and Non-Performing Loan (NPL) levels. As part of the implementation of prudential principles, the Credit Risk Management Division conducts pre-disbursement and post-disbursement credit reviews through the Quality Assurance, Pre-Disbursement, and Post Credit Monitoring functions to ensure the quality of the Bank's

penyaluran kredit Bank selain tetap melakukan *was-is analysis*, *vintage analysis*, *watchlist monitoring* dan perangkat penilaian, pemantauan dan pengendalian risiko kredit lainnya.

2. Risiko Likuiditas

Bank secara aktif melakukan identifikasi, pengukuran, pemantauan, dan pengendalian Risiko Likuiditas untuk memastikan kecukupan likuiditas dalam memenuhi kewajiban jangka pendek maupun jangka panjang. Pengelolaan Risiko Likuiditas dilakukan dengan mengacu pada prinsip Basel III melalui pemantauan indikator *Liquidity Coverage Ratio (LCR)* dan *Net Stable Funding Ratio (NSFR)*, serta penggunaan perangkat pemantauan likuiditas dan simulasi arus kas (*stress testing*). Langkah tersebut memungkinkan Bank memperoleh *early warning signal* terhadap potensi tekanan likuiditas, termasuk penggunaan perangkat-perangkat pematuan dan pemantauan risiko likuiditas lainnya.

3. Risiko Pasar

Sebagai Bank non-devisa, Risiko Pasar terutama berasal dari pergerakan suku bunga. Bank melakukan pemantauan Risiko Pasar pada *trading book* dan *banking book*. Pengendalian Risiko Pasar dilakukan melalui penetapan limit, pemantauan posisi transaksi, penilaian dan mitigasi risiko suku bunga serta penguatan sistem *treasury*. Di sisi lain Bank juga telah melakukan pengukuran Risiko Pasar melalui penerapan model internal seperti *Value at Risk (VaR)* maupun berbagai perangkat penilaian, pemantauan dan pengendalian risiko pasar lainnya.

4. Risiko Operasional

Pengelolaan Risiko Operasional dilakukan melalui penerapan prinsip *four eyes*, penetapan limit operasional, serta penggunaan perangkat seperti *Risk Control Self Assessment (RCSA)*, *Loss Event Database (LED)*, dan pemantauan *Key Risk Indicators*. Bank juga berupaya mengoptimalkan fungsi unit kerja *Quality Assurance* untuk melakukan berbagai pemeriksaan untuk mengidentifikasi, menilai, memantau dan meminimalisir potensi *risk event* operasional yang dapat merugikan Bank. Bank juga memperkuat pengendalian Risiko Teknologi Informasi dan keamanan siber melalui peningkatan infrastruktur, sosialisasi keamanan siber, serta pelaksanaan *penetration test* secara berkala.

credit disbursement, while also continuing to perform *was-is analysis*, *vintage analysis*, *watchlist monitoring*, and other credit risk assessment, monitoring, and control tools.

2. Liquidity Risk

The Bank actively identifies, measures, monitors, and controls Liquidity Risk to ensure adequate liquidity in meeting both short-term and long-term obligations. Liquidity Risk management is carried out with reference to Basel III principles through the monitoring of the Liquidity Coverage Ratio (LCR) and Net Stable Funding Ratio (NSFR) indicators, as well as the use of liquidity monitoring tools and cash flow simulations (*stress testing*). These measures enable the Bank to obtain early warning signals of potential liquidity pressures, including the use of other liquidity risk monitoring and surveillance tools.

3. Market Risk

As a non-foreign exchange bank, Market Risk primarily arises from interest rate movements. The Bank monitors Market Risk in both the trading book and banking book. Market Risk control is carried out through the establishment of limits, monitoring of transaction positions, assessment and mitigation of interest rate risk, and the strengthening of the treasury system. The Bank has also measured Market Risk through the application of internal models such as Value at Risk (VaR) as well as various other market risk assessment, monitoring, and control tools.

4. Operational Risk

Operational Risk management is carried out through the application of the four-eyes principle, the establishment of operational limits, and the use of tools such as Risk Control Self-Assessment (RCSA), Loss Event Database (LED), and Key Risk Indicator monitoring. The Bank also endeavors to optimize the function of the Quality Assurance work unit to conduct various reviews to identify, assess, monitor, and minimize potential operational risk events that may be detrimental to the Bank. The Bank also strengthens Information Technology Risk and cybersecurity controls through infrastructure enhancement, cybersecurity socialization, and the periodic conduct of penetration tests.

5. Risiko Kepatuhan

Bank memastikan bahwa seluruh kegiatan usaha, kebijakan, dan prosedur telah sesuai dengan ketentuan regulator dan peraturan perundang-undangan yang berlaku. Pengelolaan Risiko Kepatuhan dilakukan melalui pemantauan kepatuhan terhadap regulasi yang berlaku, kajian produk dan aktivitas baru, serta *gap analysis* terhadap perubahan ketentuan regulator.

6. Risiko Hukum

Risiko Hukum dikelola melalui peran aktif Divisi Hukum dalam melakukan penelaahan atas seluruh perjanjian dan perikatan hukum Bank guna meminimalkan potensi kerugian akibat kelemahan atau cacat hukum.

7. Risiko Reputasi

Bank mengelola Risiko Reputasi melalui pemantauan pemberitaan media, penanganan pengaduan Nasabah secara cepat dan efektif, serta komunikasi yang proaktif dengan pemangku kepentingan. Fungsi *Corporate Secretary* berperan penting dalam menjaga citra dan kepercayaan publik terhadap Bank.

8. Risiko Strategik

Risiko Strategik dikelola melalui proses perencanaan dan penetapan strategi bisnis yang prudent dan berbasis analisis. Bank melakukan pemantauan terhadap pencapaian kinerja dengan membandingkan hasil aktual terhadap target yang telah ditetapkan serta melakukan evaluasi berkala untuk memastikan keselarasan strategi dengan *risk appetite* dan *risk tolerance* Bank.

UPAYA MITIGASI MANAJEMEN RISIKO

Bank Banten melakukan pengelolaan terhadap berbagai risiko dengan mengidentifikasi, menganalisis, dan melakukan mitigasi terhadap potensi risiko yang muncul dari aktivitas operasional. Upaya pengelolaan risiko ini mencakup beberapa aspek utama sebagai berikut:

a. Risiko Kredit

Bank Banten mengembangkan metode pemantauan dan analisis risiko kredit yang lebih akurat guna menjaga serta meningkatkan kualitas kredit. Divisi Manajemen Risiko Kredit juga melakukan pemeriksaan sebelum dan sesudah pencairan kredit di berbagai jaringan kantor untuk memastikan proses penyaluran kredit berjalan sesuai dengan prinsip kehati-hatian serta regulasi yang berlaku.

5. Compliance Risk

The Bank ensures that all business activities, policies, and procedures are in conformity with regulatory requirements and applicable laws and regulations. Compliance Risk management is carried out through monitoring of compliance with applicable regulations, review of new products and activities, and gap analysis of changes in regulatory requirements.

6. Legal Risk

Legal Risk is managed through the active role of the Legal Division in reviewing all of the Bank's agreements and legal engagements to minimize potential losses arising from legal weaknesses or defects.

7. Reputational Risk

The Bank manages Reputational Risk through media coverage monitoring, prompt and effective handling of customer complaints, and proactive communication with stakeholders. The Corporate Secretary function plays an important role in maintaining the Bank's public image and credibility.

8. Strategic Risk

Strategic Risk is managed through a prudent and analysis-based business strategy planning and formulation process. The Bank monitors performance achievements by comparing actual results against established targets and conducts periodic evaluations to ensure the alignment of strategy with the Bank's risk appetite and risk tolerance.

RISK MANAGEMENT MITIGATION EFFORTS

Bank Banten manages various risks by identifying, analyzing, and mitigating potential risks arising from operational activities. These risk management efforts encompass the following key aspects:

a. Credit Risk

Bank Banten develops more accurate credit risk monitoring and analysis methods to maintain and improve credit quality. The Credit Risk Management Division also conducts pre- and post-disbursement reviews across various office networks to ensure that the credit disbursement process is carried out in accordance with prudential principles and applicable regulations.

b. Risiko Likuiditas

Bank Banten secara aktif menilai dan memantau risiko likuiditas guna mengidentifikasi potensi risiko lebih awal serta mendukung program penguatan likuiditas. Berbagai perangkat digunakan untuk menilai serta memantau risiko likuiditas, termasuk simulasi pergerakan dana di sisi aset dan kewajiban, serta penerapan *early warning system* untuk mendeteksi potensi risiko likuiditas.

c. Risiko Pasar

Bank Banten memantau risiko pasar dalam banking book dan trading book, dengan fokus utama pada evaluasi dampak perubahan suku bunga terhadap kinerja keuangan Bank. Sebagai bank non-devisa, pemantauan ini mencakup analisis terhadap transaksi serta penerapan batasan risiko (limit setting) untuk mengendalikan eksposur risiko pasar.

d. Risiko Operasional

Bank Banten menerapkan *four eyes principle* dan menetapkan batasan pada setiap aktivitas operasional. Pemantauan terhadap risiko teknologi informasi dilakukan secara ketat melalui proses identifikasi, pengukuran, pemantauan, serta pengendalian risiko. Selain itu, upaya peningkatan pengendalian risiko di unit pengambil risiko diharapkan dapat memperkuat kesadaran risiko (*risk awareness*) dan meningkatkan budaya pengelolaan risiko di lini pertahanan pertama (*first line of defense*).

e. Risiko Kepatuhan

Bank Banten memastikan bahwa seluruh proses bisnis serta kebijakan dan prosedur yang diterapkan telah sesuai dengan regulasi eksternal maupun ketentuan internal. Pemantauan dilakukan terhadap Batas Maksimum Pemberian Kredit (BMPK), evaluasi produk dan aktivitas baru, serta *gap analysis* guna menilai dampak regulasi terhadap operasional Bank.

f. Risiko Hukum

Bank Banten melalui Divisi Hukum berperan dalam mengendalikan eksposur risiko hukum dengan melakukan tinjauan terhadap perjanjian atau kontrak hukum guna menghindari potensi kerugian akibat kelemahan atau cacat hukum dalam perikatan yang dilakukan oleh Bank.

b. Liquidity Risk

Bank Banten actively assesses and monitors liquidity risk to identify potential risks at an early stage and to support the liquidity strengthening program. Various tools are used to assess and monitor liquidity risk, including simulations of fund movements on the asset and liability sides, and the implementation of an early warning system to detect potential liquidity risks.

c. Market Risk

Bank Banten monitors market risk in both the banking book and trading book, with a primary focus on evaluating the impact of interest rate changes on the Bank's financial performance. As a non-foreign exchange bank, this monitoring encompasses the analysis of transactions and the application of limit setting to control market risk exposure.

d. Operational Risk

Bank Banten applies the four-eyes principle and establishes limits for every operational activity. Monitoring of information technology risks is carried out rigorously through the processes of risk identification, measurement, monitoring, and control. In addition, efforts to enhance risk control at risk-taking units are expected to strengthen risk awareness and improve the risk management culture at the first line of defense.

e. Compliance Risk

Bank Banten ensures that all business processes and the policies and procedures implemented are in conformity with both external regulations and internal provisions. Monitoring is conducted over the Legal Lending Limit (BMPK), evaluation of new products and activities, and gap analysis to assess the impact of regulations on the Bank's operations.

f. Legal Risk

Bank Banten, through the Legal Division, plays a role in controlling legal risk exposure by reviewing agreements or legal contracts to avoid potential losses arising from legal weaknesses or defects in the Bank's engagements.

g. Risiko Reputasi

Bank Banten menjaga citra dan kredibilitasnya dengan memantau pemberitaan di media serta merespons secara cepat setiap keluhan nasabah. Bank telah menyediakan *call center* dan unit pengaduan nasabah untuk menangani keluhan serta memberikan informasi produk perbankan. Selain itu, untuk menangani pemberitaan negatif, Bank melalui *Corporate Secretary* berkoordinasi dengan unit kerja terkait guna melakukan komunikasi dengan pemangku kepentingan dan memitigasi dampak negatif terhadap reputasi Bank.

h. Risiko Strategik

Bank Banten menyusun strategi bisnis berdasarkan kajian dan analisis yang mendalam guna memastikan target yang ditetapkan realistis dan relevan dengan kondisi internal serta eksternal. Pemantauan risiko strategik dilakukan dengan membandingkan hasil yang diharapkan (*expected result*) dengan pencapaian aktual, serta mengevaluasi kinerja unit kerja berdasarkan target yang telah ditetapkan.

g. Reputational Risk

Bank Banten maintains its image and credibility by monitoring media coverage and promptly responding to customer complaints. The Bank has established a call center and customer complaint unit to handle complaints and provide information on banking products. In addition, to address negative media coverage, the Bank, through the Corporate Secretary, coordinates with relevant work units to communicate with stakeholders and mitigate the negative impact on the Bank's reputation.

h. Strategic Risk

Bank Banten formulates its business strategy based on thorough reviews and analysis to ensure that the established targets are realistic and relevant to both internal and external conditions. Strategic risk monitoring is conducted by comparing expected results with actual achievements, and by evaluating the performance of work units against established targets.

TINJAUAN ATAS EFEKTIVITAS SISTEM MANAJEMEN RISIKO

Penerapan Sistem Manajemen Risiko selama periode pelaporan telah berjalan secara memadai, efektif dan semakin membaik, serta berperan penting sebagai fondasi dalam mendukung agenda pemulihan dan transformasi Bank. Sistem Manajemen Risiko telah diselenggarakan sesuai dengan ketentuan Otoritas Jasa Keuangan dan Bank Indonesia, serta mengacu pada prinsip-prinsip kehati-hatian yang ditetapkan ketentuan yang berlaku.

Pengawasan aktif Dewan Komisaris dan Direksi dilaksanakan secara konsisten dan semakin diperkuat, khususnya dalam memastikan bahwa seluruh inisiatif pemulihan dan pengembangan bisnis Bank dilaksanakan dalam koridor *Risk Appetite* dan *Risk Tolerance* yang telah ditetapkan. Evaluasi profil risiko dilakukan secara berkala dan terintegrasi dengan proses perencanaan strategis dan Rencana Bisnis Bank, sehingga setiap pengambilan keputusan strategis didasarkan pada pertimbangan risiko yang terukur dan prudent.

REVIEW OF THE EFFECTIVENESS OF THE RISK MANAGEMENT SYSTEM

The implementation of the Risk Management System during the reporting period has been carried out adequately, effectively, and with continued improvement, playing an important role as a foundation in supporting the Bank's recovery and transformation agenda. The Risk Management System has been implemented in accordance with the provisions of the Financial Services Authority and Bank Indonesia, and with reference to the prudential principles established by applicable regulations.

Active oversight by the Board of Commissioners and the Board of Directors has been consistently carried out and progressively strengthened, particularly in ensuring that all of the Bank's recovery and business development initiatives are implemented within the established Risk Appetite and Risk Tolerance parameters. Risk profile evaluations are conducted periodically and integrated with the strategic planning process and the Bank's Business Plan, so that every strategic decision is based on measured and prudent risk considerations.

Penerapan proses Manajemen Risiko yang mencakup identifikasi, pengukuran, pemantauan, dan pengendalian risiko telah mengalami penguatan. Hal ini tercermin dari meningkatnya kualitas pengendalian pada unit pengambil risiko (risk taking units), semakin baik pengawasan risiko di lini kedua dan ketiga Penguatan tersebut telah mendorong disiplin risiko yang lebih baik dan meningkatkan kualitas pengambilan keputusan manajemen.

Sejalan dengan tahapan pemulihan dan transformasi, Bank secara berkelanjutan melakukan penyempurnaan kerangka Manajemen Risiko melalui:

1. Penyelarasan kebijakan dan metodologi Manajemen Risiko dengan arah strategis pemulihan dan pertumbuhan Bank;
2. Penguatan perangkat pemantauan risiko dan *early warning system* untuk mendukung deteksi dini potensi risiko;
3. Peningkatan perangkat penilaian, pemantauan dan pengendalian risiko guna mendukung pengelolaan risiko yang lebih akurat dan tepat sasaran; serta
4. Pengembangan kapabilitas sumber daya manusia melalui peningkatan kompetensi dan kesadaran risiko pada seluruh lini organisasi.
5. Pengelolaan risiko secara berjenjang dalam kerangka *three line of defense*.

Upaya-upaya tersebut telah berkontribusi dalam menjaga eksposur risiko Bank tetap berada dalam batas *Risk Appetite* dan *Risk Tolerance*, sekaligus mendukung perbaikan kualitas aset, penguatan struktur pendanaan, dan stabilitas operasional Bank selama proses transformasi berlangsung. Bank akan terus memperkuat Manajemen Risiko agar semakin proaktif, *forward-looking* dan terintegrasi dengan strategi pertumbuhan berkelanjutan. Penguatan Manajemen Risiko yang berkesinambungan akan menjadi *enabler* utama dalam menjaga momentum pemulihan, meningkatkan kepercayaan pemangku kepentingan, serta menciptakan pertumbuhan usaha yang sehat, *prudent* dan berkelanjutan sejalan dengan peran strategis Bank sebagai Bank Pembangunan Daerah.

The implementation of the Risk Management process encompassing risk identification, measurement, monitoring, and control has been strengthened. This is reflected in the improved quality of controls at risk-taking units and the increasingly effective risk oversight at the second and third lines of defense. Such strengthening has fostered better risk discipline and improved the quality of management decision-making.

In line with the recovery and transformation stages, the Bank continuously refines its Risk Management framework through:

1. Alignment of Risk Management policies and methodologies with the Bank's strategic direction for recovery and growth;
2. Strengthening of risk monitoring tools and the early warning system to support early detection of potential risks;
3. Enhancement of risk assessment, monitoring, and control tools to support more accurate and targeted risk management; and
4. Development of human capital capabilities through the enhancement of competencies and risk awareness across all lines of the organization.
5. Tiered risk management within the three lines of defense framework.

These efforts have contributed to maintaining the Bank's risk exposure within the Risk Appetite and Risk Tolerance limits, while also supporting asset quality improvement, the strengthening of the funding structure, and the Bank's operational stability throughout the transformation process. The Bank will continue to strengthen Risk Management to be increasingly proactive, forward-looking, and integrated with its sustainable growth strategy. Continuous strengthening of Risk Management will serve as the primary enabler in sustaining the recovery momentum, enhancing stakeholder confidence, and creating sound, prudent, and sustainable business growth in line with the Bank's strategic role as a Regional Development Bank.

PERNYATAAN DEWAN KOMISARIS DAN DIREKSI SERTA KOMITE AUDIT ATAS KECUKUPAN SISTEM MANAJEMEN RISIKO

Dewan Komisaris dan Direksi senantiasa berkomitmen untuk memastikan terselenggaranya penerapan sistem Manajemen Risiko dan sistem Pengendalian Internal yang efektif, memadai, dan berkesinambungan guna mendukung pencapaian tujuan usaha Bank secara *prudent* serta menjaga keberlanjutan usaha Bank dalam jangka panjang.

Kecukupan Sistem Manajemen Risiko

Dalam struktur tata kelola manajemen risiko, Dewan Komisaris menjalankan fungsi pengawasan secara aktif melalui Komite Pemantau Risiko, sedangkan Direksi melaksanakan fungsi Pengelolaan dan pengendalian risiko melalui Komite Manajemen Risiko. Direksi secara langsung memimpin dan bertanggung jawab atas penerapan manajemen risiko di seluruh jenjang organisasi Bank.

Di sepanjang tahun buku 2025, Dewan Komisaris dan Direksi menilai bahwa Sistem Manajemen Risiko Bank telah diterapkan secara memadai dan efektif serta telah memenuhi aspek kecukupan. Bank Banten telah menyelaraskan Sistem Manajemen Risiko dengan perkembangan kondisi perekonomian nasional dan global, dinamika industri perbankan, serta profil risiko dan strategi bisnis Bank. Kebijakan, kerangka kerja, dan prosedur manajemen risiko Bank telah disusun dan diterapkan dengan mengacu pada prinsip kehati-hatian (*prudential banking*) serta ketentuan peraturan perundang-undangan yang berlaku, termasuk namun tidak terbatas pada ketentuan yang ditetapkan oleh Otoritas Jasa Keuangan dan/atau Bank Indonesia. Berdasarkan hasil pengawasan, evaluasi, dan laporan yang diterima sepanjang tahun 2025, Dewan Komisaris dan Direksi berpendapat bahwa Sistem Manajemen Risiko Bank telah memadai untuk mendukung kegiatan usaha Bank secara aman dan terkendali.

PERKARA PENTING

Di sepanjang tahun 2025, terdapat perkara penting yang dihadapi Bank Banten. Informasi perkara penting yang dihadapi Bank Banten adalah sebagai berikut:

STATEMENT OF THE BOARD OF COMMISSIONERS, BOARD OF DIRECTORS, AND AUDIT COMMITTEE ON THE ADEQUACY OF THE RISK MANAGEMENT SYSTEM

The Board of Commissioners and the Board of Directors are consistently committed to ensuring the effective, adequate, and continuous implementation of the Risk Management System and the Internal Control System in support of the prudent achievement of the Bank's business objectives and the long-term sustainability of the Bank's business.

Adequacy of the Risk Management System

Within the risk management governance structure, the Board of Commissioners performs an active oversight function through the Risk Monitoring Committee, while the Board of Directors implements the risk management and control function through the Risk Management Committee. The Board of Directors directly leads and is responsible for the implementation of risk management across all levels of the Bank's organization.

Throughout the 2025 financial year, the Board of Commissioners and the Board of Directors assessed that the Bank's Risk Management System has been implemented adequately and effectively and has met the adequacy requirements. Bank Banten has aligned its Risk Management System with developments in national and global economic conditions, the dynamics of the banking industry, and the Bank's risk profile and business strategy. The Bank's risk management policies, framework, and procedures have been formulated and implemented with reference to the principles of prudential banking and applicable laws and regulations, including but not limited to the provisions established by the Financial Services Authority and/or Bank Indonesia. Based on the results of oversight, evaluations, and reports received throughout 2025, the Board of Commissioners and the Board of Directors are of the opinion that the Bank's Risk Management System is adequate to support the Bank's business activities in a safe and controlled manner.

LEGAL CASES

Throughout 2025, Bank Banten faced a number of legal cases. Information on the legal cases faced by Bank Banten is as follows:

Tabel Perkara Penting Tahun 2025
Table of Legal Cases in 2025

Permasalahan Hukum / <i>Legal Cases</i>	Perdata / <i>Civil</i>	Pidana / <i>Criminal</i>
Kasus hukum yang telah diputus & memiliki Kekuatan Hukum Tetap di Periode Tahun 2025 / Legal cases that have been decided and have obtained Permanent Legal Force during the 2025 Period	6 (enam) / 6 (six)	4 (empat) / 4 (four)
Kasus hukum dalam Proses Penyelesaian di Tingkat Pengadilan Periode Tahun 2025 / Legal cases in the Process of Resolution at the Court Level during the 2025 Period	6 (enam) / 6 (six)	2 (dua) / 2 (two)

Seluruh perkara hukum yang dihadapi Bank Banten telah ditindaklanjuti sesuai dengan ketentuan peraturan perundang-undangan yang berlaku. Langkah ini dilakukan sebagai komitmen Bank Banten dalam menjalankan operasional dengan penuh kepatuhan dan kehati-hatian.

All legal cases faced by Bank Banten have been followed up in accordance with applicable laws and regulations. This reflects Bank Banten's commitment to conducting its operations with full compliance and prudence.

SANKSI ADMINISTRASI

Hingga 31 Desember 2025, ya/tidak terdapat sanksi administrasi yang dihadapi Bank Banten.

ADMINISTRATIVE SANCTIONS

As of December 31, 2025, Bank Banten has faced the following administrative sanctions.

Tabel Sanksi Administrasi Bank Banten Tahun 2025
Table of Administrative Sanctions in 2025

No	Sanksi Administrasi / <i>Administrative Sanction</i>	Dampak Bagi Bank Banten / <i>Impact on Bank Banten</i>
1	Kesalahan Penggunaan Kode Transaksi TSA 51-52 (freq. 4 kali) / Incorrect Use of TSA Transaction Code 51-52 (4 occurrences)	Rp400,000
2	Keterlambatan pembayaran tagihan KSEI (Kustodian Sentral Efek Indonesia) / Late payment of KSEI (Indonesian Central Securities Depository) billing	Rp16.025.000
3	Kesalahan Pelaporan SLIK (1 debitur) & Kesalahan Pelaporan Jaringan Kantor (2 pelaporan) / Incorrect SLIK Reporting (1 debtor) & Incorrect Office Network Reporting (2 reports)	Rp250.000

Bank Banten senantiasa menjalankan operasional dengan penuh kehati-hatian. Sehingga diharapkan di tahun mendatang, tidak terdapat sanksi administrasi yang dialami oleh Perusahaan.

Bank Banten consistently conducts its operations with full prudence. It is therefore expected that in the coming year, the Company will not incur any administrative sanctions.

KODE ETIK

PEDOMAN KODE ETIK

Kode Etik Bank Banten diatur dalam Surat Keputusan Dewan Komisaris No. 005/SK/KOM-BB/VI/2020 dan Surat Keputusan Direksi No. 074/SK/DIR-BB/VI/2020, yang ditetapkan pada 29 Juni 2020 mengenai Kebijakan Kode Etik (*Code of Conduct*) Bank Banten.

Kode Etik ini menjadi pedoman internal yang mengatur etika bisnis, etika kerja, komitmen, serta kepatuhan terhadap peraturan perusahaan dan regulasi yang berlaku. Panduan ini diterapkan dalam aktivitas bisnis dan interaksi

CODE OF CONDUCT

CODE OF CONDUCT GUIDELINES

Bank Banten's Code of Conduct is governed by Board of Commissioners' Decree No. 005/SK/KOM-BB/VI/2020 and Board of Directors' Decree No. 074/SK/DIR-BB/VI/2020, established on June 29, 2020, concerning Bank Banten's Code of Conduct Policy.

This Code of Conduct serves as an internal guideline governing business ethics, work ethics, commitment, and compliance with company regulations and applicable laws and regulations. It is applied in business activities and

dengan para pemangku kepentingan (*stakeholders*), serta merupakan wujud nyata dari komitmen Insan Bank dalam menjalankan praktik bisnis yang beretika.

POKOK-POKOK KODE ETIK

Kode Etik Bank Banten merangkum prinsip-prinsip etika yang mencerminkan standar perilaku serta harapan perusahaan terhadap seluruh Insan Bank (Dewan Komisaris, Direksi, dan Karyawan) dalam mencapai tujuan perusahaan. Isi utama dari Kode Etik yang berlaku saat ini mencakup hal-hal berikut:

1. Menjunjung tinggi profesionalisme dan moralitas, dengan mematuhi regulasi perusahaan serta peraturan perundang-undangan yang berlaku, sekaligus berpedoman pada nilai utama Bank dan Kode Etik Bankir Indonesia.
2. Menjaga hubungan baik antara sesama Insan Bank, baik dalam konteks kerja sama maupun persaingan, baik di lingkungan internal maupun eksternal Bank.
3. Melindungi kerahasiaan Bank dan jabatan, serta tidak menyalahgunakan informasi untuk kepentingan pribadi, sesuai dengan kebijakan Bank dan regulasi yang berlaku.
4. Menghindari benturan kepentingan, dengan memastikan bahwa kepentingan pribadi tidak bertentangan dengan kepentingan Bank. Jika terjadi konflik kepentingan, maka kepentingan perusahaan harus diutamakan.
5. Tidak terlibat dalam atau menghindari praktik suap, penyimpangan, pelanggaran, serta tindakan *fraud* yang dapat menimbulkan kerugian finansial maupun merusak reputasi Bank.
6. Menjaga keamanan, kesehatan, serta keselamatan kerja, termasuk melindungi dan merawat aset milik Bank.
7. Melakukan pencatatan data, transaksi, dan laporan dengan jujur serta akurat.
8. Tidak menerima imbalan, hadiah, atau cendera mata dalam bentuk apa pun yang berkaitan dengan tugas dan tanggung jawabnya.
9. Tidak menerima hadiah, hiburan, atau jamuan dari pihak lain tanpa memberitahukan terlebih dahulu kepada atasan, pejabat berwenang, dan/atau unit pengendalian gratifikasi.

interactions with stakeholders, and represents a tangible manifestation of the commitment of Bank Personnel to conducting ethical business practices.

KEY PRINCIPLES OF THE CODE OF CONDUCT

Bank Banten's Code of Conduct encapsulates ethical principles reflecting the Company's standards of conduct and expectations of all Bank Personnel (Board of Commissioners, Board of Directors, and Employees) in achieving the Company's objectives. The main substance of the currently applicable Code of Conduct encompasses the following:

1. Upholding professionalism and morality by complying with company regulations and applicable laws and regulations, while adhering to the Bank's core values and the Indonesian Banker's Code of Conduct.
2. Maintaining good relationships among Bank Personnel, both in the context of cooperation and competition, within both the internal and external environment of the Bank.
3. Protecting the confidentiality of the Bank and its positions, and refraining from misusing information for personal gain, in accordance with the Bank's policies and applicable regulations.
4. Avoiding conflicts of interest by ensuring that personal interests do not conflict with those of the Bank. In the event of a conflict of interest, the interests of the Company must take precedence.
5. Refraining from involvement in or avoidance of bribery, irregularities, violations, and fraudulent acts that may cause financial losses or damage the Bank's reputation.
6. Maintaining occupational safety, health, and security, including protecting and caring for the Bank's assets.
7. Recording data, transactions, and reports honestly and accurately.
8. Refraining from accepting remuneration, gifts, or souvenirs in any form in connection with one's duties and responsibilities.
9. Refraining from accepting gifts, entertainment, or hospitality from other parties without first notifying one's superior, the authorized officer, and/or the gratification control unit.

10. Menggunakan fasilitas serta identitas Bank (*corporate identity*) hanya untuk kepentingan usaha Bank dan dilarang menyalahgunakannya untuk kepentingan pribadi.

PENEGAKAN KODE ETIK

Penerapan dan penegakan Kode Etik Bank Banten dilakukan secara sadar dan berkelanjutan melalui komitmen, sikap, serta tindakan nyata, yang diwujudkan dalam beberapa langkah berikut:

1. Pernyataan Kepatuhan terhadap Kode Etik

Seluruh Insan Bank diwajibkan membaca, memahami, serta menandatangani dokumen Pernyataan Kepatuhan Insan Bank Banten terhadap Kode Etik.

2. Komitmen Manajemen dan Karyawan

Seluruh jajaran manajemen dan karyawan berkomitmen untuk tidak menerima uang, barang gratifikasi, atau hadiah yang berkaitan dengan tugas dan kewajibannya. Komitmen ini diumumkan melalui media massa serta situs web resmi Bank.

3. Annual Disclosure

Setiap Insan Bank diwajibkan menyampaikan pernyataan tahunan (*annual disclosure*) terkait potensi benturan kepentingan, sementara setiap unit kerja harus melaporkan transaksi atau keputusan yang berpotensi menimbulkan benturan kepentingan setiap tiga bulan sekali.

4. Pakta Integritas

Seluruh anggota Dewan Komisaris, Direksi, dan Pejabat Eksekutif Bank menandatangani deklarasi anti-*fraud* sebagai bentuk komitmen terhadap integritas.

5. Program Kesadaran (*Awareness Program*)

Sosialisasi mengenai Kode Etik Bank Banten dilakukan secara berkelanjutan dan konsisten untuk meningkatkan pemahaman dan kepatuhan seluruh Insan Bank.

SANKSI PELANGGARAN KODE ETIK

Pelanggaran terhadap Kode Etik Bank Banten dapat dikenai sanksi sebagai berikut:

1. Dewan Komisaris

Jika terbukti melanggar Kode Etik, pelanggaran tersebut akan dilaporkan kepada pemegang saham dalam Rapat Umum Pemegang Saham (RUPS).

10. Using the Bank's facilities and corporate identity solely for the Bank's business purposes, and refraining from misusing them for personal gain.

ENFORCEMENT OF THE CODE OF CONDUCT

The implementation and enforcement of Bank Banten's Code of Conduct is carried out consciously and continuously through commitment, attitude, and concrete action, as manifested in the following steps:

1. Declaration of Compliance with the Code of Conduct

All Bank Personnel are required to read, understand, and sign the Bank Banten Personnel Declaration of Compliance with the Code of Conduct.

2. Management and Employee Commitment

All levels of management and employees are committed to refraining from accepting money, gratification items, or gifts in connection with their duties and obligations. This commitment is announced through mass media and the Bank's official website.

3. Annual Disclosure

Each Bank Personnel member is required to submit an annual disclosure statement regarding potential conflicts of interest, while each work unit must report transactions or decisions that potentially give rise to conflicts of interest on a quarterly basis.

4. Integrity Pact

All members of the Board of Commissioners, Board of Directors, and Executive Officers of the Bank sign an anti-*fraud* declaration as a form of commitment to integrity.

5. Awareness Program

Dissemination of Bank Banten's Code of Conduct is conducted continuously and consistently to enhance the understanding and compliance of all Bank Personnel.

SANCTIONS FOR VIOLATIONS OF THE CODE OF CONDUCT

Violations of Bank Banten's Code of Conduct may be subject to the following sanctions:

1. Board of Commissioners

If a violation of the Code of Conduct is proven, the violation will be reported to the shareholders at the General Meeting of Shareholders (GMS).

2. Direksi

Jika ada pelanggaran yang dilakukan oleh Direksi, Dewan Komisaris dapat menjatuhkan sanksi berupa pemberhentian sementara sesuai dengan ketentuan yang berlaku.

3. Karyawan

- Karyawan yang terbukti melanggar Kode Etik dapat dikenai sanksi sesuai dengan peraturan perusahaan dan perundang-undangan yang berlaku. Dalam kasus tertentu, pelanggaran dapat berujung pada pemutusan hubungan kerja (PHK) dengan atau tanpa pemberian surat peringatan sebelumnya.
- Karyawan yang mengetahui adanya pelanggaran atau upaya pelanggaran terhadap Kode Etik Bank Banten tetapi tidak melaporkannya akan dianggap turut melakukan pelanggaran. Konsekuensinya, mereka dapat dikenai sanksi atau hukuman sesuai dengan ketentuan yang berlaku.

2. Board of Directors

In the event of a violation committed by the Board of Directors, the Board of Commissioners may impose a sanction in the form of temporary suspension in accordance with applicable provisions.

3. Employees

- Employees proven to have violated the Code of Conduct may be subject to sanctions in accordance with company regulations and applicable laws and regulations. In certain cases, violations may result in termination of employment, with or without prior issuance of a warning letter.
- Employees who are aware of a violation or an attempted violation of Bank Banten's Code of Conduct but fail to report it shall be deemed to have participated in the violation. Consequently, they may be subject to sanctions or penalties in accordance with applicable provisions.

VISI, MISI, DAN BUDAYA PERUSAHAAN

Nilai-nilai budaya perusahaan menjadi pedoman bagi setiap pegawai dalam bersikap dan bertindak sehari-hari saat menjalankan tugas dan tanggung jawabnya guna mencapai tujuan perusahaan. Keberhasilan Bank Banten dalam mencapai target strategis sangat bergantung pada dukungan, kontribusi, dan komitmen dari sumber daya manusia yang berkualitas dan kompeten, yang dapat mendorong peningkatan kinerja perusahaan.

VISI BANK BANTEN

Menjadi Bank yang terbaik dan mitra terpercaya

MISI BANK BANTEN

1. Mendukung program pembangunan untuk pertumbuhan ekonomi dan kemakmuran masyarakat Banten;
2. Memberikan layanan perbankan terbaik yang selalu berorientasi kepada kepuasan nasabah dan meningkatkan nilai manfaat secara berkesinambungan bagi semua pemangku kepentingan.

VISION, MISSION, AND CORPORATE CULTURE

The Company's cultural values serve as a guide for every employee in their daily conduct and actions when carrying out their duties and responsibilities in pursuit of the Company's objectives. Bank Banten's success in achieving its strategic targets is highly dependent on the support, contribution, and commitment of a quality and competent workforce, which can drive improvements in the Company's performance.

BANK BANTEN'S VISION

To Be the Best Bank and a Trusted Partner

BANK BANTEN'S MISSION

1. Supporting development programs for economic growth and the prosperity of the people of Banten.
2. Providing the best banking services that are always oriented toward customer satisfaction and continuously enhancing value and benefits for all stakeholders.

Tabel Nilai Budaya Bank Banten

Table of Bank Banten Cultural Values

Nilai Utama / Core Value	Implementasi / Implementation
Think Different	Memiliki pemikiran dinamis dan adaptif. Berpikir kreatif dan Inovatif berbasis risiko / Possessing dynamic and adaptive thinking. Thinking creatively and innovatively on a riskbased basis.
Reliable	Mampu bekerja profesional dalam menghadapi tantangan secara konsisten / Being capable of working professionally in consistently facing challenges.
Universe	Membangun sinergi positif dengan sesama dan lingkungan sebagai bentuk syukur atas rahmat Tuhan Yang Maha Esa / Building positive synergy with others and the environment as a form of gratitude for the blessings of God Almighty.
Sustainable	Memberikan manfaat kepada perusahaan, masyarakat dan lingkungan secara berkelanjutan / Providing benefits to the Company, society, and the environment on a continuous basis.
Track	Menyelesaikan setiap pekerjaan secara tuntas tepat waktu dan dapat dipertanggungjawabkan sesuai ketentuan / Completing every task thoroughly, on time, and accountably in accordance with applicable provisions.

Penjelasan nilai dan budaya Bank Banten “**TRUST**”:

Explanation of Bank Banten's "**TRUST**" Values and Culture, is as follows:

Think Different

Memiliki pemikiran dinamis dan adaptif

- Berpikir Kreatif dan Inovatif Berbasis Risiko
- Membangun Karakter Intrapreneur
- Mampu Memberikan Solusi Dalam Setiap Keadaan

Think Different

Possessing dynamic and adaptive thinking

- Thinking Creatively and Innovatively on a Risk-Based Basis
- Building an Intrapreneurial Character
- Being Capable of Providing Solutions in Every Situation

Reliable

Mampu bekerja profesional dalam menghadapi tantangan secara konsisten

- Tangguh Kolaboratif dan Proaktif
- Kompeten dan Berintegritas
- Berkomunikasi Secara Terbuka dan Efektif

Reliable

Being capable of working professionally in consistently facing challenges

- Resilient, Collaborative, and Proactive
- Competent and Possessing Integrity
- Communicating Openly and Effectively

Universe

Membangun sinergi positif dengan sesama dan lingkungan sebagai bentuk syukur atas rahmat Tuhan Yang Maha Esa

- Berempati dan Saling Menghargai
- Bersikap Positif dan Peduli Lingkungan

Universe

Building positive synergy with others and the environment as a form of gratitude for the blessings of God Almighty

- Empathetic and Mutually Respectful
- Maintaining a Positive Attitude and Environmental Awareness

Sustainable

Memberikan manfaat kepada perusahaan, masyarakat dan lingkungan secara berkelanjutan

- Menerapkan Prinsip-Prinsip Tata Kelola Yang Baik
- Selalu Memberikan Layanan Terbaik
- Berperan Aktif Dalam Aksi Keuangan Berkelanjutan

Sustainable

Providing benefits to the Company, society, and the environment on a continuous basis

- Implementing the Principles of Good Governance
- Consistently Delivering the Best Service
- Playing an Active Role in Sustainable Finance Initiatives

Track

Menyelesaikan setiap pekerjaan secara tuntas tepat waktu dan dapat dipertanggungjawabkan sesuai ketentuan

- Cepat Tepat dan Akurat
- Berorientasi Pada Hasil
- Patuh Terhadap Ketentuan

Secara berkala, Bank Banten secara konsisten mengembangkan sumber daya manusia melalui penerapan budaya perusahaan dan budaya kerja, termasuk nilai-nilainya, demi mencapai tujuan strategis yang selaras dengan visi dan misi perusahaan. Upaya ini dilakukan untuk menghasilkan Karyawan yang memiliki kompetensi tinggi, berintegritas, dan berorientasi pada kepuasan nasabah berperan penting dalam menjaga loyalitas pelanggan.

PENGENDALIAN GRATIFIKASI KEBIJAKAN GRATIFIKASI DAN ANTI SUAP

Dalam rangka menerapkan prinsip Tata Kelola Perusahaan yang Baik serta Kode Etik di Bank Banten, dilakukan berbagai upaya, termasuk penerapan sistem Pengendalian Gratifikasi dan Sistem Manajemen Anti Penyuapan (SMAP).

Pengendalian gratifikasi bertujuan untuk menanamkan nilai-nilai tata kelola yang baik dan menanamkan integritas kepada seluruh Pegawai, sehingga dalam menjalankan aktivitas bisnis sehari-hari dengan nasabah, pihak ketiga/vendor, mitra, serta pemangku kepentingan lainnya, pegawai dapat bertindak secara etis, saling percaya, dan bertanggung jawab. Melalui pengendalian gratifikasi ini, diharapkan kepentingan bisnis dapat berjalan dengan profesional dan beretika tanpa melanggar ketentuan yang mengatur larangan gratifikasi.

Sebagai bentuk komitmen dalam menerapkan pengendalian gratifikasi, Bank Banten telah melakukan beberapa langkah, antara lain:

1. Membentuk Unit Pengendali Gratifikasi (UPG) di bawah Divisi Kepatuhan yang bertanggung jawab sebagai koordinator dalam penerapan kebijakan pengendalian gratifikasi.
2. Menetapkan Standar Operasional Prosedur (SOP) Pengendalian Gratifikasi melalui Surat Keputusan Direksi No. 046/SK/DIRBB/III/2022 pada 29 Maret 2023, yang mengatur larangan penerimaan gratifikasi bagi seluruh pegawai.

Track

Completing every task thoroughly, on time, and accountably in accordance with applicable provisions

- Swift, Precise, and Accurate
- Results-Oriented
- Compliant with Applicable Provisions

On a periodic basis, Bank Banten consistently develops its human capital through the implementation of corporate culture and work culture, including its values, in order to achieve strategic objectives aligned with the Company's vision and mission. These efforts are undertaken to produce employees who possess high competency, integrity, and a customer satisfaction orientation, playing an important role in maintaining customer loyalty.

GRATUITY CONTROL, GRATUITY AND ANTI-BRIBERY POLICY

In the context of implementing the principles of Good Corporate Governance and the Code of Conduct at Bank Banten, various measures have been undertaken, including the implementation of a Gratuity Control system and the Anti-Bribery Management System (SMAP).

Gratuity control aims to instill good governance values and integrity in all Employees, so that in carrying out daily business activities with customers, third parties/vendors, partners, and other stakeholders, employees are able to act ethically, with mutual trust, and responsibly. Through this gratuity control, it is expected that business interests can be conducted professionally and ethically without violating the provisions governing the prohibition of gratuities.

As a form of commitment to implementing gratuity control, Bank Banten has taken a number of steps, including:

1. Establishing a Gratuity Control Unit (UPG) under the Compliance Division, which is responsible as the coordinator in the implementation of the gratuity control policy.
2. Establishing the Standard Operating Procedure (SOP) for Gratuity Control through Board of Directors' Decree No. 046/SK/DIR-BB/III/2022 on March 29, 2023, which governs the prohibition on the receipt of gratuities by all employees.

3. Menyelenggarakan pelatihan dan sosialisasi secara berkala kepada seluruh pegawai guna meningkatkan pemahaman dan kesadaran mengenai program pengendalian gratifikasi.
4. Pernyataan pakta integritas dari seluruh jajaran Bank Banten terhadap anti gratifikasi dan berlaku juga kepada rekanan pihak ketiga/vendor dan mitra Bank.
5. Penyebaran pesan pengendalian gratifikasi kepada pihak internal Bank Banten maupun pihak eksternal Bank Banten melalui media sosial ataupun melalui Kantor Cabang untuk tidak memberikan bingkisan pada hari raya keagamaan dan tahun baru.

Bank Banten telah menerapkan Sistem Manajemen Anti Penyuapan (SMAP) sesuai standar ISO 37001:2016. Bank telah mengimplementasikan melalui antara lain:

1. Membentuk Fungsi Kepatuhan Anti Penyuapan (FKAP) sebagai organ Sistem Manajemen Anti Penyuapan (SMAP) yang dibentuk untuk melakukan pengawasan terhadap penerapan Sistem Manajemen Anti Penyuapan secara independen.
2. Kebijakan Sistem Manajemen Anti Penyuapan, telah ditetapkan melalui Surat Keputusan Direksi No.933/SK/DIR-BB/XI/2023 tanggal 29 November 2023 yang mengatur penerapan sistem manajemen anti penyuapan.
3. Melakukan pelatihan/sosialisasi atas Program Sistem Manajemen Anti Penyuapan secara berkelanjutan kepada seluruh Pegawai untuk meningkatkan *awareness* terhadap anti penyuapan.
4. Mendapatkan sertifikat ISO 37001:2016 pada tanggal 29 Juni 2022 pada ruang lingkup Pengadaan Barang dan Jasa, yang akan terus dilakukan pembaharuan sertifikasi pada tahun 2025. Atas diperolehnya sertifikat tersebut menunjukkan telah terkelolanya dengan baik sistem pengendalian gratifikasi, suap (*anti-bribery*) dan *whistleblowing system* di Bank Banten sesuai dengan standar dan praktik di dunia Internasional yang telah ditetapkan oleh ISO.

PELAPORAN PELANGGARAN

Bank Banten menerapkan prinsip kehati-hatian serta sistem pengendalian internal guna mencegah potensi pelanggaran atau kecurangan (*fraud*) yang dapat merugikan perusahaan. Namun, meskipun berbagai langkah pencegahan telah

3. Conducting periodic training and socialization to all employees to enhance understanding and awareness of the gratuity control program.
4. Integrity pact declarations from all levels of Bank Banten against gratuities, which also apply to third-party partners/vendors and the Bank's partners.
5. Dissemination of gratuity control messages to both internal and external parties of Bank Banten through social media or through Branch Offices, advising against the giving of gifts during religious holidays and the new year.

Bank Banten has implemented the Anti-Bribery Management System (SMAP) in accordance with the ISO 37001:2016 standard. The Bank has implemented this through, among other things:

1. Establishing the Anti-Bribery Compliance Function (FKAP) as an organ of the Anti-Bribery Management System (SMAP), formed to independently oversee the implementation of the Anti-Bribery Management System.
2. The Anti-Bribery Management System Policy, established through Board of Directors' Decree No. 933/SK/DIR-BB/XI/2023 dated November 29, 2023, which governs the implementation of the anti-bribery management system.
3. Conducting ongoing training/socialization on the Anti-Bribery Management System Program to all Employees to enhance anti-bribery awareness.
4. Obtaining the ISO 37001:2016 certificate on June 29, 2022, covering the scope of Procurement of Goods and Services, with recertification to be continuously renewed in 2025. The obtainment of this certificate demonstrates the effective management of the gratuity control system, anti-bribery, and whistleblowing system at Bank Banten in accordance with the international standards and practices established by ISO.

WHISTLEBLOWING SYSTEM

Bank Banten applies the principles of prudence and an internal control system to prevent potential violations or fraud that may be detrimental to the Company. However, despite the various preventive measures that have been

diterapkan, risiko terjadinya pelanggaran atau *fraud* tetap ada. Upaya ini dilakukan untuk mengetahui indikasi kecurangan dan melaporkannya kepada perusahaan sebagai bagian dari upaya mendukung kebijakan anti-*fraud*.

Dalam hal ini, Bank Banten telah memiliki sistem pelaporan yang bersifat rahasia, independen, serta dilengkapi dengan mekanisme perlindungan melalui *Whistleblowing System* (WBS). WBS berfungsi untuk:

1. Mendorong keberanian pegawai dalam melaporkan dugaan pelanggaran.
2. Mempermudah pihak terkait dalam menangani laporan pelanggaran.
3. Meminimalkan potensi kerugian, memperkuat sistem pengendalian internal, serta meningkatkan reputasi Bank di mata para pemangku kepentingan.
4. Menciptakan lingkungan kerja yang lebih transparan, bersih, dan kondusif.

Pihak Pengelola WBS

Dalam penerapan sistem *Whistleblowing* (WBS), Perseroan telah menyusun Pedoman *Whistleblowing* dan membentuk tim pengelola WBS yang menjalankan prinsip-prinsip berikut:

1. Menjaga kerahasiaan informasi dan identitas pelapor.
2. Memberikan perlindungan kepada pelapor dari segala bentuk intimidasi atau ancaman.
3. Mengelola serta menindaklanjuti laporan dugaan pelanggaran atau indikasi kecurangan melalui koordinasi antara Pengelola WBS dan Kepala Divisi Audit Internal.

Mekanisme Pelaporan Pelanggaran

Laporan pelanggaran dapat disampaikan melalui beberapa saluran berikut:

- a. Email yang ditujukan ke antifraud@bankbanten.co.id dengan tembusan ke direksi@bankbanten.co.id.
- b. Website resmi Bank Banten (www.bankbanten.co.id) melalui menu *Whistleblowing System*.

Tindak Lanjut Terhadap Laporan Pelanggaran

Setiap laporan yang diterima oleh pengelola WBS akan ditindaklanjuti dengan investigasi. Keakuratan informasi dari pelapor akan diverifikasi, dan jika terbukti benar, laporan tersebut dapat menjadi faktor tambahan dalam penilaian

implemented, the risk of violations or fraud remains. These efforts are undertaken to detect indications of fraud and report them to the Company as part of the support for the anti-fraud policy.

In this regard, Bank Banten has established a confidential and independent reporting system equipped with a protection mechanism through the *Whistleblowing System* (WBS). The WBS functions to:

1. Encourage employees to come forward in reporting suspected violations.
2. Facilitate relevant parties in handling violation reports.
3. Minimize potential losses, strengthen the internal control system, and enhance the Bank's reputation in the eyes of its stakeholders.
4. Create a more transparent, clean, and conducive working environment.

WBS Management

In the implementation of the *Whistleblowing System* (WBS), the Company has formulated a *Whistleblowing Guidelines* and established a WBS management team that operates on the following principles:

1. Maintaining the confidentiality of information and the identity of the whistleblower.
2. Providing protection to the whistleblower from all forms of intimidation or threats.
3. Managing and following up on reports of suspected violations or indications of fraud through coordination between the WBS Management and the Head of the Internal Audit Division.

Whistleblowing Reporting Mechanism

Violation reports may be submitted through the following channels:

- a. Email addressed to antifraud@bankbanten.co.id with a copy to direksi@bankbanten.co.id.
- b. Bank Banten's official website (www.bankbanten.co.id) through the *Whistleblowing System* menu.

Follow-Up on Violation Reports

Every report received by the WBS management will be followed up with an investigation. The accuracy of information provided by the whistleblower will be verified, and if proven to be true, the report may serve as an additional factor in

kinerja pegawai. Bahkan, pegawai yang berkontribusi dalam pengungkapan pelanggaran berhak menerima penghargaan sesuai dengan ketentuan yang berlaku.

Jika investigasi menunjukkan adanya indikasi kuat terhadap pelanggaran atau *fraud*, kasus tersebut akan dibahas dalam rapat Komite Disiplin guna menentukan sanksi bagi pegawai yang terbukti melakukan pelanggaran. Untuk menjaga objektivitas, setiap pemberian sanksi tetap berpedoman pada peraturan internal perusahaan. Selain itu, perusahaan juga akan melaporkan kasus *fraud* kepada Otoritas Jasa Keuangan (OJK) sesuai ketentuan yang berlaku. Sejalan dengan hal ini, Perseroan akan terus melakukan evaluasi dan perbaikan terhadap sistem dan kebijakan yang diterapkan, khususnya dalam aspek pengendalian internal.

Perlindungan Pelapor

Bank Banten menjamin perlindungan kepada pelapor. Langkah ini dilakukan untuk menciptakan keamanan dan kenyamanan kepada pelapor. Selain itu, Perusahaan telah menetapkan kebijakan untuk mengurangi risiko terjadinya penyimpangan yang dapat merugikan perusahaan, di antaranya:

1. Pegawai diwajibkan menyampaikan informasi yang didukung dengan bukti yang relevan, di mana Manajemen akan menindaklanjutinya serta menjamin kerahasiaan identitas pelapor.
2. Pelapor tidak akan dikenakan sanksi atas kekeliruan dalam penyampaian informasi.
3. Pegawai yang menyembunyikan informasi terkait dugaan kecurangan akan dikenai sanksi sesuai dengan ketentuan yang berlaku.
4. Pelaku kecurangan (*fraud*) akan dikenakan sanksi berdasarkan peraturan perusahaan.
5. Penerapan tindakan hukum sesuai dengan ketentuan yang berlaku (*Law Enforcement*).

Sanksi Laporan Pelanggaran

Di tahun 2025, Bank Banten tidak memiliki laporan pelanggaran yang terjadi di lingkungan Perusahaan.

KEBIJAKAN PERLINDUNGAN NASABAH

Dalam rangka memenuhi ketentuan otoritas terkait perlindungan konsumen, Perseroan menerapkan Kebijakan Pelayanan dan Penyelesaian Pengaduan Nasabah serta

the employee's performance assessment. Furthermore, employees who contribute to the disclosure of violations are entitled to receive recognition in accordance with applicable provisions.

If the investigation reveals strong indications of a violation or fraud, the case will be discussed at a Disciplinary Committee meeting to determine the appropriate sanctions for employees proven to have committed violations. To maintain objectivity, the imposition of any sanction shall remain guided by the Company's internal regulations. In addition, the Company will also report fraud cases to the Financial Services Authority (OJK) in accordance with applicable provisions. In line with this, the Company will continue to evaluate and improve the systems and policies implemented, particularly in the aspect of internal controls.

Whistleblower Protection

Bank Banten guarantees protection for whistleblowers. This is undertaken to create a sense of security and comfort for whistleblowers. In addition, the Company has established policies to reduce the risk of irregularities that may be detrimental to the Company, including:

1. Employees are required to submit information supported by relevant evidence, whereby Management will follow up on such information and guarantee the confidentiality of the whistleblower's identity.
2. The whistleblower shall not be subject to sanctions for any inaccuracies in the submission of information.
3. Employees who conceal information relating to suspected fraud will be subject to sanctions in accordance with applicable provisions.
4. Perpetrators of fraud will be subject to sanctions in accordance with company regulations.
5. Application of legal measures in accordance with applicable provisions (*Law Enforcement*).

Sanctions for Violation Reports

In 2025, Bank Banten had no violation reports occurring within the Company's environment.

CUSTOMER PROTECTION POLICY

In order to comply with the requirements of the relevant authorities regarding consumer protection, the Company implements a Customer Service and Complaint Resolution

Prosedur Pelayanan dan Penyelesaian Pengaduan Nasabah. Dengan meningkatnya literasi perbankan di masyarakat dan kemudahan dalam mengajukan pengaduan, Bank Banten terus menyempurnakan sistem pengaduannya agar setiap keluhan yang diterima dapat dimonitor dan diselesaikan secara efektif serta sesuai dengan regulasi otoritas terkait.

Pengawasan terhadap proses penyelesaian pengaduan dilakukan oleh unit kerja terkait dan dilaporkan secara berkala kepada Direksi agar perkembangan setiap pengaduan dapat terpantau. Selain itu, Perseroan secara rutin menyampaikan laporan triwulanan kepada Otoritas Jasa Keuangan (OJK) dan Bank Indonesia sesuai dengan tenggat waktu yang ditetapkan. Bank juga berkomitmen untuk menyelesaikan pengaduan nasabah dalam jangka waktu yang telah ditentukan oleh otoritas, serta secara bertahap melakukan penyesuaian terhadap sarana dan prasarana guna mendukung perlindungan konsumen sesuai dengan regulasi yang berlaku.

Sebagai bagian dari upaya meningkatkan kualitas layanan dan memberikan kemudahan akses bagi nasabah, Perseroan menyediakan layanan:

Policy as well as Customer Service and Complaint Resolution Procedures. With the increasing level of banking literacy among the public and the ease of submitting complaints, Bank Banten continuously refines its complaint system to ensure that every complaint received can be monitored and resolved effectively and in accordance with the relevant regulatory requirements.

Oversight of the complaint resolution process is carried out by the relevant work units and reported periodically to the Board of Directors so that the progress of each complaint can be monitored. In addition, the Company regularly submits quarterly reports to the Financial Services Authority (OJK) and Bank Indonesia in accordance with the established deadlines. The Bank is also committed to resolving customer complaints within the timeframes stipulated by the authorities, and is progressively making adjustments to its facilities and infrastructure to support consumer protection in accordance with applicable regulations.

As part of its efforts to improve service quality and provide ease of access for customers, the Company provides the following services:



Layanan ini berfungsi sebagai sarana informasi, konsultasi, serta penyelesaian masalah bagi nasabah maupun calon nasabah. *Call Center* beroperasi selama 24 jam sehari, 7 hari seminggu, memastikan bahwa setiap nasabah dapat memperoleh layanan yang cepat dan responsif kapan saja.

This service functions as a means of information, consultation, and problem resolution for both existing and prospective customers. The Call Center operates 24 hours a day, 7 days a week, ensuring that every customer can obtain prompt and responsive service at any time.

KEBIJAKAN *INSIDER TRADING*

Bank Banten belum memiliki kebijakan terhadap *Insider Trading*. Lebih lanjut, Perusahaan tidak memiliki kebijakan spesifik dan/atau tersendiri terkait dengan kegiatan *Insider Trading*, namun dalam implementasinya Bank Banten mengacu pada Undang-Undang Nomor 8 Tahun 1995 tentang Pasar Modal, Peraturan Otoritas Jasa Keuangan Nomor 78/POJK.04/2017 tentang Transaksi Efek yang Tidak Dilarang Bagi Orang Dalam serta Surat Keputusan Direksi Nomor 095/SK/Dir-BB/VII/2019 tentang Menjaga Rahasia Bank dan Dokumen Perusahaan.

KEBIJAKAN PENGADAAN BARANG DAN JASA

Bank Banten telah memiliki SOP Pengadaan Barang dan Jasa berdasarkan SK Direksi No. No.1094/SK/ DIR-BB/ VII/2024. Dalam kebijakan tersebut memuat hal-hal sebagai berikut:

1. Pendahuluan.
2. Organisasi dan Kewenangan.
3. Ketentuan Pengadaan.
4. Prosedur Pengadaan.
5. Pengendalian dan Pengawasan.

KEBIJAKAN PEMENUHAN HAK-HAK KREDITUR

Bank Banten telah memiliki Kebijakan Perkreditan Bank yang ditetapkan berdasarkan SK Direksi No.008/ SK/ DIRBB/I/2022. Dalam kebijakan tersebut memuat informasi mengenai pemenuhan hak-hak kredit.

Pemenuhan atas hak-hak kreditur, meliputi:

1. Konsep Hubungan Total Pemohon Kredit.
2. Penetapan Batas Wewenang Persetujuan Kredit.
3. Tanggung Jawab Pemutus Kredit.
4. Proses Persetujuan Kredit
5. Rekomendasi Persetujuan Kredit.
6. Putusan Kredit.
7. Perjanjian Kredit.
8. Pencairan Kredit.
9. Pemantauan Pasca Pencairan Kredit.

INSIDER TRADING POLICY

Bank Banten does not yet have a specific policy on Insider Trading. Furthermore, the Company does not have a specific and/or separate policy relating to Insider Trading activities; however, in its implementation, Bank Banten refers to Law No. 8 of 1995 on Capital Markets, Financial Services Authority Regulation No. 78/POJK.04/2017 on Securities Transactions Not Prohibited for Insiders, and Board of Directors' Decree No. 095/SK/Dir-BB/VII/2019 on Maintaining Bank Secrecy and Company Documents.

PROCUREMENT OF GOODS AND SERVICES POLICY

Bank Banten has established a Standard Operating Procedure (SOP) for the Procurement of Goods and Services pursuant to Board of Directors' Decree No. 1094/SK/DIR-BB/VII/2024. The policy contains the following matters:

1. Introduction.
2. Organization and Authority.
3. Procurement Provisions.
4. Procurement Procedures.
5. Control and Supervision.

CREDITOR RIGHTS FULFILLMENT POLICY

Bank Banten has established a Bank Credit Policy pursuant to Board of Directors' Decree No. 008/SK/DIR-BB/I/2022. The policy contains information on the fulfillment of creditor rights.

The fulfillment of creditor rights encompasses:

1. Concept of Total Relationship of Credit Applicants.
2. Establishment of Credit Approval Authority Limits.
3. Responsibilities of Credit Decision Makers.
4. Credit Approval Process.
5. Credit Approval Recommendations.
6. Credit Decisions.
7. Credit Agreements.
8. Credit Disbursement.
9. Post-Disbursement Credit Monitoring.

PENERAPAN PEDOMAN TATA KELOLA PERUSAHAAN

Bank Banten senantiasa mengedepankan penerapan pedoman tata kelola Perusahaan Terbuka sesuai dengan ketentuan yang diatur dalam Surat Edaran No. 32/SEOJK.04/2015 tentang Penerapan Tata Kelola Terbuka. Pelaksanaan pedoman tata kelola Perusahaan Terbuka adalah sebagai berikut:

Tabel Penerapan Pedoman Tata Kelola Perusahaan Terbuka

Prinsip / <i>Principle</i>	Rekomendasi / <i>Recommendation</i>	Penerapan / <i>Implementation</i>
Aspek A: Hubungan Perusahaan Terbuka dengan Pemegang Saham Dalam Menjamin Hak-Hak Pemegang Saham / Aspect A: Relationship of the Public Company with Shareholders in Ensuring Shareholders' Rights		
Prinsip 1: Meningkatkan nilai penyelenggaraan Rapat Umum Pemegang Saham. / Principle 1: Enhancing the quality of the convention of the General Meeting of Shareholders.	Perusahaan Terbuka memiliki cara atau prosedur teknis pengumpulan suara (<i>voting</i>) baik secara terbuka maupun tertutup yang mengedepankan independensi, dan kepentingan pemegang saham. / The Public Company has a technical method or procedure for vote collection (<i>voting</i>), both open and closed, that upholds independence and the interests of shareholders.	Terpenuhi, Bank Banten mempunyai prosedur terkait pengambilan suara dalam pengambilan keputusan atas suatu mata acara RUPS. / Fulfilled. Bank Banten has procedures relating to voting in decision-making on agenda items at the GMS.
	Seluruh anggota Direksi dan anggota Dewan Komisaris Perusahaan Terbuka hadir dalam RUPS Tahunan. / All members of the Board of Directors and Board of Commissioners of the Public Company are present at the Annual GMS.	Terpenuhi, Seluruh anggota Dewan Komisaris dan anggota Direksi yang telah mendapatkan persetujuan dari Otoritas Jasa Keuangan atas penilaian kemampuan dan kepatuhan telah hadir dalam RUPS Tahunan pada Tahun Buku 2025. / Fulfilled. All members of the Board of Commissioners and Board of Directors who have obtained approval from the Financial Services Authority upon the fit and proper assessment were present at the Annual GMS for Fiscal Year 2025.
	Ringkasan risalah RUPS tersedia dalam Situs Web Perusahaan Terbuka paling sedikit selama 1 (satu) tahun. / The summary minutes of the GMS are available on the Public Company's website for at least 1 (one) year.	Terpenuhi, Mengenai ringkasan risalah RUPS telah dimuat dalam Situs Website. / Fulfilled. The summary minutes of the GMS have been published on the website.
Prinsip 2: Meningkatkan kualitas komunikasi Perusahaan Terbuka dengan Pemegang Saham atau Investor. / Principle 2: Improving the quality of communication of the Public Company with Shareholders or Investors.	Perusahaan Terbuka memiliki suatu kebijakan komunikasi dengan pemegang saham atau investor. / The Public Company has a communication policy with shareholders or investors.	Terpenuhi, Bank Banten telah membuat laporan berkala, keterbukaan informasi, kondisi atau prospek bisnis dan kinerja, serta pelaksanaan tata kelola Perusahaan Terbuka. / Fulfilled. Bank Banten has prepared periodic reports, information disclosures, business conditions or prospects and performance, as well as the implementation of Public Company governance.
	Perusahaan Terbuka mengungkapkan kebijakan komunikasi Perusahaan Terbuka dengan pemegang saham atau investor dalam Situs Web / The Public Company discloses its communication policy with shareholders or investors on its website.	Terpenuhi, Bank Banten telah mencantumkan saluran-saluran yang dapat digunakan dalam komunikasi perusahaan pada situs web. / Fulfilled. Bank Banten has included the channels available for corporate communication on its website.

IMPLEMENTATION OF CORPORATE GOVERNANCE GUIDELINES

Bank Banten consistently upholds the implementation of the Public Company corporate governance guidelines in accordance with the provisions set out in Circular Letter No. 32/SEOJK.04/2015 on the Implementation of Public Company Governance. The implementation of the Public Company corporate governance guidelines is as follows:

Table of Implementation of Public Company Corporate Governance Guidelines

Prinsip / Principle	Rekomendasi / Recommendation	Penerapan / Implementation
Aspek B: Fungsi dan Peran Dewan Komisaris / Aspect B: Functions and Roles of the Board of Commissioners		
Prinsip 3: Memperkuat keanggotaan dan Komposisi Dewan Komisaris. / Principle 3: Strengthening the membership and composition of the Board of Commissioners.	Penentuan jumlah anggota Dewan Komisaris mempertimbangkan kondisi Perusahaan Terbuka. / The determination of the number of members of the Board of Commissioners takes into account the conditions of the Public Company.	Terpenuhi, Saat ini Bank memiliki jumlah anggota Dewan Komisaris sebanyak 3 (tiga) orang terdiri dari 1 (satu) orang komisaris independen dan 1 (satu) orang komisaris non independen. / Fulfilled. The Bank currently has 3 (three) members of the Board of Commissioners, consisting of 1 (one) Independent Commissioner and 1 (one) Non-Independent Commissioner.
	Penentuan komposisi anggota Dewan Komisaris memperhatikan keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. / The determination of the composition of the Board of Commissioners takes into account the diversity of expertise, knowledge, and experience required.	Terpenuhi, Komposisi anggota Dewan Komisaris telah sesuai dengan kebutuhan Perseroan. / Fulfilled. The composition of the Board of Commissioners is in accordance with the needs of the Company.
Prinsip 4: Meningkatkan kualitas pelaksanaan tugas dan tanggung jawab Dewan Komisaris. / Principle 4: Improving the quality of the implementation of the duties and responsibilities of the Board of Commissioners.	Dewan Komisaris mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris. / The Board of Commissioners has a self-assessment policy to evaluate the performance of the Board of Commissioners.	Terpenuhi, Kebijakan Evaluasi Kinerja Dewan Komisaris Tercantum Dalam SOP Tata Tertib Kerja Komite Nominasi dan Remunerasi yaitu (SK No. 009/SK/KOM-BB/X/2024). / Fulfilled. The Board of Commissioners' Performance Evaluation Policy is set out in the SOP on the Rules of Procedure of the Nomination and Remuneration Committee (Decree No. 009/SK/KOM-BB/X/2024).
	Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Dewan Komisaris, diungkapkan melalui Laporan Tahunan Perusahaan Terbuka. / The self-assessment policy for evaluating the performance of the Board of Commissioners is disclosed through the Annual Report of the Public Company.	Terpenuhi, Dewan Komisaris telah memiliki kebijakan mengenai penilaian kinerja. / Fulfilled. The Board of Commissioners has a policy on performance assessment.
	Dewan Komisaris mempunyai kebijakan terkait pengunduran diri anggota Dewan Komisaris apabila terlibat dalam kejahatan keuangan. / The Board of Commissioners has a policy relating to the resignation of members of the Board of Commissioners in the event of involvement in financial crimes.	Terpenuhi, Sesuai dengan SOP Nominasi Dewan Komisaris dan Direksi (SK Direksi No. 024/SK/ DIR-BB/ II/2023) / Fulfilled. In accordance with the SOP on Nomination of the Board of Commissioners and Board of Directors (Board of Directors' Decree No. 024/SK/DIR-BB/II/2023).
	Dewan Komisaris atau Komite yang menjalankan fungsi Nominasi dan Remunerasi menyusun kebijakan suksesi dalam proses Nominasi anggota Direksi. / The Board of Commissioners or the Committee performing the Nomination and Remuneration function formulates a succession policy in the Nomination process for members of the Board of Directors.	Terpenuhi, Pelaksanaan sesuai dengan SOP Nominasi Dewan Komisaris dan Direksi (SK Direksi No. 024/SK/ DIR-BB/II/2023). / Fulfilled. Implementation is in accordance with the SOP on Nomination of the Board of Commissioners and Board of Directors (Board of Directors' Decree No. 024/SK/DIR-BB/II/2023).

Prinsip / Principle	Rekomendasi / Recommendation	Penerapan / Implementation
Aspek C: Fungsi Dan Peran Direksi / Aspect C: Functions and Roles of the Board of Directors		
Prinsip 5: Memperkuat keanggotaan dan Komposisi Direksi. / Principle 5: Strengthening the membership and composition of the Board of Directors.	Penentuan jumlah anggota Direksi mempertimbangkan kondisi Perusahaan Terbuka serta efektivitas dalam pengambilan keputusan. / The determination of the number of members of the Board of Directors takes into account the conditions of the Public Company and the effectiveness of decision-making.	Terpenuhi, Jumlah anggota Direksi saat ini telah terpenuhi yaitu berjumlah 4 orang terdiri dari Direktur Utama, Direktur Bisnis, Direktur Operasional dan Direktur Kepatuhan. / Fulfilled. The current number of Board of Directors members has been fulfilled, totaling 4 persons, consisting of the President Director, Business Director, Operations Director, and Compliance Director.
	Penentuan komposisi anggota Direksi memperhatikan, keberagaman keahlian, pengetahuan, dan pengalaman yang dibutuhkan. / The determination of the composition of the Board of Directors takes into account the diversity of expertise, knowledge, and experience required.	Terpenuhi, Komposisi anggota Direksi telah memenuhi kebutuhan Bank Banten. / Fulfilled. The composition of the Board of Directors meets the needs of Bank Banten.
	Anggota Direksi yang membawahi bidang akuntansi atau keuangan memiliki keahlian dan/atau pengetahuan di bidang akuntansi. / The member of the Board of Directors overseeing the field of accounting or finance possesses expertise and/or knowledge in the field of accounting.	Terpenuhi, Bank Banten memiliki Direktur dengan keahlian tersebut. / Fulfilled. Bank Banten has a Director with such expertise.
Prinsip 6: Meningkatkan pelaksanaan tugas dan tanggung jawab Direksi. / Principle 6: Improving the implementation of the duties and responsibilities of the Board of Directors.	Direksi mempunyai kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi. / The Board of Directors has a self-assessment policy to evaluate the performance of the Board of Directors.	Terpenuhi, Bank Banten telah memiliki Kebijakan Penilaian Sendiri (<i>self-assessment</i>) Kinerja Direksi yaitu SK No. 035/SK/DIR-BB/III/2018 tanggal 20 Maret 2018 / Fulfilled. Bank Banten has a Self-Assessment Policy for the Performance of the Board of Directors, namely Decree No. 035/SK/DIR-BB/III/2018 dated March 20, 2018.
	Kebijakan penilaian sendiri (<i>self-assessment</i>) untuk menilai kinerja Direksi diungkapkan melalui laporan tahunan Perusahaan Terbuka. / The self-assessment policy for evaluating the performance of the Board of Directors is disclosed through the Annual Report of the Public Company.	Terpenuhi, Direksi telah memiliki kebijakan mengenai penilaian kinerja. / Fulfilled. The Board of Directors has a policy on performance assessment.
	Direksi mempunyai kebijakan terkait pengunduran diri anggota Direksi apabila terlibat dalam kejahatan keuangan. / The Board of Directors has a policy relating to the resignation of members of the Board of Directors in the event of involvement in financial crimes.	Terpenuhi, Sesuai dengan Pedoman Dan Tata Tertib Kerja Direksi No.2007/SK/DIR-BB/XI/2024 dan SOP Nominasi Dewan Komisaris dan Direksi, yaitu SK Direksi No. 024/SK/DIR-BB/II/2023. / The Board of Directors has a policy relating to the resignation of members of the Board of Directors in the event of involvement in financial crimes.

Prinsip / Principle	Rekomendasi / Recommendation	Penerapan / Implementation
Prinsip 7 Meningkatkan aspek tata kelola Perusahaan melalui partisipasi pemangku kepentingan. / Principle 7: Enhancing corporate governance aspects through stakeholder participation.	Perusahaan Terbuka memiliki kebijakan untuk mencegah terjadinya <i>insider trading</i> . / The Public Company has a policy to prevent insider trading.	Tidak terpenuhi, Tidak memiliki kebijakan terhadap <i>Insider Trading</i> , Perseroan tidak memiliki kebijakan spesifik dan/atau tersendiri terkait dengan kegiatan <i>Insider Trading</i> , namun terkait hal tersebut Perseroan mengacu pada Undang-Undang Nomor 8 Tahun 1995 tentang Pasar Modal, Peraturan Otoritas Jasa Keuangan Nomor 78/POJK.04/2017 tentang Transaksi Efek yang Tidak Dilarang Bagi Orang Dalam serta Surat Keputusan Direksi Nomor 095/SK/Dir-BB/VII/2019 tentang Menjaga Rahasia Bank dan Dokumen Perusahaan. / Not Fulfilled. The Company does not have a specific and/or separate policy relating to Insider Trading activities; however, the Company refers to Law No. 8 of 1995 on Capital Markets, Financial Services Authority Regulation No. 78/POJK.04/2017 on Securities Transactions Not Prohibited for Insiders, and Board of Directors' Decree No. 095/SK/Dir-BB/VII/2019 on Maintaining Bank Secrecy and Company Documents.
	Perusahaan Terbuka memiliki kebijakan anti korupsi dan anti <i>fraud</i> . / The Public Company has an anti-corruption and anti-fraud policy.	Terpenuhi, Bank Banten telah memiliki Kebijakan Penerapan Strategi Anti <i>Fraud</i> berdasarkan SK Direksi No. 1134/SK/DIR-BB/X/2024 dan Kebijakan Sistem Manajemen Anti Penyuapan, yaitu SK Direksi No. 933/SK/DIR-BB/XI/2023. / Fulfilled. Bank Banten has an Anti-Fraud Strategy Implementation Policy pursuant to Board of Directors' Decree No. 1134/SK/DIR-BB/X/2024 and an Anti-Bribery Management System Policy, namely Board of Directors' Decree No. 933/SK/DIR-BB/XI/2023.
	Perusahaan Terbuka memiliki kebijakan tentang seleksi dan peningkatan kemampuan pemasok atau vendor. / The Public Company has a policy on the selection and capacity enhancement of suppliers or vendors.	Terpenuhi, Bank Banten telah memiliki SOP Pengadaan Barang dan Jasa, yaitu SK Direksi No. No.1094/SK/DIR-BB/VII/2024 dan Kebijakan Sistem Manajemen Anti Penyuapan, yaitu SK Direksi No. 933/SK/DIR-BB/XI/2023. / Fulfilled. Bank Banten has a Procurement of Goods and Services SOP, namely Board of Directors' Decree No. 1094/SK/DIR-BB/VII/2024, and an Anti-Bribery Management System Policy, namely Board of Directors' Decree No. 933/SK/DIR-BB/XI/2023.

Prinsip / Principle	Rekomendasi / Recommendation	Penerapan / Implementation
	Perusahaan Terbuka memiliki kebijakan tentang pemenuhan hak- hak kreditur. / The Public Company has a policy on the fulfillment of creditors' rights.	Terpenuhi, Bank Banten telah memiliki Kebijakan Perkreditan Bank, berdasarkan SK Direksi No.008/ SK/ DIRBB/I/2022 di dalamnya memuat informasi mengenai pemenuhan hak-hak kreditur. / Fulfilled. Bank Banten has a Bank Credit Policy pursuant to Board of Directors' Decree No. 008/SK/DIR-BB/I/2022, which contains information on the fulfillment of creditors' rights.
	Perusahaan Terbuka memiliki kebijakan sistem <i>whistleblowing</i> . / The Public Company has a whistleblowing system policy.	Terpenuhi, Bank Banten telah memiliki SOP Whistleblowing dengan SK Direksi No. 601/ SK/ DIR-BB/IX/2023. / Fulfilled. Bank Banten has a Whistleblowing System SOP pursuant to Board of Directors' Decree No. 601/SK/DIR-BB/IX/2023.
	Perusahaan Terbuka memiliki kebijakan pemberian insentif jangka panjang kepada Direksi dan karyawan. / The Public Company has a policy on the provision of long-term incentives to the Board of Directors and employees.	Terpenuhi, Bank Banten telah memiliki Kebijakan Remunerasi Direksi dan Dewan Komisaris, yaitu SK Komisaris No. 002/SK/KOM-BB/VI/2022 dan SK Direksi No. 080/SK/DIR-BB/ VI/2022 serta Kebijakan Remunerasi Karyawan berdasarkan SK Direksi No. 090/SK/ DIRBB/VI/2022. / Fulfilled. Bank Banten has a Remuneration Policy for the Board of Directors and Board of Commissioners, namely Board of Commissioners' Decree No. 002/SK/KOM-BB/VI/2022 and Board of Directors' Decree No. 080/SK/DIR-BB/VI/2022, as well as an Employee Remuneration Policy pursuant to Board of Directors' Decree No. 090/SK/DIR-BB/VI/2022.
Aspek E: Meningkatkan keterbukaan informasi / Aspect E: Enhancing Information Disclosure		
Prinsip 8 Meningkatkan keterbukaan informasi. / Principle 8: Enhancing information disclosure.	Perusahaan Terbuka memanfaatkan penggunaan teknologi informasi secara lebih luas selain Situs Web sebagai media keterbukaan informasi. / The Public Company makes broader use of information technology beyond its website as a medium for information disclosure.	Terpenuhi, Bank Banten memiliki Akun Media Sosial sebagai alternatif media dalam penyampaian keterbukaan informasi. / Fulfilled. Bank Banten has Social Media Accounts as an alternative medium for the dissemination of information disclosures.
	Laporan Tahunan Perusahaan Terbuka mengungkapkan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka paling sedikit 5% (lima persen), selain pengungkapan pemilik manfaat akhir dalam kepemilikan saham Perusahaan Terbuka melalui pemegang saham utama dan pengendali. / The Annual Report of the Public Company discloses the ultimate beneficial owner in the shareholding of the Public Company of at least 5% (five percent), in addition to the disclosure of the ultimate beneficial owner in the shareholding of the Public Company through the principal and controlling shareholders.	Terpenuhi, Bank Banten telah mencantumkan informasi tersebut dalam laporan yang bersifat publikasi maupun kepada Regulator. / Fulfilled. Bank Banten has included such information in its publicly published reports as well as in reports submitted to the Regulator.

TABEL EKSPOSUR RISIKO

TABEL LAPORAN KEWAJIBAN PENYEDIAAN MODAL MINIMUM TRIWULAN PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) TBK

(dalam Jutaan Rupiah)

RISK EXPOSURE TABLE

QUARTLERLY MINIMUM CAPITAL ADEQUACY REQUIREMENT REPORT TABLE OF PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) TBK

(in millions of Rupiah)

			31 Desember Desember 2025 / December 31, 2025	31 Desember 2024 / December 31, 2024
			Audit / Audited	Audit / Audited
I	Modal Inti (Tier 1) / Tier 1 Capital		1,415,692	1,274,849
1	Modal Inti Utama (CET 1) / Common Equity Tier 1 (CET 1)		1,415,692	1,274,849
	1.1	Modal Disetor (setelah dikurangi <i>Treasury Stock</i>) / Paid-up Capital (net of Treasury Stock)	4,308,864	4,308,864
	1.2	Cadangan Tambahan Modal / Additional Capital Reserves	(2,581,933)	(2,621,729)
	1.2.1	Faktor Penambah/ Adding Factors	293,998	280,805
	1.2.1.1	Pendapatan komprehensif lainnya / Other Comprehensive Income	-	-
	1.2.1.1.1	Selisih lebih penjabaran laporan keuangan / Surplus on translation of financial statements	-	-
	1.2.1.1.2	Potensi keuntungan dari peningkatan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain / Potential gains from increases in the fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.1.1.3	Saldo surplus revaluasi aset tetap / Surplus balance from revaluation of fixed assets	-	-
	1.2.1.2	adangan tambahan modal lainnya (<i>other disclosed reserves</i>) / Other additional capital reserves	293,997	280,804
	1.2.1.2.1	Agio / Share premium (Agio)	241,474	241,474
	1.2.1.2.2	Cadangan umum / General reserves	-	-
	1.2.1.2.3	Laba tahun-tahun lalu / Retained earnings from prior years	-	-
	1.2.1.2.4	Laba tahun berjalan / Current year profit	52,523	39,330
	1.2.1.2.5	Dana setoran modal / Capital contribution funds	-	-
	1.2.1.2.6	Lainnya / Others	-	-
	1.2.2	Faktor Pengurang / Deducting Factors	2,875,931	2,895,807
	1.2.2.1	Pendapatan komprehensif lainnya / Other Comprehensive Income	-	-
	1.2.2.1.1	Selisih kurang penjabaran laporan keuangan / Deficit on translation of financial statements	-	-
	1.2.2.1.2	Potensi kerugian dari penurunan nilai wajar aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain / Potential losses from decreases in the fair value of financial assets measured at fair value through other comprehensive income	-	-
	1.2.2.2	Cadangan tambahan modal lainnya (<i>other disclosed reserves</i>) / Other additional capital reserves (other disclosed reserves)	2,875,931	2,895,807
	1.2.2.2.1	Disagio / Share discount (Disagio)	-	-
	1.2.2.2.2	Rugi tahun-tahun lalu / Losses from prior years	2,830,770	2,870,100
	1.2.2.2.3	Rugi tahun berjalan / Current year loss	-	-
	1.2.2.2.4	Selisih kurang antara Penyisihan Penilaian Kualitas Aset (PPKA) dan Cadangan Kerugian Penurunan Nilai (CKPN) atas aset produktif / Shortfall between Allowance for Asset Quality (PPKA) and Allowance for Impairment Losses (CKPN) on earning assets	42,790	23,336
	1.2.2.2.5	Selisih kurang jumlah penyesuaian nilai wajar dari instrumen keuangan dalam Trading Book / Shortfall in the total fair value adjustments of financial instruments in the Trading Book	-	-
	1.2.2.2.6	PPKA non-produktif / PPKA on non-earning assets	2,371	2,371
	1.2.2.2.7	Lainnya / Others	-	-
	1.3	Kepentingan Non-Pengendali yang dapat diperhitungkan / Non-Controlling Interests eligible for inclusion	-	-
	1.4	Faktor Pengurang Modal Inti Utama / Deductions from Common Equity Tier 1 Capital	311,239	412,289
	1.4.1	Pajak tangguhan / Deferred tax assets	230,853	383,581
	1.4.2	Goodwill	-	-
	1.4.3	Aset tidak berwujud / Intangible assets	80,386	28,708
	1.4.4	Penyertaan yang diperhitungkan sebagai faktor pengurang / Equity participations recognized as deducting factors	-	-
	1.4.5	Kekurangan modal pada perusahaan anak asuransi / Capital shortfall in insurance subsidiaries	-	-
	1.4.6	Eksposur sekuritisasi / Securitization exposures	-	-

				31 Desember Desember 2025 / December 31, 2025	31 Desember 2024 / December 31, 2024	
				Audit / Audited	Audit / Audited	
1.4.7	Faktor pengurang modal inti utama lainnya / Other deductions from Common Equity Tier 1 Capital			-	-	
1.4.7.1	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain / Placement of funds in AT 1 and/or Tier 2 instruments at other banks			-	-	
1.4.7.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat / Cross-ownership in other entities acquired through legal transfer, grant, or bequest			-	-	
1.4.7.3	Eksposur yang menimbulkan Risiko Kredit akibat kegagalan <i>settlement (settlement risk)</i> - <i>Non Delivery Versus Payment</i> / Exposures giving rise to Credit Risk due to settlement failure (settlement risk) — Non Delivery Versus Payment			-	-	
1.4.7.4	Eksposur di Perusahaan Anak yang melakukan kegiatan usaha berdasarkan prinsip syariah (apabila ada) / Exposures in Subsidiaries conducting business activities based on sharia principles (if any)			-	-	
				-	-	
2	Modal Inti Tambahan/Additional Tier 1 (AT 1) / Additional Tier 1 Capital (AT 1)			-	-	
2.1	Instrumen yang memenuhi persyaratan AT 1 / Instruments meeting AT 1 requirements			-	-	
2.2	Agi/Disagio / Share premium/discount (Agi/Disagio)			-	-	
2.3	Faktor Pengurang Modal Inti Tambahan / Deductions from Additional Tier 1 Capital			-	-	
2.3.1	Penempatan dana pada instrumen AT 1 dan/atau Tier 2 pada bank lain / Placement of funds in AT 1 and/or Tier 2 instruments at other banks			-	-	
2.3.2	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat / Cross-ownership in other entities acquired through legal transfer, grant, or bequest			-	-	
				-	-	
II	Modal Pelengkap (Tier 2) / Supplementary Capital (Tier 2)			45,124	32,310	
1	Instrumen modal dalam bentuk saham atau lainnya yang memenuhi persyaratan Tier 2 / Capital instruments in the form of shares or other instruments meeting Tier 2 requirements			-	-	
2	Agi/Disagio / Share premium/discount (Agi/Disagio)			-	-	
3	Cadangan umum PPKA atas aset produktif yang wajib dihitung (paling tinggi 1,25% ATMR Risiko Kredit) / General PPKA reserves on earning assets required to be calculated (maximum 1.25% of Credit Risk RWA)			45,124	32,310	
4	Faktor Pengurang Modal Pelengkap / Deductions from Supplementary Capital			-	-	
4.1	<i>Sinking Fund</i>			-	-	
4.2	Penempatan dana pada instrumen Tier 2 pada bank lain / Placement of funds in Tier 2 instruments at other banks			-	-	
4.3	Kepemilikan silang pada entitas lain yang diperoleh berdasarkan peralihan karena hukum, hibah, atau hibah wasiat / Cross-ownership in other entities acquired through legal transfer, grant, or bequest			-	-	
TOTAL MODAL / TOTAL CAPITAL				1,460,816	1,307,159	
Keterangan / Description		31 Des 2025 / December 31, 2025	31 Des 2024 / December 31, 2024	Keterangan / Description	31 Des 2025 / December 31, 2025	31 Des 2024 / December 31, 2024
Aset Tertimbang Menurut Risiko / Risk-Weighted Assets		Audit / Audited	Audit / Audited	Rasio KPMM / Car Ratio	Audit / Audited	Audit / Audited
Atmr Risiko Kredit / Credit Risk Rwa		3,703,780	2,761,720	Rasio CET 1 (%) / CET 1 Ratio	35.60%	41.93%
Atmr Risiko Pasar / Market Risk Rwa		306.00	-	Rasio Tier 1 (%) / Tier 1 Ratio	0.00%	0.00%
Atmr Risiko Operasional / Operational Risk Rwa		272,934	278,888	Rasio Tier 2 (%) / Tier 2 Ratio (%)	1.13%	1.06%
Total ATMR / Total RWA		3,977,019	3,040,608	Rasio KPMM (%) / CAR Ratio (%)	36.73%	42.99%
Rasio KPMM Sesuai Profil Risiko (%) / Minimum Car Based On Risk Profile (%)		11.00%	11.00%	CET 1 Untuk Buffer (%) / CET 1 For Buffer (%)	25.73%	31.99%
Alokasi Pemenuhan KPMM Sesuai Profil Risiko / Allocation Of Car Fulfillment Based On Risk Profile		Audit / Audited	Audit / Audited	Persentase Buffer Yang Wajib Dipenuhi Oleh Bank (%) / Buffer Percentage Required To Be Met By The Bank (%)	2.50%	2.50%
Dari CET 1 (%) / From CET 1 (%)		9.87%	9.94%	Capital Conservation Buffer (%)	0.00%	0.00%
Dari AT 1 (%) / From AT 1 (%)		0.00%	0.00%	Countercyclical Buffer (%)	2.50%	2.50%
Dari Tier 2 (%) / From Tier 2 (%)		1.13%	1.06%	Capital Surcharge untuk Bank Sistemik (%) / Capital Surcharge for Systemic Banks (%)	0.00%	0.00%

**TABEL LAPORAN KOMITMEN DAN KONTIJENSI
RUGI PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) TBK**

(dalam Jutaan Rupiah)

**COMMITMENTS AND CONTINGENCIES LOSS
REPORT TABLE PT BANK PEMBANGUNAN DAERAH
BANTEN (PERSERODA) TBK**

(in Millions of Rupiah)

No	Pos-Pos / Items	31 Desember 2025 / December 31, 2025	31 Desember 2024 / December 31, 2024
		Audit / Audited	Audit / Audited
I.	Tagihan Komitmen / Commitment Receivables		
1	Fasilitas pinjaman yang belum ditarik / Undrawn loan facilities	-	-
2	Posisi valas yang akan diterima dari transaksi spot dan derivatif/forward / Foreign exchange positions to be received from spot and derivative/forward transactions	-	-
3	Lainnya / Others	1,719	1,719
II.	Kewajiban Komitmen / Commitment Liabilities		-
1	Fasilitas kredit kepada nasabah yang belum ditarik / Credit facilities to customers not yet drawn		-
	a. Committed	22,251	14,186
	b. Uncommitted	-	-
2	Irrevocable L/C yang masih berjalan / Outstanding irrevocable L/C	-	-
3	Posisi valas yang akan diserahkan dari transaksi spot dan derivatif/forward / Foreign exchange positions to be delivered from spot and derivative/forward transactions	-	-
4	Lainnya / Others	108,820	-
III.	Tagihan Kontijensi / Contingent Receivables		-
1	Garansi yang diterima / Guarantees received	-	-
2	Lainnya / Others	797,816	799,309
IV.	Kewajiban Kontijensi / Contingent Liabilities		-
1	Garansi yang diberikan / Guarantees issued	26,630	2,398
2	Lainnya / Others	10	10
V.	Lainnya / Others		-
1	Penerusan Kredit / On-lending	-	-
2	Aset Keuangan yang dihapus buku / Written-off Financial Assets	-	-
	a. Kredit Pembiayaan / Financing Credit	1,921,850	1,875,257
	b. Berhasil ditagih / Successfully collected	6,171	10,713
3	Aset Keuangan yang dihapustagih / Written-off Financial Assets (write-off claims)	-	-
4	Kredit / Pembiayaan dengan Pengelolaan Penagihan / Credit/Financing under Collection Management	-	-

**TABEL LAPORAN KUALITAS ASET PRODUKTIF
DAN INFORMASI LAINNYA TRIWULAN PT BANK
PEMBANGUNAN DAERAH BANTEN (PERSERODA) TBK**
(dalam Jutaan Rupiah)

**QUARTERLY EARNING ASSET QUALITY AND
OTHER INFORMATION REPORT TABLE PT BANK
PEMBANGUNAN DAERAH BANTEN (PERSERODA) TBK**
(in Millions of Rupiah)

No.	POS-POS / ITEMS	31 Desember 2025 / December 31, 2025			
		Audit / Audited			
		L	DPK	KL	
I. PIHAK TERKAIT / RELATED PARTIES					
1.	Penempatan pada bank lain / Placements with other banks	-	-	-	
2.	Tagihan spot dan derivatif/ <i>forward</i> / Spot and derivative/ <i>forward</i> receivables	-	-	-	
3.	Surat berharga yang dimiliki / Securities held	-	-	-	
4.	Surat berharga yang dijual dengan janji dibeli kembali (<i>Repo</i>) / Securities sold under repurchase agreements (<i>Repo</i>)			-	
5.	Tagihan atas (<i>Reverse Repo</i>) / Reverse Repo receivables			-	
6.	Tagihan akseptasi / Acceptance receivables	-	-	-	
7.	Kredit yang diberikan dan pembiayaan yang diberikan / Loans and financing extended			-	
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) / Micro, Small, and Medium Enterprise (MSME) debtors		-	-	
	b. Bukan debitur UMKM / Non-MSME debtors	-	-	-	
	c. Kredit yang direstrukturisasi / Restructured loans		-	-	
8.	Penyertaan modal / Equity participation	-	-	-	
9.	Tagihan lainnya* / Other receivables*			-	
10.	Komitmen dan kontinjensi / Commitments and contingencies				
II PIHAK TIDAK TERKAIT / NON-RELATED PARTIES					
1.	Penempatan pada bank lain / Placements with other banks	27,702	-	-	
2.	Tagihan spot dan derivatif/ <i>forward</i> / Spot and derivative/ <i>forward</i> receivables	-	-	-	
3.	Surat berharga yang dimiliki / Securities held	1,005,527	-	-	
4.	Surat berharga yang dijual dengan janji dibeli kembali (<i>Repo</i>) / Securities sold under repurchase agreements (<i>Repo</i>)	-	-	-	
5.	Tagihan atas Reverse Repo / Reverse Repo receivables	108,734	-	-	
6.	Tagihan akseptasi / Acceptance receivables	-	-	-	
7.	Kredit dan pembiayaan yang diberikan / Loans and financing extended				
	a. Debitur Usaha Mikro, Kecil dan Menengah (UMKM) / MSME debtors	223,756	27	-	
	b. Bukan debitur UMKM / Non-MSME debtors	4,459,300	140,830	4,262	
	c. Kredit yang direstrukturisasi / Restructured loans	6,197	2,598	72	
8.	Penyertaan modal / Equity participation	-	-	-	
9.	Tagihan lainnya* / Other receivables*	-	-	-	
10.	Komitmen dan kontinjensi / Commitments and contingencies	22,251	-	-	
III INFORMASI LAIN / OTHER INFORMATION					
1.	Total aset bank yang dijaminkan : / Total bank assets pledged as collateral:				
	a. Pada Bank Indonesia / With Bank Indonesia				
	b. Pada pihak lain / With other parties				
2.	Agunan yang diambil alih / Foreclosed collateral (AYDA)	-	-	-	
3.	CKPN atas agunan yang diambil alih / CKPN on foreclosed collateral	-	-	-	

[illegible]

TRIVIA



Mesin Cetak OERIDAB dan Lahirnya Mata Uang OERIDAB

The Oeridab Printing Press And The Birth Of The Oeridab Currency

Pada masa perjuangan mempertahankan kemerdekaan Republik Indonesia, tahun 1947- 1949, Indonesia menghadapi tantangan besar dalam bidang ekonomi. Situasi darurat Ketika Agresi Militer Belanda I dan II, serta blokade ekonomi oleh negara-negara sekutu, menyebabkan terputusnya jalur komunikasi antara pemerintah pusat dan daerah, termasuk dalam hal distribusi uang tunai.

Untuk mengatasi kelangkaan uang di daerah, pemerintah pusat Republik Indonesia yang saat itu berpindah di Yogyakarta memberikan wewenang kepada sejumlah daerah untuk mencetak uang lokal. Kebijakan ini melahirkan Uang Republik Indonesia Daerah, termasuk di antaranya OERIDAB, singkatan dari Oeang Repoebluk Indonesia Daerah Banten. Lahirnya OERIDAB dan Mesin Pencetaknya di wilayah Banten diwujudkan oleh Karesidenan Banten di bawah kepemimpinan KH. Achmad Chotib selaku Residen Banten. Pada tanggal 15 Desember 1947, tercatat sebagai Uang Republik Indonesia Daerah yang pertama di Pulau Jawa merupakan "Uang kertas Darurat untuk daerah Banten" di Kota Serang, Banten.

During the struggle to defend Indonesia's independence between 1947 and 1949, the country faced significant economic challenges. The emergency situation resulting from the First and Second Dutch Military Aggressions, along with economic blockades by Allied nations, severed communication between central and regional governments, including the distribution of cash.

To address the shortage of currency in the regions, the central government, which was then based in Yogyakarta, authorized several areas to print local currency. This policy led to the creation of regional currencies, including OERIDAB, which stands for Oeang Repoebluk Indonesia Daerah Banten. The issuance of OERIDAB and its printing machinery in Banten was realized by the Banten Residency under the leadership of KH. Achmad Chotib. On December 15, 1947, Banten issued the first regional emergency currency in Java, "Uang Kertas Darurat untuk daerah Banten" or "Emergency Banknotes for the Banten Region", in Serang City.

Trivia

Trivia

Mesin cetak uang yang dikenal sebagai Mesin OERIDAB, pada masa itu berperan vital sebagai alat produksi uang darurat. Mesin cetak OERIDAB ini juga dikenal sebelumnya sebagai mesin cetak surat kabar "De Banten Bode", sebuah surat kabar lokal yang aktif sejak 1920-an hingga 1942 dengan tempat percetakan milik Abdul Rojak yang dikenal dengan nama Fritz Rozak, dan difungsikan untuk mencetak nomor atau nomor seri pada uang kertas OERIDAB. Dalam menjalankan pekerjaannya, Abdul Rojak bertindak sebagai pimpinan percetakan, didampingi oleh R. Abu Bakar Winangun, M. Sastra Atmadja, dan M. Solihin. Adapun M. Ismail dipercaya sebagai pejabat penerima, penyimpan, dan pengedar uang kertas tersebut. Proses ini didukung oleh tim yang terdiri dari 11 orang, termasuk di antaranya: Muhamad Jupri, Suparman, Muhamad Tohir, Senen, dan Sanah.

Uang OERIDAB dicetak dalam beberapa pecahan, di antaranya Rp1, Rp2, Rp5, Rp10, dan Rp100, masing-masing dengan desain yang berbeda. Uang ini hanya berlaku di wilayah Banten dan digunakan untuk menggerakkan roda ekonomi masyarakat dalam kondisi darurat, yang pada saat itu menggantikan fungsi mata uang nasional akibat blokade dan kondisi perang. Penerbitan OERIDAB tidak hanya menjadi solusi praktis atas kekurangan uang tunai, tetapi juga merupakan simbol kedaulatan ekonomi daerah dan manifestasi semangat perlawanan terhadap kolonialisme.

Selama beberapa dekade, Mesin OERIDAB tersimpan di Museum Situs Kepurbakalaan Banten Lama di kawasan Kasemen, Serang, sebagai saksi bisu perjuangan moneter daerah dalam masa darurat kemerdekaan. Kini, sesuai arahan dari Bapak Andra Soni selaku Gubernur Banten, mesin OERIDAB yang mempunyai sejarah keuangan daerah Banten tersebut mulai tanggal 24 Juli 2025 resmi ditempatkan di Kantor Pusat "Grha Bank Banten" yang berlokasi di Jalan Veteran Nomor 4, Cipare, Kota Serang. Penempatan mesin OERIDAB ini bukan semata langkah pemeliharaan benda bersejarah, tetapi juga menjadi pengingat penting akan semangat perjuangan ekonomi dan kemandirian daerah yang menjadi bagian dari identitas Banten. Mesin OERIDAB kini menjadi simbol kesinambungan antara sejarah perbankan daerah di masa lalu dan peran Bank Banten di masa kini.

The money printing press, known as the OERIDAB Printing Press, played a vital role at the time in producing this emergency currency. This OERIDAB printing press, also known as the printing press for the newspaper "De Banten Bode," was a local newspaper active from the 1920s to 1942. The printing press was owned by Abdul Rojak, also known as Fritz Rozak. It was used to print the numerators or serial numbers on OERIDAB banknotes. Abdul Rojak served as the printing press manager, assisted by R. Abu Bakar Winangun, M. Sastra Atmadja, and M. Solihin. M. Ismail was entrusted with receiving, storing, and distributing the banknotes. This process was supported by a team of 11 people, including: Muhamad Jupri, Suparman, Muhamad Tohir, Senen, and Sanah.

OERIDAB banknotes were printed in several denominations, including Rp1, Rp2, Rp5, Rp10, and Rp100, each with a distinct design. These notes were valid only in the Banten region and were used to stimulate the economy during emergencies, replacing the national currency due to the blockade and wartime conditions. The issuance of OERIDAB was not only a practical solution to cash shortages but also a symbol of regional economic sovereignty and a manifestation of resistance against colonialism.

For decades, the OERIDAB printing machine was kept at the Banten Lama Archaeological Site Museum in Kasemen, Serang, as a silent witness to the region's monetary struggles during Indonesia's fight for independence. Today, under the direction of Banten Governor Andra Soni, the historic OERIDAB machine has, as of July 24, 2025, been officially relocated to the "Grha Bank Banten" Head Office at Jalan Veteran No. 4, Cipare, Serang City. The placement of this OERIDAB machine is not merely a preservation measure for a historical object, but also an important reminder of the spirit of economic struggle and regional independence that is part of Banten's identity. The OERIDAB machine now symbolizes the continuity between the region's banking history in the past and Bank Banten's role today.



07



Laporan Keberlanjutan

Sustainability Report

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk



Tentang Laporan Keberlanjutan

About Sustainability Report

Bank Banten menyusun Laporan Keberlanjutan yang terintegrasi dengan Laporan Tahunan sebagai bentuk transparansi dan akuntabilitas kepada para pemangku kepentingan. Laporan Keberlanjutan Perusahaan juga merupakan wujud kepatuhan Perusahaan terhadap Peraturan Otoritas Jasa Keuangan (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik.

Laporan Keberlanjutan ini juga berfungsi sebagai media dalam menyampaikan kontribusi dan dukungan Bank Banten terhadap agenda pembangunan berkelanjutan yang dicanangkan Pemerintah Indonesia, sejalan dengan *Sustainable Development Goals* (SDGs). Dalam operasionalnya, Bank Banten menerapkan aspek keuangan berkelanjutan sesuai model bisnis yang dijalankan, serta berkomitmen mendukung pencapaian target pembangunan berkelanjutan (SDGs).

Bank Banten prepares a Sustainability Report that is integrated with the Annual Report as a form of transparency and accountability to stakeholders. The Company's Sustainability Report also constitutes a manifestation of the Company's compliance with the Financial Services Authority Regulation (POJK) No. 51/POJK.03/2017 concerning the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies.

This Sustainability Report also serves as a medium to convey Bank Banten's contribution and support to the Indonesian Government's efforts to realize global-scale sustainable development goals, also known as Sustainable Development Goals (SDGs). In its operations, Bank Banten applies aspects of sustainable finance according to the business it operates and supports the achievement of sustainable development (SDGs).

Kinerja Keberlanjutan Bank

Bank Sustainable Performance

Melalui Laporan Keberlanjutan Tahun Buku 2025, Bank Banten menyampaikan capaian kinerja keberlanjutan yang mencakup tiga pilar utama, yaitu kinerja ekonomi, lingkungan, dan sosial. Laporan keberlanjutan ini juga memuat pembahasan mengenai secara komprehensif terkait berbagai inisiatif, pencapaian, serta komitmen Perusahaan dalam mengelola dampak ekonomi, sosial, serta komitmen-komitmen terhadap kelestarian lingkungan. Ketiga aspek tersebut memiliki peran krusial dan relevan serta memberikan pengaruh yang substansial terhadap keberlangsungan usaha Perusahaan terhadap kepentingan para pemangku kepentingan.

With this Sustainability Report for the 2025 fiscal year, Bank Banten conveys its sustainability performance, which consists of three pillars: economic, environmental, and social performance. This sustainability report also contains a comprehensive discussion regarding the Company's various initiatives, achievements, and commitments in managing economic and social impacts, as well as commitments to environmental sustainability. These three aspects have a crucial and relevant role and have a significant impact, both for the Company and stakeholders.

Ikhtisar Kinerja Keberlanjutan

Highlights of Sustainability Performance

Kinerja Ekonomi • Economic Performance

Aset tahun 2025 tercatat sebesar
Assets in 2025 were recorded at

Rp 10.001.445  32,4%

Jumlah kredit yang disalurkan sebesar
The amount of loans disbursed in 2025 was

Rp 4.888.752  35,5%

Pengumpulan Dana Pihak Kerja mencapai
Third Party Funds Collection reached

Rp 6.420.315  32,2%

Perolehan pendapatan bunga sebesar
Interest income in 2025 was

Rp 570.495  16,0%

Kinerja Lingkungan • Environmental Performance

 **7,4%**

Penghematan listrik sebesar 7,4% atau sebesar 11.023 GJ dari 11.907 GJ di tahun 2024.
Electricity savings of 7.4%, or 11,023 GJ, from 11,907 GJ in 2024.

 **0,2%**

Penghematan BBM sebesar 0,2% dari 350.922 liter menjadi 350.281 liter.
Fuel savings of 0.2%, from 350,922 liters to 350,281 liters.

 **3,8%**

Pengurangan emisi sebesar 3,8% dari 5,713 Ton CO₂-eq menjadi 5,497 Ton CO₂-eq.
Emission reduction of 3.8%, from 5,713 tons of CO₂-eq to 5,497 tons of CO₂-eq.

Penggunaan air sebesar
Water usage of

36.562^{m³}

**ZERO
ACCIDENT**

Zero Pengaduan Lingkungan, membuktikan kehadiran Bank tidak merusak lingkungan.
Zero Environmental Complaints, proving that the Bank's presence does not damage the environment

Kinerja Sosial • Social Performance

48,1%

Jumlah Karyawan Wanita adalah 48,1% dari Total Karyawan Bank Banten, mencerminkan kesetaraan gender dan keberagaman Sumber Daya Manusia Bank Banten.

Total female employees are 48.1% of the total employees of Bank Banten, reflecting gender equality and diversity of Human Capital at Bank Banten.

**0 ZERO
ACCIDENT**

Bank meraih ZERO ACCIDENT sebagai hasil dari penerapan K3 di lingkungan Bank dengan baik.

The Bank achieved ZERO ACCIDENT as a result of the proper implementation of OHS in the Bank's environment.

 **4,45**

Jam/Karyawan
Hour/Employee

Peningkatan jam pelatihan karyawan menjadi 4,45 jam/karyawan dari 4,09 jam/karyawan di tahun 2024.
Increased employee training hours to 4.45 hours per employee from 4.09 hours per employee in 2024.

 **49**

Kegiatan
Activity

Kegiatan Bantuan sebanyak 49 kegiatan dengan total anggaran Rp297 juta, meningkat 0,11% dari Tahun 2024 sebesar Rp267 juta.
49 assistance activities with a total budget of Rp297 million, which increased by 0.11% from Rp267 million in 2024.

Tabel Ikhtisar Kinerja Keberlanjutan [B.1, B.2, B.3]

Sustainability Performance Highlights [B.1, B.2, B.3]

KINERJA EKONOMI [B.1] / ECONOMIC PERFORMANCE [B.1]

Uraian / Description	Satuan / Unit	2025	2024	2023
Aset / Assets	Rp Juta / Rp Millions	10.001.445	7.551.115	6.800.822
Jumlah Penghimpunan Dana Pihak Ketiga / Total Third Party Fund Collection	Rp Juta / Rp Millions	6.420.315	4.855.841	3.738.312
Perolehan Pendapatan Bunga / Earning Interest Income	Rp Juta / Rp Millions	570.495	491.804	452.759
Laba/Rugi Bersih / Net Profit/Loss	Rp Juta / Rp Millions	52.522	39.330	26.591
Total Kredit yang Diberikan / Total Loans Given	Rp Juta / Rp Millions	4.888.752	3.607.640	3.334.357
Jumlah Penyaluran Pembiayaan Hijau / Total Green Financing Disbursement	Rp Juta / Rp Millions	413.877	Nihil	Nihil
Jumlah Pemasok Lokal (Di Dalam Provinsi Banten) / Total Local Suppliers (Within Banten Province)	Rp Juta / Rp Millions	Nihil	Nihil	Nihil

KINERJA LINGKUNGAN [B.2] / ENVIRONMENTAL PERFORMANCE [B.2]

Uraian / Description	Satuan / Unit	2025	2024	2023
Penggunaan BBM / Fuel usage	Gigajoule	11.979	12.001	12.149
Penggunaan Listrik / Electricity Usage	Gigajoule	11.023	11.907	11.310
Penggunaan Kertas / Paper Usage	Rim	1.162	1.209	1.038
Penggunaan Air / Water usage	M³	36.562	33.546	37.242

KINERJA SOSIAL [B.3] / SOCIAL PERFORMANCE [B.3]

Uraian / Description	Satuan / Unit	2025	2024	2023
Jumlah Karyawan / Total Employees	Orang / Persons	904	829	829
Jumlah Karyawan Wanita / Total Female Employees	Orang / Persons	435	394	358
Jumlah Senior Manajer yang berasal dari Masyarakat Lokal / Total Senior Managers who come from the Local Community	Orang / Persons	9	9	6
Jumlah Pelatihan / Total Trainings	Program	166	168	160
Jumlah rata-rata jam pelatihan / Average number of training hours	Jam/Karyawan / Hours/Employees	4,45	4,09	4,18
Jumlah Kecelakaan Kerja / Total Work Accidents	Kali / Times	Nihil	Nihil	Nihil
Jumlah Dana Bantuan / Total Assistance Funds	Rp Juta / Rp millions	297	267	184

Komitmen dan Strategi Keberlanjutan [A.1]

Sustainability Commitment and Strategy [A.1]

Bank Banten berkomitmen dalam menerapkan prinsip keuangan berkelanjutan sesuai dengan ketentuan Otoritas Jasa Keuangan (OJK) melalui penyusunan Rencana Aksi Keuangan Berkelanjutan (RAKB) untuk periode lima tahun. Perusahaan berupaya menciptakan keseimbangan antara aktivitas ekonomi, dinamika sosial, dan pelestarian lingkungan. Dalam menjalankan kegiatan bisnisnya, Perusahaan mengutamakan tanggung jawab terhadap pemangku kepentingan secara luas, melampaui sekadar pencapaian keuntungan dalam konteks yang sempit dan terbatas.

Saat ini Bank telah memiliki RAKB 2025-2029 yang memuat strategi dan rencana kegiatan usaha dan program yang akan dilakukan Bank selama periode tersebut (5 tahun) untuk mewujudkan praktik keberlanjutan di lingkup Bank. Dalam RAKB tersebut, rencana strategis penerapan keuangan berkelanjutan ini akan dilaksanakan secara bertahap melalui 3 (tiga) fase yang akan diimplementasikan oleh Bank Banten dalam menjalankan kegiatan usahanya.

1. Fase pertama, menjadi *Purposive Banking*

Pada tahun 2025 Bank Banten fokus untuk menciptakan nilai yang mengedepankan keuangan berkelanjutan, dengan mengaplikasikan penciptaan nilai internal dimulai dari karyawan bank dengan kebijakan yang menitikberatkan kepada lingkungan kerja, seperti pengurangan penggunaan kertas, air dan energi lainnya yang dapat dikurangi untuk menciptakan efisiensi yang ramah terhadap lingkungan tanpa mengurangi esensi dari penggunaan. Selanjutnya Bank Banten akan mengaplikasikan dukungan terhadap produk kredit yang mendukung SDG's, terutama pada pembiayaan kredit investasi maupun kredit pembiayaan KUR UMKM dan juga kredit konstruksi yang berfokus pada pembangunan yang berdampak bagi sosial ekonomi di provinsi Banten.

2. Fase kedua, menjadi *Promotive Banking*

Pada tahun 2026-2027 Bank Banten akan mengimplementasikan operasional perbankan yang berfokus kepada kebijakan keuangan berkelanjutan. Integrasi dan pengelolaan biaya yang berfokus kepada penghematan dan penggunaan sistem yang ramah lingkungan, selain itu budaya risiko yang berbasis bisnis berkelanjutan sehingga produk *green banking* dapat mulai diaplikasikan dengan pengukuran risiko sesuai kebutuhan industri. Selain itu Bank Banten akan

Bank Banten is committed to implementing sustainable finance in accordance with OJK provisions through the preparation of a Sustainable Finance Action Plan (RAKB) for a five-year period. Bank Banten seeks to create a balance between economic activities, diversity of social interactions, and environmental preservation. In running its business, the Company prioritizes responsibility to stakeholders in general, beyond simply achieving profits in a narrow and limited context.

The Bank has prepared the 2024-2028 RAKB, which contains strategies and plans for business activities and programs over the period (5 years) to realize sustainable practices within the Bank. In the RAKB, the strategic plan for implementing sustainable finance will be implemented in stages through 3 (three) phases, which will be executed by Bank Banten in carrying out its business activities.

1. The first phase, becoming *Purposive Banking*: Bank Banten's focus in 2024 is creating value that prioritizes sustainable finance by applying internal value creation, starting from Bank employees with policies that focus on the work environment, such as reducing the use of paper, water, and other energy that can be reduced to create environmentally friendly efficiency without reducing the essence of use. Furthermore, Bank Banten will apply support to loan products that support SDGs, especially investment loan financing and KUR/UMKM financing loan, and also construction loan, which focuses on development that has a socio-economic impact in Banten province.

2. The second phase, becoming *Promotive Banking*: In 2025-2026, Bank Banten will implement banking operations that focus on sustainable financial policies. Integration and cost management that focus on savings and the use of environmentally friendly systems, in addition to a risk culture based on sustainable business, so that green banking products can begin to be applied with risk measurements according to industry needs. Apart from that, Bank Banten will focus on the impacts

berfokus kepada dampak yang dihasilkan akibat bisnis yang dilakukan, aspek ekonomi, sosial dan kepedulian lingkungan akan menjadi jiwa di setiap kebijakan yang dibuat.

3. Fase ketiga adalah menjadi *Sustainable Banking*

Pada tahun 2027-2029, Bank Banten akan menjadi *sustainable banking* dimana setiap arah rencana bisnis dan produknya mengimplementasikan *green banking* atau taksonomi hijau Indonesia yang berfokus pada penyaluran kredit berbasis tanggung jawab lingkungan, pemberdayaan ekonomi dan interaksi sosial yang berkesinambungan.

VISI DAN MISI DALAM IMPLEMENTASI KEUANGAN DAN BERKELANJUTAN [C.1]

Bank Banten telah menyusun visi dan misi yang sejalan dengan keuangan berkelanjutan. Hal itu dilakukan sebagai bentuk komitmen Bank dalam memenuhi keinginan pemegang saham dan pemangku kepentingan Bank dalam mendukung implementasi keuangan berkelanjutan.

TUJUAN RAKB

Dalam menjalankan organisasi, Bank Banten berkomitmen menghadirkan dampak positif yang berkelanjutan bagi seluruh pemangku kepentingan demi terwujudnya Banten yang lebih maju. Komitmen tersebut diwujudkan melalui keberlanjutan bisnis yang terintegrasi dengan kontribusi sosial dan kepedulian terhadap lingkungan, di antaranya:

1. Nasabah, memberikan layanan yang penuh makna, menjadi mitra terbaik melampaui ekspektasi nasabah;
2. Karyawan, membangun keunggulan kompetitif bagi sumber daya manusia dan mendorong pertumbuhan melalui penguatan kepemimpinan, kompetensi manajerial dan interaksi sosial;
3. Masyarakat, bertanggung jawab dan berkomitmen untuk berbagi kebaikan kepada komunitas dalam upaya mencapai *Sustainable Development Goals* (SDGs);
4. Pemegang Saham, merupakan pemangku kepentingan dalam memberikan kinerja yang baik dan bernilai tambah serta menjaga pertumbuhan bisnis yang berkelanjutan;
5. Regulator, menjadi teladan dalam tata kelola perusahaan dan standar etika dalam melakukan bisnis yang sehat.

Secara keseluruhan, tujuan Rencana Aksi Keuangan Berkelanjutan (RAKB) mencakup lima ruang yang harus dicapai memberikan kontribusi terhadap *stakeholder* dalam memberikan nilai tambah, meningkatkan kesejahteraan dan mendorong kemajuan Provinsi Banten secara luas.

resulting from the business it carries out; economic, social aspects, and environmental concerns will be the soul of every policy it makes.

3. The third phase is to become Sustainable Banking In 2027-2029, Bank Banten will become a sustainable banking where every direction of its business plans and products implements green banking or Indonesia's green taxonomy, which focuses on loan distribution based on environmental responsibility, economic empowerment, and social interaction sustainably.

VISION AND MISSION IN IMPLEMENTING SUSTAINABLE FINANCE [C.1]

Bank Banten has developed a vision and mission that are in line with sustainable finance. This was done as a form of the Bank's commitment to fulfilling the wishes of the bank's shareholders and stakeholders in supporting the implementation of sustainable finance.

OBJECTIVE OF RAKB

In managing its organization, Bank Banten has the initiative to provide a positive impact on all stakeholders for the betterment of Banten. The Bank is committed to fostering business sustainability and positive social impacts on the environment, which includes:

1. Customers, Providing meaningful services and striving to exceed customer expectations, aiming to be their best partner;
2. Employees, Building competitive advantages for human resources and fostering their growth through leadership, managerial abilities, and social interactions;
3. Community, Being responsible and committed to sharing benefits with the community to contribute to the achievement of Sustainable Development Goals (SDGs);
4. Shareholders, Recognizing shareholders as stakeholders by delivering good performance, adding value, and maintaining sustainable business growth;
5. Regulators, Serving as role models in corporate governance and ethical standards while conducting business in a healthy manner.

The objectives of this sustainable financial action encompass five areas that must be achieved to contribute to stakeholders, provide added value, and enhance the welfare and progress of Banten as a whole.

FOKUS KEBERLANJUTAN TAHUN 2026
SUSTAINABILITY FOCUS IN 2026

(2025-2026) Fase kedua, menjadi Promotive Banking. / Second Phase, becoming Promotive Banking.	Mengimplementasikan operasional perbankan yang berfokus kepada kebijakan keuangan berkelanjutan. Integrasi dan pengelolaan biaya yang berfokus kepada penghematan dan penggunaan sistem yang ramah lingkungan, selain itu budaya risiko yang berbasis bisnis berkelanjutan sehingga produk green banking dapat mulai diaplikasikan dengan pengukuran risiko sesuai kebutuhan industri. Selain itu Bank Banten akan berfokus kepada dampak yang dihasilkan akibat bisnis yang dilakukan, aspek ekonomi, sosial dan kepedulian lingkungan akan menjadi jiwa disetiap kebijakan yang dibuat. / Implementing banking operations focused on sustainable financial policies. Cost integration and management focused on savings and the use of environmentally friendly systems, as well as a risk culture based on sustainable business, thereby allowing the implementation of green banking products with risk measurements tailored to industry needs. Furthermore, Bank Banten will focus on the impact of its business operations. Economic, social, and environmental aspects will be at the heart of every policy.

Membangun Budaya Keberlanjutan [F.1]

Building a Culture of Sustainability [F.1]

Untuk memastikan seluruh insan Bank Banten menjunjung tinggi praktik keberlanjutan dalam setiap aspek operasional, Perusahaan secara proaktif memperkuat budaya sadar lingkungan. Nilai-nilai ini disosialisasikan dan diintegrasikan ke dalam berbagai kebijakan, program, serta aktivitas Bank, sebagai bagian dari komitmen terhadap keberlanjutan. Sosialisasi ini dilakukan kepada seluruh pemangku kepentingan, khususnya karyawan, mulai dari proses rekrutmen hingga menjadi bagian integral dalam berbagai inisiatif dan kegiatan Perusahaan.

To ensure that all Bank Banten personnel uphold sustainable practices in every aspect of operations, the Company proactively strengthens an environmentally friendly culture. These values continue to be disseminated and integrated into various Bank programs and activities, emphasizing the commitment to sustainability. This dissemination is carried out to all stakeholders, especially employees, starting from the recruitment process to becoming an integral part of various Company initiatives and activities.

Perubahan Emiten atau Bank Publik yang Bersifat Signifikan [C.6]

Significant Changes in Issuers or Public Banks [C.6]

Di tahun 2025, Bank Banten telah menutup Kantor Wilayah Banten pada 26 Maret 2025, dan membuka KCP di Puspemkab Tangerang pada 20 Januari 2025 dan KF Pemkot Tangerang pada 10 Juni 2025. Dengan demikian, Bank Banten telah mengoperasikan 1 Kantor Pusat (KPNO), 20 Kantor Cabang (KC), 18 Kantor Cabang Pembantu (KCP), 64 Kantor Fungsional (KF) yang tersebar di berbagai wilayah di Indonesia. Detail mengenai kantor operasional dapat ditemukan pada bagian Alamat Kantor dan/atau daftar Kantor Cabang serta Kantor Wilayah.

In 2025, Bank Banten closed the Banten Regional Office on March 26, 2025, and opened a KCP at the Tangerang Regency Government Center on January 20, 2025, and a KF at the Tangerang City Government on June 10, 2025. Thus, Bank Banten has operated 1 Head Office (KPNO), 20 Branch Offices (KC), 18 Sub-Branch Offices (KCP), 64 Functional Offices (KF) spread across various regions in Indonesia. Details regarding operational offices can be found in the Office Address section and/or the list of Branch Offices and Regional Offices.

Tata Kelola Berkelanjutan

Sustainable Governance

Dalam rangka memperkuat komitmen penerapan tata kelola berkelanjutan, Bank Banten menjalankan tata kelola dengan mengacu pada prinsip Tata Kelola Perusahaan yang Baik (GCG) serta mempertimbangkan aspek ekonomi, sosial, dan lingkungan dalam setiap kebijakan strategis. Sebagai wujud nyata dari komitmen ini, Bank telah membentuk Unit Penanggung Jawab Keberlanjutan yang berperan strategis dalam mengimplementasikan praktik keberlanjutan di seluruh lingkup operasional Bank Banten.

PENANGGUNG JAWAB PENERAPAN KEUANGAN BERKELANJUTAN [E.1]

Mengacu pada RAKB yang telah disusun, Bank Banten menunjuk Divisi Sekretariat Perusahaan dan Hukum sebagai unit yang bertanggung jawab atas pelaksanaan program keberlanjutan di Bank Banten. Divisi Sekretariat Perusahaan dan Hukum akan bertanggung jawab langsung kepada Direktur Utama.

Program kerja keuangan berkelanjutan dilaksanakan secara kolaboratif dengan melibatkan lintas divisi. Program yang direncanakan sudah disesuaikan dengan target yang realistis untuk dapat dicapai. Dalam hal pencapaian program kerja masing-masing unit, kepala divisi bertanggung jawab langsung terhadap programnya dan melaporkan progresnya kepada Divisi Sekretariat Perusahaan dan Hukum.

PENGEMBANGAN KOMPETENSI TERKAIT KEUANGAN BERKELANJUTAN [E.2]

Bank Banten telah merencanakan dan menyusun terkait pengembangan kompetensi keuangan berkelanjutan. Dalam RKAB Bank Banten memiliki program pengembangan keuangan berkelanjutan sebagai berikut:

Program: Peningkatan Pendanaan Berkelanjutan

Penyaluran Pendanaan merupakan program dari pengembangan produk jasa keuangan yang memiliki nilai tambah keuangan berkelanjutan. Pendanaan kepada sektor UMKM dapat dilakukan secara Langsung dengan produk Bank yang bernama KUBB, atau tidak langsung melalui penerusan/pendanaan kepada BPR/LKM.

To strengthen its commitment to sustainable governance, Bank Banten implements governance based on Good Corporate Governance (GCG) principles and considers economic, social, and environmental aspects in every strategic policy. As a concrete manifestation of this commitment, the Bank has established a Sustainability Unit that plays a strategic role in implementing sustainability practices across all of Bank Banten's operational scopes.

PERSON IN CHARGE OF IMPLEMENTING SUSTAINABLE FINANCE [E.1]

Referring to the RAKB that has been prepared, Bank Banten has appointed the Corporate Secretariat and Legal Division as the unit responsible for implementing sustainability at Bank Banten. The Corporate Secretariat and Legal Division will report directly to the President Director.

The sustainable finance work program is implemented collaboratively by involving cross-divisions. The planned program has been adjusted to realistic targets that can be achieved. Regarding the achievement of each unit's work program, the division head is directly responsible for the program and reports progress to the Corporate Secretariat and Legal Division.

COMPETENCE DEVELOPMENT RELATED TO SUSTAINABLE FINANCE [E.2]

Bank Banten has planned and formulated programs related to the development of sustainable financial competencies. Bank Banten's Work Plan and Budget (RKAB) includes the following sustainable financial development programs:

Program: Increasing Sustainable Funding

Funding Distribution is a program for developing financial service products that offer sustainable financial added value. Funding for the MSME sector can be provided directly through the Bank's product, KUBB (Usaha Bangun Banten Loan), or indirectly through onward funding to the People's Economic Bank/Microfinance Institution.

Aktivitas yang dilakukan adalah menyusun dan melaksanakan kebijakan, melakukan penyaluran kredit Produktif termasuk kredit program/KUR serta pendanaan bagi Pra Pensiunan ASN dan pelaku usaha UMKM baik pelaku perorangan ataupun penyaluran melalui BPR/LKM yang fokus pada penyaluran kepada sektor industri rumah tangga pra-sejahtera.

Activities include formulating and implementing policies, disbursing productive credit, including program credit/ People's Business Credit, and funding for pre-retired civil servants (ASN) and MSME entrepreneurs, both individuals and through the People's Economic Bank/Microfinance Institution, which focuses on the low-income household industry sector.

No	Uraian Kegiatan / Activity Description	Periode Awal / Beginning Period	Periode Akhir / End Period	Sumber Daya yang Dibutuhkan / Required Resources	Penanggung Jawab / Person in Charge
1	Penetapan Target dan Cascading / Target Setting and Cascading	Januari / January	Maret / March	Div. Kredit, Unit Kerja Bisnis / Credit Division, Business Work Unit	Div. Kredit, Unit Kerja Bisnis / Credit Division, Business Work Unit
2	Courtesy dengan BPR/LKM untuk penyaluran kredit linkage yang fokus pada industri rumah tangga prasejahtera / Courtesy of the People's Economic Bank/Microfinance Institution for linkage credit distribution focused on low-income household industries	Januari / January	Desember / December	Div. Kredit, AO / Credit Division, AOs	Div. Kredit / Credit Division
3	Pengajuan menjadi bank Penyalur KUR / Application to become a People's Business Credit Distributing Bank	Januari / January	Desember / December	Div. Kredit, Unit Kerja Bisnis / Credit Division, Business Work Unit	Div. Kredit, Unit Kerja Bisnis / Credit Division, Business Work Unit
4	Pembiayaan/pendanaan kepada industri/rumah tangga pra-sejahtera di wilayah Banten / Financing/funding for low-income household industries in the Banten region	Januari / January	Desember / December	Div. Kredit, Unit Kerja Bisnis / Credit Division, Business Work Unit	Div. Kredit, Unit Kerja Bisnis / Credit Division, Business Work Unit

Program Pelatihan Potensi Bisnis Berkelanjutan

Penerapan keuangan berkelanjutan dapat menjadi pondasi bagi Bank Banten untuk menggali potensi pembiayaan, melakukan bisnis yang bertanggung jawab pada sosial, ekonomi dan lingkungan. Sebagai Bank Pemerintahan Daerah, Bank Banten memiliki tujuan untuk membantu perekonomian provinsi dari sisi sektor perbankan. Dasar ini menjadi penting bagi Bank Banten dalam mencari potensi pembiayaan perbankan yang masuk kategori keuangan berkelanjutan.

Sustainable Business Potential Training Program

The sustainable finance implementation can serve as a foundation for Bank Banten to explore financing potential and conduct business responsibly, socially, economically, and environmentally. As a regional government bank, Bank Banten aims to support the provincial economy through the banking sector. This foundation is crucial for Bank Banten in exploring potential banking financing that falls within the sustainable finance category.

Aktivitas yang dilakukan adalah pelatihan keuangan berkelanjutan bagi AO atau Manajer Bisnis atau Pejabat terkait Kredit lainnya.

The activity includes sustainable finance training for AOs or Business Managers and other credit-related officials.

No	Uraian Kegiatan / Activity Description	Periode Awal / Beginning Period	Periode Akhir / End Period	Sumber Daya yang Dibutuhkan / Required Resources	Penanggung Jawab / Person in Charge
1	Penyesuaian Blueprint DIKLAT / Training Blueprint Adjustments	Januari / January	Maret / March	Human Capital	Human Capital
2	Pelaksanaan Pelatihan Keuangan Berkelanjutan / Sustainable Finance Training Implementation	Januari / January	Desember / December	Human Capital	Human Capital

PENILAIAN RISIKO ATAS PENERAPAN KEUANGAN BERKELANJUTAN [E.3]

Untuk mengatasi berbagai tantangan dan risiko yang berpotensi menghambat pencapaian target keuangan berkelanjutan, Bank Banten menerapkan pendekatan manajemen risiko yang komprehensif dan terintegrasi. Pendekatan ini bertujuan untuk membentuk tata kelola manajemen risiko bank yang kuat, meningkatkan efektivitas mekanisme prinsip empat mata (*four eyes principle*), serta mendorong transparansi di seluruh aspek manajemen risiko.

Bagi Bank Banten, manajemen risiko merupakan elemen intrinsik dari budaya, upaya operasional, dan proses pengambilan keputusan. Dalam praktiknya, Bank Banten menerapkan konsep tiga lini pertahanan (*three lines of defense*) yang melibatkan seluruh insan Perusahaan, mulai dari Direksi dan manajemen senior hingga seluruh karyawan.

Seiring dengan upaya pengelolaan risiko, Bank Banten secara aktif menjalankan strategi mitigasi risiko, melalui peningkatan kapasitas yang bertujuan untuk menumbuhkan pemahaman yang lebih mendalam mengenai Keuangan Berkelanjutan. Hal ini dilakukan dengan inisiatif sebagai berikut:

1. Melakukan pelatihan internal di seluruh jenjang organisasi.
2. Melakukan sosialisasi.
3. Melakukan pelatihan internal pada sektor-sektor industri yang menjadi fokus Bank Banten.
4. Melakukan sosialisasi mengenai digitalisasi platform di internal Bank dalam rangka penerapan keberlanjutan dan digitalisasi bank

Selain itu, Bank Banten memiliki program Penyesuaian Tatakelola, Kebijakan/ SOP terkait Keuangan Berkelanjutan. Penyesuaian tatakelola, kebijakan/ SOP terkait keuangan berkelanjutan dilakukan dengan terlebih dahulu mengidentifikasi pedoman yang harus disesuaikan dengan arah bisnis yang berkelanjutan.

RISK ASSESSMENT OF THE IMPLEMENTATION OF SUSTAINABLE FINANCE [E.3]

To overcome various challenges and risks that can potentially hinder the achievement of sustainable financial targets, Bank Banten implements a comprehensive and integrated risk management approach. This approach aims to establish strong bank risk management governance, increase the effectiveness of the “four eyes principle” mechanism, and encourage transparency in all aspects of risk management.

For Bank Banten, risk management is an intrinsic element of culture, operational efforts, and decision-making processes. In its implementation, Bank Banten applies the concept of the three lines of defense, which involves all Company personnel, from the Board of Directors and senior management to all employees.

In line with risk management efforts, Bank Banten is actively implementing risk mitigation strategies through capacity building aimed at fostering a deeper understanding of Sustainable Finance. This is done with the following initiatives:

1. Conducting internal training at all levels of the organization.
2. Carrying out dissemination.
3. Conducting internal training in industrial sectors that are the Bank's focus.
4. Conducting socialization regarding the digitalization of platforms within the Bank in the context of implementing the Bank's sustainability and digitalization.

In addition, Bank Banten has a program to adjust governance, policies, and standard operating procedures (SOPs) related to sustainable finance. Adjusting governance, policies, and SOPs related to sustainable finance is carried out by first identifying guidelines that must be aligned with the direction of sustainable business.

Tujuan penyesuaian ini di antaranya :

1. Memastikan bahwa potensi bisnis berkelanjutan memiliki manfaat dan potensi yang baik;
2. Menyelaraskan kebijakan yang telah dibuat agar sesuai dengan tujuannya;
3. Mengevaluasi kebijakan yang sudah tidak relevan untuk diperbaharui.

The objectives of this adjustment include:

1. Ensuring that sustainable business potential has benefits and potential;
2. Aligning existing policies to align with their objectives;
3. Evaluating outdated policies for renewal.

Hubungan Dengan Pemangku Kepentingan [E.4]

Stakeholder Relations [E.4]

Pemangku kepentingan berperan penting dalam mendukung keberlanjutan Bank di masa depan. Sejalan dengan komitmen ini, Bank Banten senantiasa memperhatikan kepentingan serta aspirasi para pemangku kepentingan dalam setiap kebijakan dan langkah strategis yang diambil.

Stakeholders play a crucial role in supporting the Bank's sustainability in the future. In line with this commitment, Bank Banten always pays attention to the interests and aspirations of stakeholders in every policy and strategic step taken.

PRINSIP IDENTIFIKASI PEMANGKU KEPENTINGAN

PRINCIPLES OF STAKEHOLDER IDENTIFICATION

Inklusivitas / <i>Inclusiveness</i>	Materialitas / <i>Materiality</i>	Responsiveness
Inklusivitas adalah partisipasi para pemangku kepentingan dalam mengembangkan dan mencapai respons yang akuntabel dan strategis terhadap keberlanjutan. / <i>Inclusiveness is the participation of stakeholders in developing and reaching accountable and strategic response to sustainability.</i>	Materialitas menentukan relevansi dan signifikansi suatu masalah bagi Perusahaan dan pemangku kepentingannya. Masalah material adalah masalah yang akan memengaruhi keputusan, tindakan, dan kinerja Bank atau pemangku kepentingannya. / <i>Materiality determines the relevance and significance of an issue for the Company and its stakeholders. Material issues are issues that influence the decisions, actions, and performance of the Bank or its Stakeholders.</i>	<i>Responsiveness</i> adalah respons Perusahaan terhadap masalah pemangku kepentingan yang memengaruhi kinerja keberlanjutannya, dan diwujudkan melalui keputusan, tindakan dan kinerja, serta komunikasi dengan pemangku kepentingan. / <i>Responsiveness is the Company's response to stakeholder issues that affect its sustainability performance, which is realized through decisions, actions, and performance, as well as communication with stakeholders.</i>

METODE IDENTIFIKASI PEMANGKU KEPENTINGAN

Mengacu pada prinsip identifikasi di atas, Bank Banten menetapkan 6 aspek penentuan kelompok pemangku kepentingan, yaitu:

STAKEHOLDER IDENTIFICATION METHODS

Referring to the identification principles above, Bank Banten has determined 6 aspects for determining stakeholder groups, namely:

1. *Dependency (D)*

Kelompok atau individu yang secara langsung atau tidak langsung bergantung pada aktivitas, produk atau layanan dan kinerja Bank Banten, atau sebaliknya.

2. *Responsibility (R)*

Kelompok atau individu yang memiliki, atau di masa depan mungkin memiliki organisasi hukum, tanggung jawab komersial, operasional atau etika/moral atau sebaliknya.

3. *Tension (T)*

Kelompok atau individu yang membutuhkan perhatian segera dari organisasi terkait dengan masalah keuangan, ekonomi, sosial atau lingkungan yang lebih luas.

4. *Influence (I)*

Kelompok atau individu yang dapat berdampak pada Bank Banten atau pemangku kepentingan pengambilan keputusan strategis atau operasional.

5. *Diverse Perspective (DP)*

Kelompok atau individu yang pandangannya berbeda dapat mengarah pada pemahaman baru tentang situasi dan identifikasi peluang untuk tindakan yang mungkin tidak terjadi.

6. *Proximity (P)*

Kelompok atau individu yang memiliki kedekatan geografis dengan wilayah operasional Bank Banten.

1. *Dependencies (D)*

Groups or individuals who directly or indirectly rely on the activities, products, or services, and performance of Bank Banten, or vice versa.

2. *Responsibility (R)*

Groups or individuals with current or potential legal, organizational, commercial, operational, or ethical/moral responsibilities.

3. *Tension (T)*

Groups or individuals requiring immediate attention from the organization regarding broader financial, economic, social, or environmental issues.

4. *Influence (I)*

Groups or individuals capable of impacting Bank Banten's strategic or operational decision-making.

5. *Diverse Perspective (DP)*

Groups or individuals whose differing views can provide new insights into a situation and identify opportunities for action that might otherwise go unnoticed.

6. *Proximity (P)*

Groups or individuals located in close geographical proximity to Bank Banten's operational area.

Mapping stakeholders ini bertujuan agar Bank Banten mengetahui dengan jelas siapa yang paling berkepentingan dengan Bank secara timbal balik, hubungan apa yang dijalin, hal apa yang perlu dikomunikasikan, dan bagaimana memaksimalkan karakteristik media komunikasi sehingga dapat berkomunikasi dengan para pemangku kepentingan secara efektif yang pada akhirnya mampu mencapai target lanjutan yang diharapkan.

The stakeholder mapping is carried out to ensure that Bank Banten clearly identifies those with the most mutual interest in the Bank, establishes existing relationships, determines communication needs, and maximizes the effectiveness of communication channels. This ensures effective communication with stakeholders, ultimately leading to the achievement of expected follow-up targets.

Berdasarkan hasil pemetaan pengaruh, dan identifikasi kelompok pemangku kepentingan, berikut adalah tabel ringkasan pengelolaan hubungan dengan para pemangku kepentingan dimaksud, yang dilakukan oleh Bank Banten.

Based on the results of influence mapping and stakeholder group identification, the following is a summary table outlining the management of relationships with the stakeholders in question by Bank Banten.

Pemangku Kepentingan / Stakeholders	Basis Identifikasi / Identification Base	Topik Pembahasan / Topics of Discussion	Metode Pelibatan / Engagement Methods	Pendekatan dan Respons / Approach and Response	Frekuensi Pendekatan / Frequency of Approach
Pemegang Saham / Shareholder	D, R, I, P Hubungan ekonomi, kepemilikan, dan legal / D, R, I, P Economic, property, and legal relations	Peningkatan kinerja Bank / Bank performance improvement	RUPS dan RUPSLB / GMS and EGMS	Pelaporan Kinerja Bank pada RUPS / Bank Performance Reporting at GMS	Setiap Tahun dan/atau kapan dibutuhkan / Every Year and/or when needed

Pemangku Kepentingan / Stakeholders	Basis Identifikasi / Identification Base	Topik Pembahasan / Topics of Discussion	Metode Pelibatan / Engagement Methods	Pendekatan dan Respons / Approach and Response	Frekuensi Pendekatan / Frequency of Approach
Pemerintah & Otoritas Jasa Keuangan / Government & Financial Services Authority	D, R, T, I, DP, P Legal & kepentingan LJK / D, R, T, I, DP, P Legal & Importance of LJK	Tersedianya ketentuan dan kebijakan yang jelas atas program yang dikembangkan / Availability of clear provisions and policies for the programs developed	Pelaporan kerja yang teratur kepada regulator dan pemerintah / Regular reporting of work to regulators and governments	Pelaporan pelaksanaan Kepatuhan dan notifikasi pada Otoritas Jasa Keuangan (OJK) / Reporting on Compliance Implementation and notification to the Financial Services Authority (OJK)	Minimal 5 (lima) kali dalam setahun melalui laporan kuartalan dan laporan tahunan / Minimum 5 (five) times a year through quarterly reports and annual reports
Masyarakat / Community	D, R, T, I, DP, P Relasi sosial, lisensi sosial, tanggung jawab sosial, serta kedekatan dengan Bank Banten / D, R, T, I, DP, P Social relations, social license, social responsibility, and closeness to Bank Banten	1. Program TJSL / CSR Programs 2. Peningkatan edukasi dan pemahaman penggunaan keuangan yang efektif / Increased education and understanding of effective use of finance	Pertemuan forum TJSL / CSR forum meetings	1. Optimalisasi Program TJSL / CSR Program Optimization 2. Meningkatkan kesejahteraan masyarakat / Improving community welfare 3. Memberikan konsultasi dan pelatihan yang lebih luas mengenai perencanaan keuangan kepada Masyarakat, Pelajar, dan UMKM / Providing broader consultation and training on financial planning to the wider community	Sepanjang tahun melalui aktivitas TJSL / Throughout the year through CSR activities
Nasabah / Customer	D, R, I, P Hubungan ekonomi / D, R, I, P Economic relations	1. Peningkatan intensitas penyelenggaraan edukasi terkait produk dan layanan keuangan Bank, terutama bagi nasabah baru dan masyarakat yang belum teredukasi akses keuangan / Increasing the intensity of education related to the Bank's financial products and services, especially for new customers and the public who have not been educated about financial access 2. Peningkatan fasilitas dan akses perbankan serta keamanan transaksi / Improved banking facilities and access as well as transaction security 3. Transparansi informasi layanan Bank / Transparency of Bank service information	1. Website 2. Kunjungan langsung / In-person visits 3. Call center 4. Pengukuran kepuasan / Satisfaction measurement 5. Customer gathering	1. Konsistensi penyelenggaraan program-program edukasi kepada setiap nasabah / Consistency in the implementation of educational programs for each customer 2. Meningkatkan sistem pada fasilitas dan keamanan transaksi perbankan / Improving the system on banking transaction facilities and security 3. Memberikan informasi akurat kepada setiap nasabah mengenai informasi terkini produk dan layanan perbankan / Providing accurate information to every customer regarding the latest information on banking products and services	Sepanjang tahun melalui customer service dan call center Bank Banten / Throughout the year through customer service and call center Bank Banten
Pegawai dan Organisasi Pegawai / Employees and Employee Organization	D, R, T, I, P Legal dan pemangku kepentingan yang membantu pencapaian tujuan Bank / D, R, T, I, P Legal and stakeholders who assist in the achievement of the Bank's objectives	1. Hak-hak pegawai / Employee rights 2. Meningkatkan efektivitas hubungan manajemen dan pegawai / Improving the effectiveness of management and employee relationships	Rapat kerja dengan serikat pegawai / Work meetings with Employees' Unions	1. Memberikan hak penuh kepada pegawai terhadap PKB yang telah ditetapkan / Giving full rights to employees to the CLA that has been determined 2. Melakukan pertemuan berkala antara manajemen dengan pegawai / Conducting periodic meetings between management and employees	Minimal setahun sekali / At least once a year
Rekanan / Vendors	D, R, T, P Hubungan ekonomi dan legal / D, R, T, P Economic and legal relations	Transparansi dalam proses pengadaan / Transparency in the procurement process	1. Kontrak pemasok / Supplier contract 2. Mitra investasi / Investment partners 3. Koordinasi operasional / Operational coordination	Melaksanakan sistem pengadaan yang mematuhi prinsip-prinsip panduan kerja dan standar etika / Implementing a procurement system that adheres to work guiding principles and ethical standards	Minimal setahun sekali melalui event vendor gathering / At least once a year through vendor gathering events
Media Massa	T, I, DP Relasi sosial, lisensi sosial / T, I, DP Social relations, social license	Keterbukaan informasi yang akurat dan terkini / Accurate and up-to-date information disclosure	1. Press release 2. Media visit 3. Press Gathering 4. Press conference	Memberikan informasi akurat mengenai berita terkini Bank Banten / Providing accurate information about the latest news from Bank Banten	Melakukan kunjungan ke unit bisnis Bank untuk memperluas dan memahami bisnis bank / Conducting visits to the Bank's business units to expand and understand the Bank's business

Ruang Penyempurnaan dalam Penerapan Keuangan Berkelanjutan [E.5]

Room of Improvement in Implementing Sustainable Finance [E.5]

Bank Banten telah menerapkan aspek keberlanjutan dan prinsip Keuangan Berkelanjutan, serta menjalankan rencana aksi jangka pendek yang menjadi prioritas dalam RAKB 2025- 2029. Berdasarkan evaluasi yang dilakukan, permasalahan yang dihadapi Bank Banten dalam menjalankan RAKB 2025, antara lain:

1. Faktor permodalan Bank Banten;
2. Kualitas Modal Insani berikut transformasi menjadi BPD;
3. Produk dan layanan masih terbatas;
4. Sistem dan prosedur serta pedoman operasional masih dalam proses penyempurnaan;
5. *Core Banking* Sistem yang sudah ketinggalan.

Beberapa langkah dan upaya yang dilakukan Bank Banten, antara lain:

1. Penguatan dukungan dari para pemangku kepentingan untuk kemajuan Bank Banten;
2. Kontribusi dan peran aktif dalam Perekonomian khususnya di Wilayah Banten;
3. Penghematan energi, listrik, dan pengurangan penggunaan bahan yang tidak ramah lingkungan;
4. Sinergi dengan mitra strategis pemerintah Provinsi, pemerintah Kota dan Kabupaten, BUMD, Asosiasi dan swasta;
5. Mengimplementasikan Kebijakan pemerintah yang fokus pada tujuan *Sustainable Development Goals*;
6. Pengembangan bisnis Bank Banten yang berkesinambungan berikut Proses bisnis yang adaptif;
7. Kepedulian terhadap masyarakat dan lingkungan secara berkelanjutan.

Bank Banten melakukan sinergi bersama pemerintah terkait dengan isu Keuangan Berkelanjutan, Bank akan mensinergiskan dengan Rencana Pembangunan Daerah Pemerintah Provinsi Banten yang tertuang dalam Rencana Pembangunan Jangka Panjang Daerah Tahun 2025-2045.

Visi RPJPD Tahun 2025-2045 yaitu “Banten Sebagai Gerbang Investasi Strategis yang Maju, Sejahtera dan Berkelanjutan Berlandaskan Iman dan Taqwa”, berangkat dari visi tersebut ditetapkan 8 (delapan) misi, yaitu:

Bank Banten has implemented sustainability aspects and principles of Sustainable Finance, as well as implementing short-term action plans that are priorities in the 2025-2029 RAKB. Based on the evaluation conducted, the problems faced by Bank Banten in implementing the 2024 RAKB include:

1. Bank Banten's capital factor;
2. Human Capital Quality and transformation into BPD;
3. Products and services;
4. Systems and procedures, as well as operational guidelines;
5. Core Banking System.

Several steps and efforts taken by Bank Banten include:

1. Strengthening Support from stakeholders for the progress of Bank Banten;
2. Contribution and active role in the Economy, especially in the Banten Region;
3. Saving energy, electricity, and reducing the use of environmentally unfriendly materials;
4. Synergy with strategic partners of the Provincial Government, Municipality and Regency Governments, BUMD, Associations and the private sector;
5. Implementing government policies that focus on the objectives of the Sustainable Development Goals;
6. Sustainable development of Bank Banten's business, including adaptive business processes;
7. Concern for the community and the environment in a sustainable manner.

Bank Banten is collaborating with the government on Sustainable Finance issues. The Bank will synergize with the Banten Provincial Government's Regional Development Plan, as outlined in the 2025-2045 Regional Long-Term Development Plan.

The 2025-2045 Regional Medium-Term Development Plan (RPJPD) has the vision of “Banten as a Gateway for Advanced, Prosperous, and Sustainable Strategic Investment Based on Faith and Piety.” Based on this vision, 8 (eight) missions have been established:

Ruang Penyempurnaan dalam Penerapan Keuangan Berkelanjutan [E.5]

Room of Improvement in Implementing Sustainable Finance [E.5]

1. Mewujudkan masyarakat Banten yang produktif, unggul, dan berdaya saing; 2. Mewujudkan perekonomian Banten yang tangguh, inklusif, dan kondusif; 3. Mewujudkan tata kelola pemerintahan Banten yang berintegritas, adaptif, dan profesional; 4. Mewujudkan keamanan Banten yang tangguh, demokrasi yang substansial, dan perekonomian daerah yang stabil; 5. Mewujudkan sosial budaya Banten yang beradab dan ekologi yang lestari; 6. Mewujudkan pusat pertumbuhan ekonomi baru, penguatan pemerataan, dan interkoneksi pembangunan; 7. Mewujudkan sarana dan prasarana Banten yang memadai, berkualitas, dan berkelanjutan; 8. Mewujudkan kesinambungan pembangunan Banten yang inovatif dan berdaya saing global.	1. Realizing a productive, superior, and competitive Banten society; 2. Creating a resilient, inclusive, and conducive Banten economy; 3. Establishing Banten governance with integrity, adaptability, and professionalism; 4. Achieving resilient Banten security, substantial democracy, and a stable regional economy; 5. Creating a civilized Banten socio-cultural environment and a sustainable ecology; 6. Establishing a new center for economic growth, strengthening equity, and interconnecting development; 7. Creating adequate, high-quality, and sustainable facilities and infrastructure in Banten; 8. Ensuring the continuity of innovative and globally competitive Banten development.

TANTANGAN PENERAPAN RENCANA AKSI KEUANGAN BERKELANJUTAN

Dalam melaksanakan RAKB, Bank Banten menghadapi berbagai tantangan penerapan prinsip-prinsip Keuangan Berkelanjutan, di antaranya:

1. Kesenjangan pengetahuan & kompetensi;
2. Keterbatasan ruang gerak;
3. Kebijakan Pemerintah dan tingkat pemenuhan/kepatuhan;
4. Sinergi antar Entitas/*Stakeholders* (multi-sektoral) terhadap regulasi yang mendukung implementasi keuangan berkelanjutan di daerah (Provinsi Banten); dan
5. Ketersediaan Proyek Hijau (*Green Project*) di Indonesia yang berimplikasi pada penerapan prinsip pembiayaan hijau (*green financing*).

Tantangan yang di hadapi Bank Banten adalah sebagai berikut:

1. Tingkat pemahaman SDM terhadap keberlanjutan (awareness) tidak sesuai harapan;
2. Keterbatasan waktu dan anggaran;
3. Kompetisi di market sangat ketat;
4. Kondisi nasabah (TnC) tidak sesuai RAC atau selera Bank.

CHALLENGES IN IMPLEMENTING THE SUSTAINABLE FINANCE ACTION PLAN

In implementing the RAKB, Bank Banten faces various challenges in implementing the principles of Sustainable Finance, such as:

1. Knowledge & competency gaps;
2. Limited room for movement;
3. Government policies and levels of fulfillment/compliance;
4. Synergy between Entities/*Stakeholders* (multi-sektoral) towards regulations that support the implementation of sustainable finance in the region (Banten Province); and
5. Availability of Green Projects in Indonesia, which have implications for the application of green financing principles.

The challenges faced by Bank Banten are as follows:

1. The level of human capital awareness regarding sustainability is not as expected;
2. Time and budget constraints;
3. Competition in the market is very tight;
4. Customer conditions (TnC) do not align with the Bank's RAC or preferences.

Kinerja Keberlanjutan – Ekonomi

Sustainability Performance – Economy

Bank Banten berkomitmen memberikan kontribusi nyata terhadap pertumbuhan ekonomi, baik di tingkat lokal maupun nasional, dengan melibatkan berbagai pihak, khususnya komunitas lokal. Melalui upaya ini, Bank Banten turut mendukung agenda Pemerintah dalam mendorong pemerataan dan penguatan struktur ekonomi masyarakat. Komitmen ini tercermin dalam capaian kinerja ekonomi yang disampaikan secara transparan dalam laporan ini.

Bank Banten is committed to contributing to driving economic growth, both at the local and national levels, by involving various parties, especially local communities. Through this effort, Bank Banten also supports the government in realizing economic equality in society. This commitment is reflected in the economic performance achievements presented transparently in this report.

DISTRIBUSI NILAI EKONOMI

Sebagai manfaat dari aktivitas operasional dan kegiatan usaha yang dijalankan, Bank Banten menghasilkan nilai ekonomi langsung baik yang dihasilkan ataupun yang didistribusikan.

DISTRIBUTION OF ECONOMIC VALUE

As a benefit from operational activities and business activities carried out, Bank Banten generates direct economic value, both generated and distributed.

DISTRIBUSI PEROLEHAN NILAI EKONOMI

DISTRIBUTION OF ECONOMIC VALUE GAIN

Kinerja Ekonomi / <i>Economic Performance</i>	2025	2024	2023
Nilai Ekonomi Langsung yang Dihasilkan / Direct Economic Value Generated			
Pendapatan Bunga / Interest Income	570.495	491.804	452.759
Pendapatan Operasional Lainnya / Other Operating Income	76.348	43.153	54.658
Pendapatan Non Operasi / Non-Operating Income	76.348	43.153	21.435
Jumlah Nilai Ekonomi Langsung yang Dihasilkan	723.191	578.110	528.852
Nilai Ekonomi yang Didistribusikan ke Pemangku Kepentingan / Economic Value Distributed to Stakeholders			
Beban Bunga / Interest Expense	371.804	302.443	246.945
Penyisihan kerugian penurunan nilai aset keuangan – Bersih / Provision for impairment losses on financial assets – Net	63.020	122.113	17.494
Beban operasional lainnya di luar biaya pegawai / Other operational expenses excluding employee costs	158.769	143.437	147.123
Tenaga kerja dan tunjangan / Employment and benefits	129.669	127.961	122.623
Pembayaran dividen kepada pemegang saham / Dividend payments to shareholders	0	0	0
Pengeluaran untuk pemerintah (pajak, retribusi, dan lain-lain) / Expenditures for the government (taxes, retribution, etc.)	51.671	167.359	205.230
Pengeluaran kepada masyarakat : TJSL / Expenditures to the community: TJSL	297	267	184
Jumlah Nilai Ekonomi yang Didistribusikan / Total Economic Value Distributed	775.230	863.580	739.599

Kinerja Keberlanjutan – Ekonomi

Sustainability Performance – Economy

KINERJA PORTOFOLIO, TARGET PEMBIAYAAN, ATAU INVESTASI PADA INSTRUMEN KEUANGAN ATAU PROYEK YANG SEJALAN DENGAN KEUANGAN BERKELANJUTAN [F.3]

Dedikasi Bank Banten terhadap prinsip keberlanjutan tercermin dalam upaya pengembangan pembiayaan yang berorientasi pada praktik ramah lingkungan dan investasi berkelanjutan. Bank Banten memberikan dukungan keuangan bagi pelaku usaha dengan mengedepankan prinsip keberlanjutan, termasuk penerapan penilaian risiko Lingkungan, Sosial, dan Tata Kelola (ESG) dalam seluruh proses pemberian pinjaman.

Sepanjang tahun 2025, Bank Banten telah menyalurkan pembiayaan hijau yang secara khusus dikategorikan sebagai ramah lingkungan sejumlah Rp413,88 juta. Komitmen ini diberikan untuk meningkatkan kontribusi keuangan keberlanjutan kepada pemangku kepentingan.

PEMBERDAYAAN TENAGA KERJA LOKAL

Bank Banten menegaskan komitmennya dalam mendorong pertumbuhan sosial dan ekonomi yang berkelanjutan di komunitas lokal dengan memberikan kesempatan kerja kepada masyarakat setempat. Namun, dalam proses perekrutan, Bank tetap berpegang pada syarat dan kriteria yang telah ditetapkan.

Berikut adalah tabel yang merinci komposisi pegawai Bank Banten pada tahun 2025.

PORTFOLIO PERFORMANCE, FINANCING TARGETS, OR INVESTMENTS IN FINANCIAL INSTRUMENTS OR PROJECTS THAT ARE ALIGNED WITH SUSTAINABLE FINANCE [F.3]

Bank Banten's dedication to the sustainability principle is reflected in the implementation of environmentally friendly financing and sustainable investment. Bank Banten provides financial support for businesses by prioritizing sustainability principles, including the implementation of Environmental, Social, and Governance (ESG) risk assessments throughout the lending process.

Throughout 2025, Bank Banten has disbursed Rp413.88 million in green financing, specifically categorized as environmentally friendly. This commitment is made to increase sustainable financial contributions to stakeholders.

EMPOWERING LOCAL WORKFORCE

Bank Banten affirms its commitment to encouraging sustainable social and economic growth in local communities by providing employment opportunities for local people. However, in the recruitment process, the Bank still adheres to the terms and criteria that have been set.

Details on the composition of Bank Banten employees in 2025 are as follows.

Kinerja Ekonomi Lokal / <i>Local Economic Performance</i>		2025	2024	2023
Jumlah Karyawan / Total Employees		904	829	879
Status Kepegawaian / <i>Employment Status</i>	2025			Total
	Laki-Laki / <i>Male</i>	Perempuan / <i>Female</i>		
Direksi dan Komisaris / Board of Directors and Board of Commissioners	6	1	7	
Pegawai Tetap / Permanent Employees	390	292	682	
Masa Percobaan / Probation	0	1	1	
Kontrak / Contract	71	141	212	
Jasa Tenaga Ahli / Experts	2	0	2	
TOTAL	469	435	904	

PENGADAAN BERKELANJUTAN

Bank Banten telah menetapkan kebijakan pengadaan yang dilaksanakan dengan mekanisme pengawasan ketat terhadap proses, produk, maupun layanan dari pihak eksternal. Sebelum menjalin kerja sama, Bank melakukan evaluasi menyeluruh terhadap calon pemasok guna memastikan bahwa layanan atau produk yang disediakan telah memenuhi standar kualitas yang ditetapkan. Selain aspek kualitas, Bank Banten juga menaruh perhatian besar pada prinsip keselamatan kerja, efisiensi penggunaan energi, serta perlindungan lingkungan dalam setiap prosedur pengadaannya.

Guna meningkatkan efektivitas dan efisiensi proses produksi, pada tahun 2025 kebijakan praktik pengadaan telah diperbarui dan dirumuskan dengan baik mengikuti kondisi saat ini. Berikut kebijakan praktik pengadaan Bank:

1. SK DIR No. 1094/SK/DIR-BB/VII/2024 tentang Pengadaan Barang dan Jasa.
2. SK DIR No. 1134/SK/DIR-BB/X/2024 tentang Kebijakan Penerapan Strategi *Anti Fraud*.

Terpenuhi dengan SK DIR No. 940/SK/DIR-BB/IV/24 tentang Standar Operasional Prosedur *Whistle Blowing*.

SUSTAINABLE PROCUREMENT

Bank Banten has established a procurement policy with strict supervision of external processes, products, and services. Before establishing cooperation, the Bank conducts a thorough evaluation of suppliers to ensure that the services or products provided meet the established quality standards. In addition to the quality aspect, Bank Banten also pays great attention to occupational safety factors, energy efficiency, and environmental protection in each of its procurement procedures.

To improve the effectiveness and efficiency of the production process, in 2025, the procurement practice policy has been updated and formulated properly following current conditions. The Bank's procurement practice policy is as follows:

1. Directors Decree No. 1094/SK/DIR-BB/VII/2024 concerning Procurement of Goods/Services.
2. Directors Decree No. 1134/SK/DIR-BB/X/2024 concerning the Policy for Implementing Anti-Fraud Strategies.

Fulfilled by Directors Decree No. 940/SK/DIR-BB/IV/24 concerning Standard Operating Procedures for Whistleblowing.

Kinerja Keberlanjutan – Lingkungan

Sustainable Performance - Environment

Bank Banten menyadari bahwa pelestarian lingkungan merupakan aspek krusial di tengah meningkatnya risiko bencana alam serta ancaman terhadap keberlangsungan ekosistem dari kepunahan. Oleh karena itu, Perusahaan terus memperkuat komitmen dalam meminimalkan dampak operasional terhadap lingkungan sekaligus menjaga keberlanjutan ekosistem sebagai fondasi ketahanan bisnis jangka panjang dan kesejahteraan para pemangku kepentingan.

Sejalan dengan strategi keberlanjutannya, Bank Banten secara aktif berpartisipasi dalam upaya pelestarian lingkungan melalui dua pendekatan utama. Pertama, integrasi aspek lingkungan ke dalam operasional Bank melalui berbagai inisiatif, seperti penerapan konsep kantor hijau (*green office*) dan gaya hidup ramah lingkungan. Kedua, pengaruh faktor lingkungan dan sosial dalam proses pembiayaan, sehingga Bank dapat berkontribusi terhadap pelestarian lingkungan melalui manajemen portofolio yang berkelanjutan serta penerapan prinsip-prinsip pembiayaan ramah lingkungan.

Dalam kebijakan alokasi kredit, Bank Banten memprioritaskan pada industri dengan prospek pertumbuhan yang menjanjikan, namun membatasi pendanaan pada sektor-sektor yang bergantung secara signifikan pada eksploitasi sumber daya alam. Selain itu, Bank tidak menyalurkan pembiayaan kepada proyek-proyek yang berpotensi menimbulkan risiko terhadap lingkungan, sejalan dengan prinsip-prinsip Analisis Mengenai Dampak Lingkungan (AMDAL) yang ditetapkan oleh pemerintah.

Dalam kebijakan pemberian kredit, Bank Banten telah memiliki kriteria pengukuran risiko untuk penetapan fasilitas pembiayaan yang terdiri dari:

DAFTAR BISNIS DIKECUALIKAN

Daftar bisnis dikecualikan merupakan daftar usaha/ sektor terlarang bagi Bank Banten untuk melakukan kegiatan tanggung jawab sosial dan lingkungan (TJSL) dan pemberian fasilitas pembiayaan. Aspek penilaian keberlanjutan berdasarkan dampak risiko Lingkungan, Sosial dan Tata Kelola termasuk Hak Asasi Manusia, Perubahan Iklim dan Keragaman Hayati (*Biodiversity*).

Bank Banten is aware of the importance of environmental preservation amidst the increasing risk of natural disasters and the urgency of protecting the ecosystem from extinction. Therefore, the Bank continues to strengthen its commitment to minimizing environmental impacts and preserving ecosystems that support sustainable life. This effort also aims to ensure long-term business resilience and the welfare of stakeholders.

In line with its sustainability strategy, Bank Banten actively participates in environmental preservation efforts through two main approaches. First, by integrating environmental aspects into the Bank's operations through various initiatives, such as the implementation of the green office concept and an environmentally friendly lifestyle. Second, by including environmental and social factors in the financing process so that the Bank can contribute to environmental preservation through sustainable portfolio management and the implementation of environmentally friendly financing principles.

In the credit allocation policy, Bank Banten implements a credit allocation policy that focuses on industries with promising growth prospects, but limits funding to significantly dependent sectors on natural resources. In addition, the Bank does not finance projects that have the potential to pose risks to the environment, in line with the principles of the Environmental Impact Analysis (AMDAL) set by the government.

In the credit provision policy, Bank Banten has risk measurement criteria for determining financing facilities consisting of:

LIST OF EXCLUDED BUSINESSES

It is a list of prohibited businesses/sectors for banks to carry out corporate social responsibility (CSR) activities and provide financing facilities. Aspects of sustainability assessment are based on the impact of Environmental, Social, and Governance risks, including Human Rights, Climate Change, and Biodiversity.

OPERASIONAL RAMAH LINGKUNGAN

Bank Banten membentuk bagian komunikasi perusahaan yang berada di bawah Direktorat Utama untuk memastikan pengelolaan dan pelestarian lingkungan berjalan efektif dan efisien. Divisi Sekretariat Perusahaan memiliki tugas dan tanggung jawab dalam mengelola dan mengawasi terlaksananya sistem pelaksanaan pengelolaan dan pelestarian lingkungan. Upaya Bank Banten dalam menjaga kelestarian lingkungan hidup dilakukan dengan memastikan bisnis Bank Banten berjalan tanpa merusak lingkungan.

KINERJA

1. Biaya Lingkungan Hidup [F.4]

Di tahun 2025, Bank sudah mengalokasikan dana untuk lingkungan hidup salah satunya untuk revitalisasi lingkungan melalui skema Bantuan atau TJSL sejumlah Rp297 juta meningkat sebesar 0,11% dari tahun 2024 sebesar Rp267 juta.

2. Penggunaan Material Ramah Lingkungan

Sebagai entitas yang bergerak di industri jasa keuangan, material utama yang digunakan untuk kegiatan operasional bank adalah kertas. Bank Banten senantiasa berupaya menggunakan kertas yang telah bersertifikasi FSC (*Forest Stewardship Council*). Selain itu, Bank Banten juga berupaya untuk melakukan penghematan kertas melalui pemanfaatan teknologi dimana pengarsipan dokumen, kegiatan surat menyurat dilakukan melalui digital.

Upaya pengurangan penggunaan kertas dilakukan dengan melakukan pengecekan secara teliti sebelum pencetakan dokumen untuk meminimalisir pencetakan ulang, serta memanfaatkan sisi kertas yang masih kosong. Sementara untuk kertas yang sudah tidak bisa dimanfaatkan lagi, Perusahaan menyediakan tempat penumpukan kertas tak terpakai yang nantinya akan diserahkan kepada pihak ketiga untuk proses didaur ulang.

Sepanjang tahun 2025, penggunaan kertas Bank tercatat sebesar 1.162 Rim, menurun dibanding tahun 2024 sebanyak 1.209 Rim. Penurunan terjadi karena berkurangnya penggunaan kertas dengan menggunakan sisi lembar kertas yang belum terpakai.

ENVIRONMENTALLY FRIENDLY OPERATIONS

Bank Banten has established a Corporate Communications Section under the President Directorate to support the effective and efficient implementation of environmental management and preservation. The Company's Secretariat Division is tasked with managing and supervising the implementation of the environmental management and conservation system. The Bank's efforts to preserve the environment are carried out by ensuring that the Bank's business runs without damaging the environment.

PERFORMANCE

1. Environmental Costs [F.4]

In 2025, the Bank has allocated funds for the environment, one of which is for environmental revitalization through the CSR scheme of Rp297 million, an increase of 0.11% from 2024 of Rp267 million.

2. Use of Environmentally Friendly Materials

As a company operating in the financial services industry, most of the raw materials used by the Bank for operational activities are paper. In an effort to contribute to the environment, the Bank strives to use paper that is FSC (*Forest Stewardship Council*) certified. Apart from that, Bank Banten is also trying to save paper through the use of technology, where document archiving and correspondence activities are carried out digitally.

To reduce usage and avoid waste, paper users are reminded to check the manuscript to be printed carefully so that they only need to print once and do not need to reprint it. The paper used should also be used back and forth on the side of the paper that is still empty. Meanwhile, for paper that can no longer be used, the Company provides a storage place for unused paper, which will later be handed over to a third party for recycling.

Throughout 2025, the Bank's paper usage was recorded at 1,162 reams, a decrease compared to 2024 of 1,209 reams. The decrease occurred due to reduced paper usage by using the unused side of the paper sheet.

Bank Banten senantiasa mendukung inovasi dalam pemanfaatan energi terbarukan. Hingga akhir tahun 2025, Perusahaan belum memanfaatkan sumber energi terbarukan. Namun, Perusahaan akan terus mengkaji secara mendalam mengenai pemanfaatan sumber daya terbarukan. Hal ini sejalan dengan komitmennya dalam melaksanakan tanggung jawab sosial dan lingkungan serta berkontribusi terhadap pembangunan berkelanjutan.

3. Pengelolaan Limbah

Pelaksanaan aktivitas bisnis Bank Banten tentunya menghasilkan limbah, baik padat mau pun cair yang terdiri dari limbah non B3 dan limbah B3. Limbah non B3 mencakup limbah tidak berbahaya yang berasal dari aktivitas perkantoran sehari-hari, seperti sampah, kertas, alat tulis kantor (ATK), serta limbah air dari kegiatan domestik seperti Mandi, Cuci, Kakus (MCK). Sementara itu, limbah B3 merupakan limbah berbahaya yang dihasilkan dari operasional kendaraan Bank, seperti limbah aki bekas dan oli.

Pengelolaan limbah Bank Banten dilakukan bekerja sama dengan pihak ketiga yang berizin dan kompeten. Limbah padat non B3 dikelola oleh Dinas Kebersihan setempat untuk dibuang ke Tempat Pembuangan Akhir (TPA), sementara limbah cair non B3 ditangani melalui sistem septik tank dan diangkut serta dikelola oleh penyedia jasa yang berizin. Adapun limbah B3 diserahkan kepada pihak ketiga yang memiliki izin dan sertifikasi resmi.

Di tahun 2025, tidak terdapat tumpahan yang terjadi akibat operasional. Melihat aktivitas bisnis Perusahaan di sektor perbankan, sehingga tidak terdapat tumpahan yang terjadi. Selain itu, Perusahaan belum melakukan perhitungan terhadap jumlah limbah yang dihasilkan secara berkala. Namun, dalam implementasinya Perusahaan telah mengurangi penggunaan kertas dalam administrasi kantor dan mengalihkannya dengan memanfaatkan teknologi. Langkah ini cukup efektif dan efisien untuk mendukung kinerja perbankan yang lebih ramah lingkungan.

Bank Banten always supports innovation in the use of renewable energy. As of the end of 2025, the Company has not utilized renewable resources. However, the Company will continue to review in depth the use of renewable resources. This is in line with its commitment to implementing social and environmental responsibilities and contributing to sustainable development.

3. Waste Management

Bank Banten's business activities certainly produce solid and liquid waste consisting of non-B3 waste and B3 waste. Non-B3 waste includes non-hazardous waste from daily office activities, such as garbage, paper, office stationery, and wastewater from domestic activities such as Bathing, Washing, Toilets. Meanwhile, B3 waste is hazardous waste generated from the Bank's vehicle operations, such as car battery waste and used oil.

Bank Banten's waste management is carried out by collaborating with competent third parties. Non-B3 solid waste is managed by the Regency and City Government Cleaning Service to be disposed of at the Final Disposal Site (TPA), while non-B3 liquid waste is handled through a septic tank system and transported and managed by licensed service providers. Meanwhile, B3 waste is handed over to third parties who have official permits and certifications.

In 2025, there were no operational spills. Given the Company's business activities in the banking sector, no spills occurred. Furthermore, the Company has not regularly calculated the amount of waste generated. However, in its implementation, the Company has reduced paper use in office administration and shifted to utilizing technology. This step is quite effective and efficient in supporting more environmentally friendly banking performance.

4. Penggunaan Energi

Bank Banten menggunakan energi listrik dan Bahan Bakar Minyak (BBM) dalam kegiatan operasionalnya. Untuk menekan penggunaan energi, Bank melakukan berbagai upaya, di antaranya:

1. Menggunakan penerangan dengan lampu LED yang lebih ramah lingkungan.
2. Meminimalisir perjalanan dinas untuk menghemat bahan bakar.
3. Menggunakan pendingin ruangan secukupnya dan di matikan apabila jam kerja telah selesai.
4. Penggunaan mesin cetak/printer dengan jumlah yang efisien dan sesuai kebutuhan.

Aktivitas penggunaan energi yang dilakukan Bank Banten di sepanjang tahun 2025 adalah sebagai berikut:

Deskripsi / Description	Satuan / Unit	2025	2024	2023
Penggunaan Listrik / Electricity Usage	Kwh	3.062147*	3.307.696	3.141.902
	Gigajoule	11.023	11.907	11.310
Penggunaan BBM – Pertalite / Fuel Usage – Pertalite	Liter	350.281	350.922	355.225
		11.979	12.001	12.149

*) Perhitungan I3 TM di atas 200 KVA – 30.000 KVA Rp. Rp. 1.035/kwh

**) Perhitungan 1 liter = 0,0342 Gj

4. Energy Usage

Bank Banten uses electrical energy and Fuel Oil in its operational activities. To reduce energy use, the Bank makes various efforts, including:

1. Using environmentally friendly LED lighting.
2. Minimizing business travel to conserve fuel.
3. Using air conditioning sparingly and turning it off when work hours are over.
4. Using printers efficiently and according to needs.

Bank Banten's energy usage activities throughout 2025 are as follows:

5. Pemakaian Air

Untuk mendukung operasional kantor sehari-hari, termasuk keperluan Mandi, Cuci, Kakus (MCK) Bank Banten menggunakan air yang berasal dari PDAM. Bank menyadari bahwa pengelolaan air yang bijak merupakan bagian penting guna mencegah kelangkaan air bersih. Oleh karena itu, berbagai langkah penghematan air diterapkan, seperti kampanye hemat air, pengurangan konsumsi Air Minum Dalam Kemasan dalam setiap kegiatan, serta pembatasan penggunaan air untuk mencuci kendaraan dinas di lingkungan kantor.

Penggunaan air oleh Bank Banten sepanjang tahun 2025 adalah sebagai berikut:

Deskripsi / Description	Satuan / Unit	2025	2024	2023
Air PDAM / PDAM Water	Rp	182.812.250	167.733.264	186.210.027
	M ³ *	36.562	33.546	37.242

*) Perhitungan 1 M3=Rp5.000

5. Water Usage

To support daily office operations, including Bathing, Washing, Toilet needs, Bank Banten obtains water supply from PDAM. The Bank is aware of the importance of wise water management to prevent clean water shortages. Therefore, various water-saving measures are implemented, such as water-saving campaigns, reducing the consumption of Bottled Drinking Water in every activity, and limiting the use of water for washing official vehicles in the office premises.

Water usage by Bank Banten throughout 2024 is as follows:

*) Calculation 1 m3 = Rp. 5,000

6. Emisi

Kegiatan operasional Bank Banten menghasilkan emisi yang bersumber dari dua aspek utama, yaitu pemakaian bahan bakar dan konsumsi energi listrik di lingkungan kantor. Dalam pelaporan emisi gas rumah kaca (GRK), Bank hanya mencakup emisi dari Cakupan 1 dan Cakupan 2, yakni emisi yang berasal dari penggunaan bahan bakar serta pemakaian listrik.

Adapun perhitungan GRK untuk Cakupan 1 dan 2 dilakukan berdasarkan metode yang telah ditetapkan.

Berikut adalah tabel emisi yang dihasilkan oleh Bank Banten sepanjang tahun 2025.

Sumber Emisi* / Sources of Emissions*	Satuan / Unit	2025	2024	2023
BBM	Ton CO ₂ -eq	2,863	2,868	2,903
Listrik	Ton CO ₂ -eq	2,634	2,845	2,703
Total	Ton CO ₂ -eq	5,497	5,713	5,606

*) Perhitungan 1 GJ = 0.23900574 Ton CO₂ -eq

6. Emissions

Bank Banten's operational activities produce emissions from two main aspects, namely fuel consumption and electricity consumption. In reporting greenhouse gas (GHG) emissions, the Bank only includes emissions from Scope 1 and Scope 2, namely emissions from fuel use and electricity use.

The calculation of GHG for Scope 1 and 2 is carried out based on established methods.

The following is a table of emissions produced by Bank Banten throughout 2025.

7. Biodiversity

Bank Banten operates in the financial services sector, where its operations do not have a direct impact on biodiversity. However, Bank Banten remains highly committed to supporting the preservation of biodiversity, especially in maintaining the ecosystem habitat and flora and fauna around operational areas through reforestation programs. Bank Banten also always ensures compliance with applicable regulations in all its activities.

7. Keanekaragaman Hayati

Bank Banten bergerak di sektor jasa keuangan, dimana kegiatan operasional tidak bersinggungan secara langsung dengan kawasan yang memiliki nilai keanekaragaman hayati. Namun, Bank Banten berkomitmen tinggi dalam mendukung pelestarian keanekaragaman hayati, terutama dalam menjaga habitat ekosistem serta flora dan fauna di sekitar area operasional melalui program penghijauan. Bank Banten senantiasa memastikan kepatuhan terhadap seluruh ketentuan peraturan yang berlaku dalam setiap aktivitasnya.

8. Aspek Pengaduan Lingkungan Hidup

Sepanjang periode pelaporan, Bank Banten tidak terdapat adanya pengaduan masyarakat terkait lingkungan hidup yang tertuju kepada Perusahaan. Bank Banten berkomitmen menjalankan operasional dengan mematuhi ketentuan mengenai lingkungan hidup.

8. Environmental Complaints Aspect

Throughout the reporting period, Bank Banten did not receive any public complaints related to the environment. Bank Banten is committed to operating in compliance with environmental regulations.

Kinerja Keberlanjutan – Sosial

Sustainable Performance – Social

ASPEK KEPEGAWAIAN

Pengelolaan Sumber Daya Manusia (SDM) dilakukan dengan berlandaskan prinsip keadilan, kesetaraan dan inklusivitas. Bank Banten berkomitmen untuk memberikan kesempatan yang sama bagi setiap individu, tanpa membedakan gender, suku, agama, ras, status sosial, maupun kondisi fisik. Selain itu, Bank Banten juga turut andil menjaga dan memelihara Hak Asasi Manusia (HAM), serta mencegah segala bentuk pelecehan seksual yang dapat terjadi di lingkungan Perusahaan. Komitmen ini tercermin dalam proses rekrutmen, program pengembangan karyawan, serta sistem kompensasi dan tunjangan yang diterapkan secara adil. [F.18]

PENGELOLAAN KARYAWAN

Pengelolaan SDM Bank Banten dilakukan secara komprehensif dan menyeluruh, mulai dari proses rekrutmen hingga masa pensiun. Dengan pedoman kebijakan yang berlaku, Bank Banten memastikan kepatuhan terhadap seluruh peraturan ketenagakerjaan sesuai dengan peraturan yang berlaku di Indonesia.

Bank Banten menerapkan kerangka kompetensi dan uraian jabatan yang terstruktur, dengan menggunakan kamus kompetensi sebagai acuan dalam penempatan dan pengelolaan tenaga kerja. Pendekatan ini memungkinkan Bank Banten untuk mengidentifikasi dan mengatasi kesenjangan kompetensi melalui program pelatihan dan pengembangan berkelanjutan, sehingga dapat mengoptimalkan potensi karyawan secara maksimal.

Fungsi pengelolaan SDM Perusahaan berada di bawah koordinasi Divisi *Human Capital & Transformation* yang bertanggung jawab merancang dan mengimplementasikan program pengembangan SDM agar selaras dengan lanskap bisnis yang berkembang, kebutuhan Bank Banten, dan harapan nasabah.

Sepanjang tahun 2025, Divisi Human Capital & Transformasi menjalankan serangkaian kebijakan lain, sebagai berikut:

1. Penerapan Sistem Manajemen Anti Penyuapan (SMAP) dalam proses rekrutmen, promosi dan mutasi serta menyediakan program peningkatan kompetensi karyawan terkait dengan implementasi SMAP.

EMPLOYMENT ASPECTS

Human Capital (HC) management is conducted based on the principles of justice, equal opportunity, and inclusiveness. Bank Banten is committed to providing equal opportunities for every individual, regardless of gender, ethnicity, religion, race, social status, or physical condition. In addition, Bank Banten also plays a role in maintaining and preserving Human Rights (HAM), and preventing all forms of sexual harassment that may occur in the Company's environment. This commitment is reflected in the recruitment process, employee development programs, and compensation and benefits systems that are applied fairly. [F.18]

EMPLOYEE MANAGEMENT

Human Capital (HC) Management at Bank Banten covers the entire work cycle, from recruitment to retirement. With comprehensive policy guidelines, the Bank ensures compliance with all applicable employment regulations in Indonesia.

Bank Banten implements a structured competency framework and job descriptions, using a competency dictionary as a reference in the placement and management of the workforce. This approach allows the Bank to identify and address competency gaps through ongoing training and development programs, so that it can optimize employee potential to the maximum.

The Company's HC management function is under the coordination of the Human Capital & Transformation Division, which is responsible for designing and implementing HC development programs to align with the evolving business landscape, Bank Banten's needs, and customer expectations.

Throughout 2025, the Human Capital & Transformation Division implemented a series of other policies, as follows:

1. Implementing the Anti-Bribery Management System (SMAP) in the recruitment, promotion, and transfer processes, as well as providing employee competency improvement programs related to the SMAP implementation.

Kinerja Keberlanjutan – Sosial

Sustainable Performance – Social

2. Implementasi kebijakan Laporan Harta Kekayaan Pejabat Negara (LHKPN).
3. Secara *continue* melakukan *review* terhadap kebijakan remunerasi karyawan.
4. Penyediaan fasilitas Kredit Karyawan.

PROGRAM KERJA PENGEMBANGAN SDM

Dalam mendukung pertumbuhan Bank Banten dan penguatan daya saing, pengembangan kompetensi memiliki peran strategis dengan tujuan sebagai berikut:

1. Meningkatkan Produktivitas dan Kinerja Karyawan.
2. Mendukung Strategi Bisnis dan Inovasi.
3. Meningkatkan Kepuasan dan Retensi Karyawan.
4. Mempersiapkan Pemimpin Masa Depan (*Succession Planning*).
5. Meningkatkan Daya Saing Organisasi.
6. Memastikan Kepatuhan terhadap Regulasi dan Standar Industri.

KEBIJAKAN REKRUTMEN BANK

Menghadapi persaingan industri perbankan yang sangat semakin kompetitif, pemenuhan kebutuhan terhadap SDM profesional dan berkualitas pun semakin tinggi. Oleh karena itu, Bank Banten menempatkan fungsi seleksi dan rekrutmen sebagai bagian strategis dalam pengelolaan SDM. Proses rekrutmen dilakukan secara terencana, transparan, dan berbasis kompetensi guna memastikan kesesuaian antara kebutuhan organisasi dan kualifikasi kandidat.

Bank melaksanakan proses rekrutmen melalui beberapa program sebagai berikut:

1. Rekrutmen *Entry Level*

Program penerimaan calon pegawai yang diperuntukkan bagi *freshgraduate*, pengalaman bank/non-bank memenuhi kebutuhan di level jabatan staf/officer.

2. Rekrutmen *Professional Hire*

Program penerimaan calon pegawai yang diperuntukkan bagi yang memiliki kompetensi dan pengalaman bidang dan jabatan tertentu sesuai dengan kebutuhan Bank.

2. Implementing the State Officials' Wealth Report (LHKPN) policy.
3. Continuously reviewing employee remuneration policies.
4. Providing Employee Credit Facilities.

HC DEVELOPMENT WORK PROGRAM

In supporting Bank Banten's growth and strengthening its competitiveness, competency development plays a strategic role with the following objectives:

1. Improving Employee Productivity and Performance.
2. Supporting Business Strategy and Innovation.
3. Increasing Employee Satisfaction and Retention.
4. Preparing Future Leaders (Succession Planning).
5. Enhancing Organizational Competitiveness.
6. Ensuring Compliance with Regulations and Industry Standards.

BANK RECRUITMENT POLICY

Facing increasingly competitive banking industry conditions, the need for professional and qualified human capital is also increasing. Therefore, Bank Banten places the selection and recruitment function as a strategic component of its human capital management. The recruitment process is planned, transparent, and competency-based to ensure a match between organizational needs and candidate qualifications.

The Bank carries out the recruitment process through several programs as follows:

1. Entry Level Recruitment

A program for recruiting prospective employees intended for fresh graduates, bank/non-bank experience to meet the needs at the staff/officer level.

2. Professional Hire Recruitment

A program for recruiting prospective employees intended for those who have competence and experience in certain fields and positions according to the Bank's needs.

Bank menjamin bahwa seluruh proses rekrutmen dilaksanakan secara transparan dan adil, dengan menjunjung tinggi prinsip kesetaraan gender serta berlandaskan pada kualifikasi yang dibutuhkan. Prinsip kesetaraan kesempatan kerja ini menjadi pedoman utama dalam memilih insan terbaik untuk bergabung sebagai bagian dari Bank Banten.

Sistem rekrutmen di Bank Banten dilakukan melalui jalur internal dan eksternal. Rekrutmen internal mencakup promosi, rotasi, dan demosi, sementara rekrutmen eksternal dilakukan melalui seleksi bagi *freshgraduate* serta perekrutan tenaga ahli atau profesional sesuai dengan kebutuhan Bank.

Berdasarkan proses rekrutmen pada tahun 2025, Bank Banten berhasil menjaring karyawan baru sebanyak 129 orang, meningkat sebesar 47% dari tahun lalu yang sebesar 88 orang. Pemenuhan kebutuhan jumlah SDM ini mengacu pada perencanaan tenaga kerja sesuai dengan estimasi perhitungan jumlah karyawan pensiun, pergantian karyawan, dan ekspansi jaringan usaha. Sementara itu, jumlah karyawan yang berhenti tercatat sebanyak 79 orang. Berikut tabel perputaran karyawan Bank Banten dalam 2 (dua) tahun terakhir.

The Bank ensures that the recruitment process is carried out transparently and fairly, upholding the principle of gender equality and based on the required qualifications. This principle of equal employment opportunities is the main guideline in selecting the best people to join as part of Bank Banten.

The recruitment system at Bank Banten is carried out through internal and external channels. Internal recruitment includes promotion, rotation, and demotion, while external recruitment is carried out through selection for fresh graduates and recruitment of experts or professionals according to the Bank's needs.

Based on the recruitment process in 2025, Bank Banten successfully recruited 129 new employees, which increased by 47% from last year's 88 people. The fulfillment of the need for the number of human capital refers to workforce planning, according to the estimated calculation of the number of retired employees, employee turnover, and business network expansion. Meanwhile, the number of employees who resigned was recorded at 79 people. Bank Banten employee turnover in the last 2 (two) years is as follows.

Tabel Tingkat Perputaran Karyawan / Employee Turnover Rate Table	2025		2024	
	Laki-Laki / Male	Perempuan / Female	Laki-Laki / Male	Perempuan / Female
Karyawan Masuk (rekrutmen) / Recruitment	50	79	25	63
Karyawan Keluar / Outgoing Employees	43	36	-	-
Pensiun alami / Regular retirement	6	2	3	1
Meninggal / Passed away	1	2	1	0
Mengundurkan diri* / Resign*				
- Atas Permintaan Sendiri / At Own Request	19	24	21	19
- Tidak Berkinerja Baik / Not performing well	-	1	3	0
- Kontrak Berakhir / Contract Expires	-	1	0	0
Diberhentikan Karena Melakukan Pelanggaran / Dismissed for Misconduct	17	6	10	1
Persentase Turn Over / Turnover Percentage	54%	46%	56%	44%

Para kandidat yang dinyatakan lolos proses rekrutmen, Perusahaan mewajibkan mereka untuk menjalani mekanisme kepegawaian lanjutan sesuai ketentuan yang berlaku. Bagi kandidat yang memenuhi persyaratan akan diangkat menjadi pegawai tetap. Untuk pegawai tetap baru, Perusahaan memberikan upah minimal sama (1:1) dengan Upah Minimum Regional di tempat pegawai tersebut bekerja. **[F.20]**

For employee candidates who have passed recruitment, the Company requires them to undergo further employment mechanisms. Those who meet the requirements will become permanent employees. For new permanent employees, the Company provides a minimum wage equal to (1:1) the Regional Minimum Wage where the employee works. **[F.20]**

Bank Banten menerapkan kebijakan remunerasi yang adil dan transparan, tanpa diskriminasi, serta mempertimbangkan jabatan, masa kerja, dan pencapaian kinerja. Struktur dan skala pengupahan ditetapkan sesuai dengan regulasi yang berlaku dan dievaluasi secara berkala tanpa membedakan gender. Selain itu, Bank Banten memastikan bahwa remunerasi dan tunjangan diberikan kepada seluruh karyawan, baik yang berstatus tetap maupun tidak tetap.

Remunerasi di Bank Banten diberikan berdasarkan tiga kelompok status karyawan, yaitu pegawai tetap, pegawai tidak tetap (kontrak), dan pegawai dalam masa percobaan (*probation*). Status ini memengaruhi jenis pekerjaan serta tunjangan yang diterima oleh masing-masing karyawan.

Adapun kebijakan remunerasi yang ditempuh Bank Banten adalah:

1. Mengembangkan sistem remunerasi yang berbasis pencapaian kinerja (*merit system*) yang terdiri dari remunerasi yang bersifat tetap dan remunerasi yang bersifat variabel.
2. Menyesuaikan kebijakan remunerasi dengan tetap memperhatikan rasio BTK terhadap pencapaian bisnis sesuai dengan standar dan strategi yang telah ditetapkan Perusahaan.
3. Menerapkan upah minimum karyawan yang berlaku di tahun 2024 sesuai ketentuan yang berlaku.
4. Meninjau dan menyesuaikan Kembali kebijakan remunerasi yang berlaku saat ini sesuai Peraturan Otoritas Jasa Keuangan (POJK) yang paling sedikit memuat:
 - a. Struktur remunerasi: Skala Remunerasi berdasarkan tingkat dan jabatan; dan
 - b. Komponen remunerasi: Metode dan mekanisme penetapan remunerasi.

Selain memberikan remunerasi, Bank Banten juga memberikan fasilitas dan manfaat bagi karyawan yang jenis dan besarnya disesuaikan dengan jenjang jabatan karyawan, antara lain:

Bank Banten implements a fair and transparent remuneration policy, without discrimination, and is based on position, length of service, and performance achievement. The wage structure and scale are determined in accordance with applicable regulations and are evaluated periodically without distinguishing gender. In addition, Bank Banten ensures that remuneration and benefits are provided to all employees, both permanent and non-permanent.

Remuneration at Bank Banten is given based on three groups of employee status, namely permanent employees, non-permanent employees (contracts), and employees on probation. This status affects the type of work and benefits received by each employee.

The remuneration policy adopted by Bank Banten is as follows:

1. Develop a remuneration system based on performance achievement (*merit system*), consisting of fixed remuneration and variable remuneration.
2. Adjust the remuneration policy while still paying attention to the BTK ratio to business achievements in accordance with the standards and strategies set by the Company.
3. Implement the minimum employee wage that will apply in 2024 in accordance with applicable regulations.
4. Review and readjust the current remuneration policy in accordance with the Financial Services Authority Regulations (POJK), which at least contain:
 - a. Remuneration structure: Remuneration scale based on level and position; and
 - b. Remuneration components: Methods and mechanisms for determining remuneration.

In addition to providing remuneration, the Bank also provides facilities and benefits for employees whose types and amounts are adjusted to the employee's level of position, including:

a. Fasilitas Kesehatan

Bank Banten memberikan fasilitas kesehatan berupa Tunjangan Kesehatan sebesar satu kali nominal gaji setiap tahunnya. Selain itu, Bank Banten juga mengikutsertakan pegawai beserta keluarganya dalam asuransi kesehatan yang diselenggarakan oleh BPJS Kesehatan maupun asuransi kesehatan mandiri dimana fasilitas ini bertujuan untuk memberikan proteksi dan biaya pertanggungan asuransi kepada karyawan serta keluarganya ketika menjalani pemeriksaan kesehatan atau perawatan di rumah sakit, termasuk jaminan bagi karyawan dan istri karyawan yang menjalani persalinan. Guna menyukseskan program ini, Perusahaan telah melakukan sosialisasi mengenai BPJS Kesehatan dan asuransi kesehatan mandiri kepada pegawai agar dapat memahami tentang program BPJS Kesehatan dan asuransi kesehatan mandiri baik secara konsep maupun teknis pelaksanaannya. Bank juga melengkapi fasilitas Pertolongan Pertama Pada Kecelakaan (P3K) yang tersedia di setiap kantor layanan untuk keperluan pegawai.

b. Fasilitas Kesejahteraan

Bank Banten juga memberikan manfaat kesejahteraan lain kepada karyawan berupa Tunjangan Hari Raya (THR) sebesar satu kali nominal gaji setiap tahunnya.

c. Cuti Melahirkan

Bank Banten menghargai hak setiap karyawan dan telah mengaturnya sesuai dengan ketentuan ketenagakerjaan yang berlaku, di antaranya adalah hak istirahat bersalin bagi pegawai perempuan.

Bank Banten memberikan cuti melahirkan agar para pekerja perempuan dapat menyiapkan kelahiran anaknya dengan baik. Adapun Hak Istirahat Bersalin yang diberikan adalah selama 3 (tiga) bulan, yakni 1,5 (satu setengah) bulan sebelum melahirkan dan 1,5 (satu setengah) bulan sesudah melahirkan menurut perhitungan Dokter Kandungan atau Bidan. Sementara itu, pegawai perempuan yang mengalami keguguran kandungan berhak memperoleh istirahat 1,5 (satu setengah) bulan setelah peristiwa keguguran sesuai dengan surat keterangan Dokter Kandungan atau Bidan. Ketentuan tentang Istirahat Bersalin tersebut merujuk pada Pasal 82 Undang-Undang No. 13 Tahun

a. Health Facilities

Bank Banten provides health facilities in the form of a Health Benefit equal to one nominal salary each year. Apart from that, the Bank also includes employees and their families in health insurance organized by BPJS Kesehatan and independent health insurance, where this facility aims to provide protection and insurance coverage costs to employees and their families when undergoing health checks or treatment in the hospital, including guarantees for employees and their wives who are in labor. In order to make this program a success, the Company has conducted outreach regarding BPJS Kesehatan and independent health insurance to employees so that they can understand the BPJS Kesehatan and independent health insurance programs both conceptually and technically in implementation. The Bank also provides First Aid (P3K) facilities available at each service office for employee needs.

b. Well-Being

The Bank also provides other welfare benefits to employees in the form of a Holiday Allowance (THR) of one nominal salary each year.

c. Maternity Leave

The Bank respects the rights of every employee and has regulated them in accordance with applicable employment regulations, including the right to maternity rest for female employees.

The Bank provides maternity leave so that female workers can prepare well for the birth of their child. The Maternity Break Rights granted are for 3 (three) months, namely 1.5 (one and a half) months before giving birth and 1.5 (one and a half) months after giving birth, according to the calculation of the Obstetrician or Midwife. Meanwhile, female employees who experience a miscarriage are entitled to rest for 1.5 (one and a half) months after the miscarriage in accordance with the obstetrician or midwife's certificate. The provisions regarding Maternity Break refer to Article 82 of Law No. 13 of 2003 concerning Employment. On the other hand, for male workers whose wives give birth, the

2003 tentang Ketenagakerjaan. Di sisi lain, bagi para pekerja pria yang istrinya melahirkan, Perusahaan memberikan Izin Tidak Bekerja Khusus selama 1 (satu) hari. Pemberian izin khusus diberikan agar bisa mendampingi istrinya guna menyiapkan proses kelahiran dengan baik.

Selama tahun 2025, karyawan yang mengajukan cuti melahirkan dan cuti ayah sebanyak 32 orang yang terdiri dari 23 karyawan perempuan dan 9 karyawan laki-laki dan 100% karyawan yang kembali bekerja ke Bank Banten setelah masa cuti berakhir.

Bank provides a Special Non-Working Permit for 1 (one) day. Special permission was given so that he could accompany his wife to prepare for the birth process well.

During 2025, 32 employees applied for maternity leave and paternity leave, consisting of 23 female employees and 9 male employees, and 100% of employees returned to work at the Bank after the leave period ended.

DEMOGRAFI KARYAWAN

Per 31 Desember 2025, jumlah karyawan Bank Banten tercatat sebanyak 904 orang. Jumlah tersebut mengalami perubahan peningkatan sebesar 9% atau sebanyak 75 orang jika dibandingkan dengan jumlah karyawan di tahun buku sebelumnya yang tercatat sebanyak 829 orang.

EMPLOYEE DEMOGRAPHICS

As of December 31, 2025, the total number of Bank Banten employees was recorded at 904 people, which increased by 9% or 75 employees compared to the previous fiscal year, which was recorded at 829 people.

Tabel Jumlah Karyawan 3 (Tiga) Tahun Terakhir

	2025	2024	2023
Karyawan / Employees	904	829	829

Total Employees for the Last 3 (Three) Years

Informasi terkait demografi karyawan Bank Banten berdasarkan status kepegawaian, usia, jenjang pendidikan, tingkat jabatan telah disajikan dalam bab Profil Perusahaan dalam Laporan Tahunan ini.

Information on the employee demographics of Bank Banten based on employment status, age, education level, and position level has been presented in the Company Profile chapter of this Annual Report.

PENGEMBANGAN KOMPETENSI KARYAWAN

Bank Banten menyadari bahwa keberlanjutan bisnisnya sangat ditentukan oleh kualitas dan kapabilitas Sumber Daya Manusia (SDM). Karyawan memiliki peran krusial dalam menjaga stabilitas operasional dan meningkatkan kinerja Bank, khususnya di tengah dinamika dan perubahan industri yang berlangsung cepat. Oleh karena itu, Bank Banten berkomitmen untuk mengembangkan SDM yang tangkas dan adaptif melalui program pengembangan karyawan yang komprehensif.

EMPLOYEE COMPETENCY DEVELOPMENT

Bank Banten is aware that the sustainability of its business is highly dependent on the role of Human Capital (HC). Employees have a crucial role in maintaining operational stability and improving the Bank's performance, especially in an era of rapid business change. Therefore, Bank Banten is committed to developing agile and adaptive HC through a comprehensive employee development program.

Program pendidikan dan pelatihan Bank dilakukan secara internal dan eksternal. Program tersebut disusun dengan tujuan untuk mencapai efektivitas dan efisiensi proses pembelajaran. Dalam implementasinya, Perusahaan senantiasa memberikan kesempatan yang sama kepada seluruh karyawan untuk maju dan berkembang berdasarkan potensi, keahlian, dan peluang yang tersedia.

Di tahun 2025, Bank Banten telah melakukan program pengembangan SDM sebanyak 166 pelatihan yang telah diikuti oleh sebanyak 6.685 karyawan dengan realisasi anggaran sebesar Rp1,64 miliar. Informasi mengenai program kerja pengembangan SDM dalam Bab Tinjauan Unit Pendukung Bisnis pada laporan ini

BIAYA PENGEMBANGAN KOMPETENSI

Setiap tahun, Bank Banten menyediakan anggaran pelatihan dan pengembangan yang jumlahnya ditentukan berdasarkan kebutuhan, dengan tetap mempertimbangkan kemampuan keuangan Bank. Pada tahun 2025, Bank Banten merealisasikan biaya pelatihan dan pengembangan sebesar Rp1,64 miliar, setara dengan 24% dari anggaran yang ditetapkan sebesar Rp6,62 miliar.

Hal ini selaras dengan rencana bisnis Bank untuk melakukan program optimalisasi sehingga beberapa kegiatan pelatihan dan pengembangan dilakukan secara daring dengan tetap memperhatikan efektivitas pelaksanaan dan kebutuhan karyawan dalam meningkatkan motivasi kerja, kompetensi serta kapabilitas karyawan.

Adapun rincian biaya pelatihan dan pengembangan tahun 2025, sebagai berikut:

No	Program	Biaya / Costs
1	Teknis / Technical	1.409.115.618
2	Non Teknis / Non-Technical	178.844.513
3	Kepemimpinan / Leadership	56.959.501
Total		1.644.919.632

Dengan menggunakan sumber daya dari internal perusahaan, dari setiap divisi unit kerja Kantor Pusat memberikan program materi pelatihan kepada seluruh karyawan Bank Banten mulai dari bidang Produk Bank, Analis Kredit, Dana Jasa, Manajemen Risiko, Kepatuhan, Audit Internal, Akuntansi Perbankan, operasional & transaksional Bank, Administrasi Kredit, *Credit Review*, Informasi dan teknologi, *digital banking*, hukum dan human capital.

The Bank's education and training programs are carried out internally and externally. The program is designed with the aim of achieving learning effectiveness and efficiency. In its implementation, the Company always provides equal opportunities for all employees to advance and develop based on their potential, expertise, and available opportunities.

In 2025, Bank Banten conducted 166 human capital development training programs, attended by 6,685 employees, with a budget realization of Rp1.64 billion. Information on the human capital development work program is provided in the Business Support Unit Review chapter of this report.

COMPETENCY DEVELOPMENT COSTS

Every year, Bank Banten provides a training and development budget, the amount of which is determined based on needs, while taking into account the Bank's financial capabilities. In 2025, Bank Banten realized training and development costs of Rp1.64 billion, equivalent to 24% of the Rp6.62 billion budget.

This is in line with the Bank's business plan to carry out an optimization program so that several training and development activities are carried out online, while considering the effectiveness of implementation and employee needs in increasing employee work motivation, competence, and capabilities.

The details of training and development costs in 2025 are as follows:

By using internal company resources, each division of the Head Office work unit provides training material programs to all Bank Banten employees starting from the areas of Bank Products, Credit Analysis, Service Funds, Risk Management, Compliance, Internal Audit, Banking Accounting, operational & transactional Banks, Credit Administration, Credit Review, Information and technology, digital banking, law, and human capital.

ASPEK KESEHATAN DAN KESELAMATAN KERJA (K3)

Komitmen Bank Banten dalam menyediakan lingkungan kerja yang layak, aman, dan sehat diwujudkan melalui penerapan prinsip Keselamatan dan Kesehatan Kerja (K3). Hal ini sesuai dengan Undang-Undang No. 1 tahun 1970 tentang Keselamatan dan Kesehatan Kerja dan Peraturan Menteri Tenaga Kerja No. 5 tahun 1996 tentang Sistem Manajemen Keselamatan dan Kesehatan Kerja.

Adapun langkah yang telah dilakukan Bank Banten dalam upaya menyediakan lingkungan kerja yang layak, aman, dan nyaman bagi karyawannya, antara lain: toilet bersih, ruang pantry, alat pendeteksi asap, alat pemadam api ringan (APAR), tempat ibadah, dan area parkir kendaraan yang memadai.

Bank Banten akan terus menciptakan lingkungan kerja yang sehat, aman, serta membangun hubungan kerja yang harmonis antara Bank dan seluruh karyawan. Salah satu langkah pencegahan kecelakaan yang dilakukan adalah memberikan sosialisasi terkait penggunaan peralatan kerja secara aman. Sebagai contoh, Bank memastikan penggunaan peralatan listrik sesuai standar serta mendorong karyawan untuk mematikan komputer dan perangkat listrik lainnya saat tidak digunakan, guna mengurangi risiko kecelakaan dan meningkatkan efisiensi energi.

Di tahun 2025, tidak terdapat insiden kecelakaan (*zero accident*) akibat dari kelalaian kerja, hal ini karena adanya pemenuhan terhadap aspek K3 dan kepatuhan terhadap standar operasional. Kesungguhan Bank Banten dan dukungan dari seluruh pegawai dalam mewujudkan tempat kerja yang aman dan nyaman membuahkan hasil yang baik. tahun 2025.

ASPEK MASYARAKAT

Bank Banten berkomitmen menjalankan program pengembangan masyarakat secara berkelanjutan. Bank Banten meyakini bahwa kinerja bisnis yang kuat harus selaras dengan kontribusi nyata bagi masyarakat dan pembangunan daerah.

OCCUPATIONAL HEALTH AND SAFETY (OHS) ASPECT

Bank Banten's commitment to guarantee a decent, safe, and healthy working environment is realized in the implementation of OHS. This is in accordance with Law No. 1 of 1970 concerning Occupational Safety and Health and Minister of Manpower Regulation No. 5 of 1996 concerning Occupational Safety and Health Management Systems.

The steps that Bank Banten has taken in an effort to provide a decent, safe, and comfortable working environment for its employees include: clean toilets, pantry rooms, smoke detectors, fire extinguishers, places of worship, and vehicle parking.

Bank Banten will continue creating a healthy and safe working environment, as well as building a harmonious working relationship between the Bank and all employees. One of the accident prevention measures taken is to disseminate the safe use of work equipment. For example, the Bank ensures the use of electrical equipment according to standards and encourages employees to turn off computers and other electrical devices when not in use, in order to reduce the risk of accidents and increase energy efficiency.

In 2025, there were no accident incidents (*zero accidents*) due to work negligence, which was caused by the fulfillment of OHS aspects and compliance with operational standards. Bank Banten's sincerity and support from all employees in creating a safe and comfortable workplace have produced good results in 2025.

COMMUNITY ASPECT

Bank Banten is committed to implementing sustainable community development programs. Bank Banten believes that strong business performance must be in line with positive contributions to society and national development.

Bank Banten memiliki komitmen untuk terus memberikan nilai tambah bagi *stakeholder*. Nilai tambah tersebut didasari dari visi dan misi kami untuk mendukung kemajuan Provinsi Banten. Dalam mendukung rencana tersebut Bank Banten berencana untuk membuat program yang memiliki dampak langsung baik secara ekonomi, sosial, lingkungan.

Dukungan kami sebagai mitra terpercaya Pemerintah Provinsi Banten memperkuat keyakinan kami untuk terus tumbuh bersama melalui bisnis berkelanjutan. Kami berkomitmen untuk menciptakan dampak positif yang luas bagi seluruh pemangku kepentingan Bank Banten, sejalan dengan prinsip keberlanjutan dan pembangunan jangka panjang.

Sepanjang tahun 2025, Bank Banten telah merealisasikan beberapa kegiatan terkait bantuan/kegiatan sosial sebanyak 49 program dengan total Rp297.202.500. Realisasi ini mengalami peningkatan sebesar 11% jika dibandingkan tahun sebelumnya dengan 38 kegiatan sebesar Rp267.826.208.

Informasi kegiatan yang dijalankan sepanjang tahun 2025 adalah sebagai berikut: **[F.23, F.25]**

Bank Banten is committed to continuously providing added value for stakeholders. This added value is based on our vision and mission to support the progress of Banten Province. In supporting this plan, Bank Banten plans to create a program that will have a direct impact, be it economically, socially, or environmentally.

Our support as a trusted partner of the Banten Provincial Government strengthens our belief in continuing to continue growing together through sustainable business. We are committed to creating a broad positive impact for all stakeholders of Bank Banten, in line with the principles of sustainability and long-term development.

Throughout 2025, Bank Banten has realized several activities related to social assistance/activities totaling 49 programs with a total of Rp297,202,500. This realization increased by 100% compared to the previous year, with 38 activities amounting to Rp267,826,208.

Information on activities carried out throughout 2025 is as follows: **[F.23, F.25]**

Realisasi Kegiatan Bantuan Tahun 2025

Realisasi Kegiatan Bantuan Tahun 2025

No.	Tanggal Realisasi / Realization Date	Kegiatan / Activity	Bidang / Field
1	19 Maret 2025 / March 19, 2025	Bantuan Safari Ramadhan Wil. Kab. Pandeglang / Ramadan Safari Assistance for Pandeglang Regency	Keagamaan / Religious
2	19 Maret 2025 / March 19, 2025	Bantuan Safari Ramadhan Wil. Kec. Malingping / Ramadan Safari Assistance for Malingping District	Keagamaan / Religious
3	26 Maret 2025 / March 26, 2025	Pemberian Santunan bekerjasama dengan KAHMI HMI Cabang Kota Serang / Provision of Assistance in collaboration with the Serang City Branch of the Indonesian Muslim Student Association (KAHMI HMI)	Keagamaan / Religious
4	8 April 2025 / April 8, 2025	Sumbangan melalui DKM Jam'i Assalam / Donations through the Assalam Jam'i Council	Keagamaan / Religious
5	8 April 2025 / April 8, 2025	Bantuan Santunan Anak Yatim bersama HMI Cab. Serang / Orphan Assistance with HMI Serang Branch	Keagamaan / Religious
6	9 April 2025 / April 9, 2025	Bantuan/Kegiatan Ramadhan bersama Baznas Provinsi Banten / Ramadan Assistance/Activities with the Amil Zakat National Agency of Banten Province	Keagamaan / Religious
7	9 April 2025 / April 9, 2025	Santunan Yatim-Piatu Serta Buka Bersama PWI Serang Raya / Orphanage Assistance and Iftar Together with the Serang Raya PWI	Keagamaan / Religious
8	9 April 2025 / April 9, 2025	Bantuan Ramadhan Camp ICMI Orwil Banten / Ramadan Assistance from the ICMI Banten Regional Office Camp	Keagamaan / Religious
9	11 April 2025 / April 11, 2025	Bantuan Kepada Masjid Al-Ikhlas Cilenggang dalam Rangka Safari Ramadhan 1446 H/2025 M / Assistance to the Al-Ikhlas Mosque in Cilenggang as part of the 1446 H/2025 M Ramadan Safari	Keagamaan / Religious



No.	Tanggal Realisasi / Realization Date	Kegiatan / Activity	Bidang / Field
10	11 April 2025 / April 11, 2025	Bantuan Ramadhan 1446 H di Masjid Al-Ikhlas S. Parman / Ramadan Assistance at the Al-Ikhlas S. Parman Mosque in 1446 H	Keagamaan / Religious
11	11 April 2025 / April 11, 2025	Bantuan Kepada Masjid Agung Nurul Ikhlas Cilegon dalam Rangka Safari Ramadhan 1446 H/2025 M / Assistance to the Nurul Ikhlas Grand Mosque in Cilegon as part of the 1446 H/2025 M Ramadan Safari	Keagamaan / Religious
12	11 April 2025 / April 11, 2025	Bantuan Kepada Masjid Imaadul Muttaqin dalam Rangka Safari Ramadhan 1446 H/2025 M / Assistance to the Imaadul Muttaqin Mosque as part of the 1446 H/2025 M Ramadan Safari	Keagamaan / Religious
13	14 April 2025 / April 14, 2025	Bantuan/Partisipasi Kegiatan Sosial Polresta Serang Kota / Assistance/ Participation in Social Activities by the Serang City Police Department	Lingkungan / Environmental
14	14 April 2025 / April 14, 2025	Bantuan Kegiatan Ramadhan & Idul Fitri 1446 H bersama DKM Raudhaul Amin / Assistance for Ramadan & Eid al-Fitr 1446 H Activities with the Raudhaul Amin Community Council	Keagamaan / Religious
15	14 April 2025 / April 14, 2025	Bantuan & Gebyar Zakat Baznas Provinsi Banten / Assistance & Zakat Celebration of the Amil Zakat National Agency of Banten Province	Keagamaan / Religious
16	15 April 2025 / April 14, 2025	Bantuan Kepada Masjid Besar Baiturrachim Malingping Utara (Safari Ramadhan) / Assistance to the Baiturrachim Grand Mosque in North Malingping (Ramadan Safari)	Keagamaan / Religious
17	15 April 2025 / April 14, 2025	Bantuan Kepada Masjid Agung Ar-Rahman Kabupaten Pandeglang (Safari Ramadhan) / Assistance to the Ar-Rahman Grand Mosque, Pandeglang Regency (Ramadan Safari)	Keagamaan / Religious
18	17 April 2025 / April 17, 2025	Bantuan Safari Ramadhan Kepada Masjid Agung Al-Mujahidin / Ramadan Safari Assistance to the Al-Mujahidin Grand Mosque	Keagamaan / Religious
19	21 April 2025 / April 21, 2025	Bantuan kepada DPK KNPI Kec. Cipondoh / Assistance to the KNPI Regional Leadership Council (DPK) in Pandeglang Regency Cipondoh	Lingkungan / Environmental
20	22 April 2025 / April 22, 2025	Bantuan Safari Ramadhan Masjid KC Balaraja / Ramadan Safari Assistance for Balaraja Branch Mosque	Keagamaan / Religious
21	22 April 2025 / April 22, 2025	Bantuan Ramadhan/Idul Fitri bagi Pegawai Dasar, Petugas Pamdal Setda, Bapenda, DPRD Prov Banten dan Petugas Kebersihan Kota Serang / Ramadan/Eid al-Fitr Assistance for Basic Employees, Regional Secretariat Security Officers, Regional Revenue Agency (Bapenda), Banten Provincial DPRD, and Serang City Sanitation Officers	Lingkungan / Environmental
22	22 April 2025 / April 22, 2025	Bantuan Kegiatan dan Silaturahmi dengan Ulama, Kyai dan Ustadz Se-Kota Serang Bersama Mitra Kerja / Assistance for Activities and Gatherings with Ulama, Kyai, and Ustadz throughout Serang City with Partners	Keagamaan / Religious
23	22 April 2025 / April 22, 2025	Bantuan Safari Ramadhan 1446 H / Ramadan Safari Assistance 1446 H	Keagamaan / Religious
24	28 April 2025 / April 28, 2025	Bantuan Majelis Ta'lim Nurul Iman / Assistance for Nurul Iman Islamic Study Group	Keagamaan / Religious
25	28 April 2025 / April 28, 2025	Sosialisasi Jadwal Puasa & Imsakiah 1446 H/ 22025 M KC dan KCP Wilayah Provinsi Banten / Dissemination of Fasting Schedule & Imsakiah 1446 H/22025 AD Branch Offices and Branch Offices of Banten Province	Keagamaan / Religious
26	2 Juni 2025 / June 2, 2025	Bantuan Kegiatan Parenting Rumah Sosial Pedaringan Kota Tangerang / Assistance for Parenting Activities at the Pedaringan Social Home in Tangerang City	Sosial / Social
27	13 Juni 2025 / June 13, 2025	Bantuan kepada Masjid Jami Baitutaqwa dalam rangkaian Safari Ramadhan / Assistance to the Baitutaqwa Grand Mosque as part of the Ramadan Safari	Keagamaan / Religious
28	16 Juni 2025 / June 16, 2025	Bantuan Pembangunan Masjid Al-Hidayah / Assistance for the Construction of the Al-Hidayah Mosque	Keagamaan / Religious
29	23 Juni 2025 / June 23, 2025	Bantuan kepada Ikatan Remaja Masjid Jam'i As-Salam / Assistance to the Jam'i As-Salam Mosque Youth Association	Keagamaan / Religious
30	23 Juni 2025 / June 23, 2025	Bantuan dan Kegiatan Hari Lingkungan Hidup Sedunia 2025 KOMPAS Kota Serang / Assistance and Activities for World Environment Day 2025 KOMPAS Serang City	Lingkungan / Environmental
31	3 Juli 2025 / July 3, 2025	Bantuan Kegiatan Pagelaran Budaya Karo / Assistance for Karo Cultural Performance Activities	Sosial Budaya / Socio-Cultural

No.	Tanggal Realisasi / Realization Date	Kegiatan / Activity	Bidang / Field
32	7 Juli 2025 / July 7, 2025	Bantuan dan Santunan Anak Yatim Yayasan Rumah Sosial Pedaringan / Assistance and Child Support Rumah Sosial Pedaringan Foundation Orphanage	Keagamaan / Religious
33	23 Juli 2025 / July 23, 2025	Bakti Sosial, Silaturahmi, dan Buka Puasa KC Tangerang / Community Service, Gathering, and Iftar Events at Tangerang Branch Office	Sosial / Social
34	30 Juli 2025 / July 30, 2025	Bantuan dan Kegiatan Hari Mangrove Internasional / Assistance and Activities for International Mangrove Day	Lingkungan / Environmental
35	7 Agustus 2025 / August 7, 2025	Bantuan Kegiatan kepada KORMI Kota Tangerang Selatan / Assistance for KORMI (Military Institution for the Indonesian Empowerment and Child Protection) in South Tangerang City	Sosial / Social
36	11 Agustus 2025 / August 11, 2025	Bantuan melalui Rumah Singgah Badan Penghubung Pemprov Banten / Assistance through the Banten Provincial Government Liaison Agency Shelter	Sosial / Social
37	22 Agustus 2025 / August 22, 2025	Bantuan dan Kegiatan Hari Anak Nasional Tingkat Kota Serang Tahun 2025 / Assistance and Activities for National Children's Day at Serang City Level in 2025	Sosial / Social
38	8 September 2025 / September 8, 2025	Bantuan dan Kegiatan Maulid Nabi Muhammad SAW Pondok Pesantren As-Salam / Assistance and Activities for the Prophet Muhammad's Birthday Celebration at As-Salam Islamic Boarding School	Keagamaan / Religious
39	15 September 2025 / September 15, 2025	HUT RI Bapenda / Indonesian Independence Day Celebration at Regional Revenue Agency	Sosial / Social
40	18 September 2025 / September 18, 2025	Bantuan dan Kegiatan Maulid Nabi Muhammad SAW Masjid Ats-Tsauroh / Assistance and Activities for the Prophet Muhammad SAW's Birthday at the Ats-Tsauroh Mosque	Keagamaan / Religious
41	24 September 2025 / September 24, 2025	Bantuan dan Kegiatan Tabligh Akbar Desa Saga / Assistance and Activities for Tabligh Akbar (Grand Tabligh) in Saga Village	Keagamaan / Religious
42	24 September 2025 / September 24, 2025	Bantuan Paket Sembako Pemkab Lebak/KC Rangkasbitung / Daily Staples Package Assistance from Lebak Regency Government/Rangkasbitung Branch Office	Sosial / Social
43	29 September 2025 / September 29, 2025	Bantuan ke DKM Masjid Agung Ats-Tsauroh Kota Serang / Assistance to the Ats-Tsauroh Grand Mosque Community Council (DKM) in Serang City	Keagamaan / Religious
44	6 Oktober 2025 / October 6, 2025	Bantuan dan Kegiatan DKM Jam'i As-Salam / Assistance and Activities for the Jam'i As-Salam Community Council (DKM)	Keagamaan / Religious
45	6 Oktober 2025 / October 6, 2025	Bantuan dan Kegiatan Musholla Hidayatul Muttaqien / Assistance and Activities for the Hidayatul Muttaqien Musalla	Keagamaan / Religious
46	29 Oktober 2025 / October 29, 2025	Bantuan dan Kegiatan Hari Sumpah Pemuda KNPI Kota Serang / Youth Pledge Day Assistance and Activities of the Indonesian National Youth Committee, Serang City	Sosial / Social
47	14 November 2025 / November 14, 2025	Bantuan Khitanan Massal Anak-Anak dan Cek Kesehatan Gratis Masyarakat melalui Kosrat DPP / Assistance for Children's Mass Circumcision and Health Check-ups Free Community Assistance through DPP Kosrat	Sosial / Social
48	17 November 2025 / November 17, 2025	Bantuan Kegiatan Khitanan Massal Lembaga Swadaya Masyarakat KPK Nusantara / Assistance for Mass Circumcision Activities by the KPK Nusantara Non-Governmental Organization	Sosial / Social
49	20 November 2025 / November 20, 2025	Bantuan <i>Sponsorship</i> Kegiatan Budaya Dzuriat Pande Golok Ciomas / Sponsorship Assistance for Dzuriat Pande Golok Ciomas Cultural Activities	Sosial / Social

PENGADUAAAN MASYARAKAT [F.24]

Bank telah memiliki mekanisme formal untuk menjalankan sistem pelaporan pelanggaran yaitu melalui sistem pelaporan pelanggaran yang dapat diakses melalui:

- Surat yang ditujukan kepada: Direksi PT Bank Pembangunan Daerah Banten (Perseroda) Tbk Gedung Duta Indah Iconic, Tower H, Jl. MH Thamrin Km 2 Tangerang - Banten (dengan menulis kode WB) atau melalui WhatsApp dengan nomor 081808195908.
- Pelaporan melalui email ditujukan kepada antifraud@bankbanten.co.id dengan tembusan direksi@bankbanten.co.id

Sebagai bagian dari upaya meningkatkan kualitas layanan dan memberikan kemudahan akses bagi nasabah, Perseroan menyediakan layanan:

PUBLIC COMPLAINT [F.24]

The Bank has a formal mechanism for implementing a violation reporting system, namely through a violation reporting system accessible via:

- Letter addressed to: Board of Directors of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk, Gedung Duta Indah Iconic, Tower H, Jl. MH Thamrin Km 2 Tangerang - Banten (with the code WB written) or via WhatsApp at 081808195908.
- Reporting via email is addressed to antifraud@bankbanten.co.id with a copy to direksi@bankbanten.co.id

As part of its efforts to improve service quality and provide easy access for customers, the Company provides the following services:



Layanan ini berfungsi sebagai sarana informasi, konsultasi, serta penyelesaian masalah bagi nasabah maupun calon nasabah. *Call Center* beroperasi selama 24 jam sehari, 7 hari seminggu, memastikan bahwa setiap nasabah dapat memperoleh layanan yang cepat dan responsif kapan saja.

Hingga 31 Desember 2025, tidak terdapat pengaduan yang diterima Bank Banten terkait operasional, permasalahan lingkungan hidup atau laporan pengaduan lainnya dari masyarakat.

This service serves as a means of information, consultation, and problem resolution for customers and prospective customers. The Call Center operates 24 hours a day, 7 days a week, ensuring that every customer can receive fast and responsive service at any time.

As of December 31, 2025, Bank Banten received no complaints regarding operations, environmental issues, or other public complaints.

Tanggung Jawab Produk dan Pelanggan

Product and Customer Responsibility

PRODUK BERKUALITAS DAN PELAYANAN PRIMA BAGI NASABAH

Bank Banten berkomitmen untuk senantiasa menghadirkan layanan terbaik kepada seluruh nasabah. Upaya ini dilakukan guna mempertahankan kepercayaan, meningkatkan kepuasan, serta memperkuat loyalitas nasabah terhadap Bank Banten. Sebagai bagian dari komitmen tersebut, Bank Banten terus mengembangkan berbagai produk dan layanan yang disesuaikan dengan kebutuhan nasabah.

Bank Banten melayani seluruh nasabah secara adil tanpa adanya perbedaan. Untuk memastikan dan meningkatkan kualitas produk serta layanan, Bank Banten selalu terbuka terhadap saran dan masukan, serta menangani keluhan pelanggan sesuai dengan sesuai dengan pedoman pelayanan Bank Banten. **[F.17]**

Selain itu, Bank Banten sangat menjunjung tinggi hak-hak nasabah dengan menyediakan informasi yang transparan dan mudah dipahami mengenai produk yang ditawarkan Bank melalui *website*, kegiatan promosi, dan marketing komunikasi yang terintegrasi lainnya.

Dalam memberikan pelayanan prima, Bank Banten mengedepankan beberapa aspek pelayanan sebagai berikut:

1. Memberikan jasa dan layanan perbankan yang bervariasi dan memenuhi kebutuhan nasabah dengan fitur-fitur yang menarik.
2. Memberikan penjelasan yang akurat dan terpercaya atas produk-produk keuangan yang ditawarkan melalui situs resmi Bank, yaitu www.bankbanten.co.id.
3. Menjaga kepuasan dan loyalitas pelanggan melalui survei kepuasan nasabah yang dilakukan secara berkala.
4. Menjaga kepercayaan nasabah dengan memberikan perlindungan nasabah, termasuk menjaga kerahasiaan data.
5. Menyediakan saluran/akses pengaduan dan memberikan solusi segera.

QUALITY PRODUCTS AND EXCELLENT SERVICE FOR CUSTOMERS

Bank Banten is committed to always providing the best service to all customers. This effort is made to maintain trust, increase satisfaction, and build customer loyalty to Bank Banten. As part of this commitment, Bank Banten continues to develop various products and services that are tailored to customer needs.

Bank Banten serves all customers fairly without any discrimination. To ensure and improve the quality of products and services, Bank Banten is always open to suggestions and input, and handles customer complaints in accordance with Bank Banten's service guidelines. **[F.17]**

In addition, Bank Banten pays close attention to customer rights by providing clear information about the products offered by the Bank through its website, promotional activities, and other integrated marketing communications.

In providing excellent service, Bank Banten prioritizes several aspects of service as follows:

1. Providing various banking products and services that meet customer needs with attractive features.
2. Providing accurate and reliable explanations of financial products offered through the Bank's official website, namely www.bankbanten.co.id.
3. Maintaining customer satisfaction and loyalty through customer satisfaction surveys that are conducted periodically.
4. Maintaining customer trust by providing customer protection, including maintaining data confidentiality.
5. Providing channels/access for complaints and providing immediate solutions.



Tanggung Jawab Produk dan Pelanggan

Product and Customer Responsibility

DAMPAK PRODUK/JASA [F.27, F.28]

Bank Banten memastikan bahwa seluruh produk dan layanan memenuhi standar keamanan tinggi, guna memberikan rasa aman dan kepercayaan nasabah. Untuk mewujudkannya, Bank Banten melakukan evaluasi dan pengujian keamanan secara menyeluruh terhadap seluruh produk dan layanan. Setelah melalui proses tersebut, informasi mengenai manfaat serta risiko produk disampaikan secara jelas melalui komunikasi pemasaran terpadu.

Di sepanjang tahun 2025, tidak terdapat dampak negatif yang ditimbulkan akibat dari layanan dan jasa yang diberikan. Bank Banten senantiasa menjamin terkait keamanan produk, komunikasi pemasaran, maupun pemberian informasi dan pelabelan pada produk dan layanan. Upaya ini dilakukan untuk menghadirkan kinerja positif terhadap Perusahaan.

INOVASI PRODUK [F.26]

Perusahaan terus mendorong inovasi dalam pengembangan produk maupun peningkatan proses bisnis, guna meningkatkan kualitas layanan dan efisiensi operasional. Sepanjang tahun 2025, inovasi yang dilakukan Bank antara lain mengembangkan sejumlah aplikasi yakni Mobile Banking, CMS, BI-FAST, Aplikasi *Treasury*, Aplikasi APU PPT, Aplikasi Laporan SCV, Web Sentralisasi Asuransi, CIS & CIT, Aplikasi APOLO (Aplikasi Pelaporan Online OJK), Aplikasi *Monitoring* Rekening *Dormant* dan *Enhancement* OBOX.

PRODUK YANG DITARIK KEMBALI

Hingga Desember 2025, tidak terdapat produk yang ditarik kembali dari peredarannya. Bank Banten senantiasa hadirkan kualitas terbaik terhadap layanan dan produk jasa kepada nasabah. Melalui produk yang berkualitas akan menghadirkan kepuasan kepada nasabah.

SALURAN DAN MEKANISME PENGADUAN

Dalam rangka meningkatkan kualitas produk dan layanan, Bank menyediakan berbagai saluran komunikasi yang dapat diakses oleh masyarakat. Saluran ini berfungsi tidak hanya sebagai sumber informasi mengenai produk dan layanan Bank, tetapi juga sebagai wadah bagi nasabah untuk menyampaikan keluhan atau pengaduan terkait layanan yang diberikan.

PRODUCT/SERVICE IMPACT [F.27, F.28]

Bank Banten ensures that every product meets high security standards, fostering a sense of security and trust for its users. To achieve this, Bank Banten conducts comprehensive security evaluations and tests on all products and services. After going through this process, information regarding the benefits and risks of the product is communicated clearly through integrated marketing communications.

Throughout 2025, there were no negative impacts resulting from the services provided. Bank Banten consistently ensures product safety, marketing communications, or providing information and labeling on products and services. These efforts are aimed at delivering positive performance for the Company.

PRODUCT INNOVATION [F.26]

The Company continues to innovate, both in product development and improving business processes in order to improve service quality and operational efficiency. Throughout 2025, the Bank's innovations include developing a number of applications, namely Mobile Banking, CMS, BI-FAST, Treasury Application, APU-PPT Application, SCV Report Application, Insurance Centralization Web, CIS & CIT, APOLO Application (OJK Online Reporting Application), Dormant Account Monitoring Application and OBOX Enhancement.

RECALLED PRODUCTS

As of December 2025, no products have been recalled. Bank Banten consistently provides the highest quality services and products to its customers. Quality products will ensure customer satisfaction.

COMPLAINT CHANNELS AND MECHANISMS

To improve the quality of products and services, the Bank provides various communication channels that can be accessed by the public. These channels function not only as a source of information about the Bank's products and services, but also as a forum for customers to submit complaints or complaints related to the services provided.

Saluran komunikasi yang disediakan Bank adalah sebagai berikut:

- **Website**

Bank Banten menyediakan *website* dengan alamat www.bankbanten.co.id. Dalam situs web tersebut, Bank Banten mencantumkan informasi lengkap mengenai produk dan jasa, pelaporan, serta informasi lain yang relevan.

- **Call Center 1500410**

Bank Banten menyediakan layanan *call center* pada nomor telepon 1500410 dan dapat diakses selama 24 jam.

- **Customer Service**

Pada setiap kantor layanan perbankan, Bank Banten menyediakan layanan *customer service* yang akan memberikan berbagai informasi mengenai produk dan layanan yang diberikan Bank.

The communication channels provided by the Bank are as follows:

- **Website**

Bank Banten provides a website with the address www.bankbanten.co.id. On the website, Bank Banten includes complete information about products and services, reporting, and other relevant information.

- **Call Center 1500410**

Bank Banten provides a call center service on the telephone number 1500410 and can be accessed 24 hours a day.

- **Customer Service**

At every banking service office, Bank Banten provides customer service that will provide various information about the products and services provided by the Bank.

Di tahun 2025, jumlah pengaduan yang masuk dan diterima Bank Banten melalui saluran komunikasi di atas ada sebanyak 2.131 laporan. Berikut tabel jumlah pengaduan yang diterima Bank dalam dua tahun terakhir.

In 2025, the number of complaints received by Bank Banten through the communication channels above was 2,131 reports. The complaints received by the Bank in the last two years are as follows.

Keterangan / Description	2025	2024
Pengaduan Masuk / Incoming Complaints	2.131	1.475
Status Pengaduan / Complaint Status		
Terselesaikan / Resolved	2.088	1.428
Sedang dalam proses / In process	43	47

Bank Banten senantiasa menindaklanjuti segala laporan yang masuk terkait operasional perbankan. Bank Banten berkomitmen untuk terus mengoptimalkan kinerja dan menangani laporan yang masih dalam proses penyelesaian. Upaya ini dilakukan agar operasional berjalan efektif dan menghasilkan kinerja positif pada Bank Banten.

Bank Banten consistently follows up on all reports received regarding banking operations. Bank Banten is committed to continuously optimizing performance and addressing reports still in progress. This effort ensures operational efficiency and positive performance for Bank Banten.

KEPUASAN PELANGGAN

Bank secara rutin mengadakan survei kepuasan pelanggan guna mengukur tingkat kepuasan terhadap produk dan layanan yang ditawarkan. Hasil survei ini digunakan sebagai dasar untuk meningkatkan kualitas layanan serta mengoptimalkan pengalaman nasabah.

CUSTOMER SATISFACTION

The Bank regularly conducts customer satisfaction surveys to measure the level of satisfaction with the products and services offered. The results of this survey serve as a basis for improving service quality and optimizing customer experience.

Di tahun 2025, Bank memperoleh nilai kepuasan pelanggan sebesar (keseluruhan) 3,91 dari nilai maksimal 4,00. Nilai atau poin tertinggi ada pada aspek petugas layanan, sekaligus menunjukkan bahwa kepuasan pelanggan dapat terjaga dengan baik.

In 2025, the Bank obtained a customer satisfaction score of (overall) 3.91 out of a maximum score of 4.00. The highest score or point is in the aspect of service officers, indicating that customer satisfaction can be maintained well.

PRIVASI DAN PERLINDUNGAN NASABAH

Di tengah perkembangan teknologi dan percepatan transformasi digital, keamanan data serta perlindungan privasi menjadi prioritas utama bagi Bank dan nasabah. Bagi Perusahaan perlindungan data merupakan bagian penting dalam menjaga reputasi dan keberlanjutan usaha, sementara bagi nasabah, keamanan informasi pribadi menjadi faktor utama dalam membangun dan mempertahankan kepercayaan.

PRIVACY AND CUSTOMER PROTECTION

Amidst today's technological disruption, data security and privacy protection are crucial aspects for the Bank and its customers. For the Bank, maintaining data confidentiality is a strategic step to ensure business continuity, while for customers, personal data protection is a major factor in building and maintaining trust.

Untuk itu, Bank berkomitmen senantiasa melindungi informasi dan keterangan mengenai nasabah, sebagai bentuk kepatuhan atas ketentuan-ketentuan sebagai berikut:

To that end, the Bank is committed to always protecting information and statements regarding customers, as a form of compliance with the following provisions:

- UU Nomor 4 Tahun 2023 tentang Pengembangan dan Penguatan Sektor Keuangan.
- Peraturan Otoritas Jasa Keuangan (POJK No.22 Tahun 2023) tentang Perlindungan Konsumen Dan Masyarakat di Sektor Jasa Keuangan.
- Ditambah Peraturan Bank Indonesia (PBI 3 Tahun 2023) tentang Perlindungan Konsumen Bank Indonesia.

- Law No. 4 of 2023 concerning the Development and Strengthening of the Financial Sector.
- Financial Services Authority Regulation (POJK No.22 of 2023) concerning Consumer and Community Protection in the Financial Services Sector.
- Bank Indonesia Regulation (PBI 3 of 2023) concerning Bank Indonesia Consumer Protection.

Perusahaan memahami bahwa di era digital, layanan perbankan digital memberikan berbagai manfaat bagi nasabah, seperti kecepatan, kemudahan, ketepatan, dan efisiensi dalam mengakses layanan. Melalui *digital banking*, Bank Banten turut berkontribusi dalam mendorong inklusi keuangan. Namun, di sisi lain, *digital banking* juga membawa tantangan, terutama terkait risiko siber yang berpotensi menyebabkan kebocoran data dan pelanggaran privasi pelanggan.

The Company understands that in the digital era, digital banking services provide various benefits for customers, such as speed, convenience, accuracy, and efficiency in accessing services. Through digital banking, Bank Banten also contributes to encouraging financial inclusion. However, on the other hand, digital banking also brings challenges, especially related to cyber risks that have the potential to cause data leaks and violations of customer privacy.

Bank Banten menyadari bahwa risiko siber dapat mencakup pencurian, kehilangan, penyalahgunaan, atau pengungkapan data informasi pelanggan. Untuk memitigasi risiko tersebut, Bank menerapkan berbagai inisiatif dalam membangun sistem keamanan dan ketahanan siber yang kuat. Seluruh pemangku kepentingan juga bekerja sama dalam menangani risiko ini secara terpadu. Upaya berkelanjutan tersebut telah menghasilkan sistem

Bank Banten is aware that cyber risks can include theft, loss, misuse, or disclosure of customer information data. To mitigate these risks, the Bank has implemented various initiatives in building a strong cybersecurity and resilience system. All stakeholders also work together to handle these risks in an integrated manner. These ongoing efforts have resulted in a more secure and reliable data protection system. As of the end of 2025, the Bank has not received

perlindungan data yang lebih aman dan andal. Hingga akhir tahun 2025 Bank tidak mendapati adanya aduan dari masyarakat atau lembaga terkait mengenai kebocoran data pelanggan Bank.

VERIFIKASI TERTULIS DARI PIHAK INDEPENDEN [G.1]

Laporan keberlanjutan tahun 2025 belum diverifikasi oleh pihak independen Penyedia Jasa Assurance (*Assurance Services Provider*). Namun demikian, Perusahaan menjamin bahwa seluruh informasi yang diungkapkan dalam laporan ini adalah pernyataan yang dapat dipastikan keabsahannya dan dapat dipertanggung jawabkan.

any complaints from the public or related institutions regarding leaks of Bank customer data.

WRITTEN VERIFICATION FROM INDEPENDENT PARTIES [G.1]

The 2025 sustainability report has not been verified by the independent Assurance Services Provider. However, the Company guarantees that all information disclosed in this report is reliable and accountable.

Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya [G.3]

Response to Feedback on the Previous Year's Sustainability Report [G.3]

Hingga laporan ini dipublikasikan, tidak terdapat tanggapan spesifik terkait Laporan Keberlanjutan 2024. Namun demikian, Perusahaan telah melakukan berbagai penyempurnaan dan perbaikan agar laporan ini memenuhi ketentuan POJK No.51/POJK.03/2017 dan SEOJK No.16/SEOJK.04/2021 yang menjadi rujukan penulisan laporan ini. Bank Banten berharap laporan ini dapat menjadi sumber informasi yang berguna bagi para pemangku kepentingan.

During 2025, the Company received specific feedback related to the 2024 Sustainability Report for improvements to the next report. However, the Company has made various improvements and corrections so that this report meets the provisions of POJK No.51/POJK.03/2017 and SEOJK No.16/SEOJK.04/2021, which are the references for writing this report. We hope that this report can be a useful source of information for stakeholders.

Lembar Umpan Balik [G.2]

Feedback Sheet

Para pemangku kepentingan yang terhormat, Terima kasih telah membaca Laporan Keberlanjutan PT Bank Pembangunan Daerah Banten (Persero) Tbk 2025. Untuk meningkatkan kinerja keberlanjutan Perseroan, mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan ini dengan mengirimkan email atau mengirim formulir ini melalui fax atau pos.

Dear stakeholders, Thank you for reading the Sustainability Report of PT Bank Pembangunan Daerah Banten (Persero) Tbk 2025. To improve the Company's sustainability performance, stakeholders are requested to provide feedback after reading this Sustainability Report by sending an email or sending this form via fax or post.

DATA DIRI

PERSONAL INFO

Nama (bila berkenan) / Name	:
Institusi/Perusahaan / Company/Institution:	:
Email	:
Telp/HP / Phone Number	:

Golongan Pemangku Kepentingan

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

Stakeholder Group

- Shareholders and Investors
- Consumer
- Employees
- Community
- Business Partners/Suppliers
- Government and Regulators
- Public figure
- Others, please specify :

Mohon pilih jawaban yang paling sesuai (beri tanda ✓) di dalam kotak yang tersedia:

1. Laporan ini bermanfaat
 - ☐ Sangat Tidak Setuju
 - ☐ Tidak Setuju
 - ☐ Netral
 - ☐ Setuju
2. Laporan ini menggambarkan kinerja Perseroan dalam pembangunan berkelanjutan
 - ☐ Sangat Tidak Setuju
 - ☐ Tidak Setuju
 - ☐ Netral
 - ☐ Setuju
3. Laporan ini mudah dimengerti
 - ☐ Sangat Tidak Setuju
 - ☐ Tidak Setuju
 - ☐ Netral
 - ☐ Setuju
4. Laporan ini menarik
 - ☐ Sangat Tidak Setuju
 - ☐ Tidak Setuju
 - ☐ Netral
 - ☐ Setuju

Please select the most appropriate answer (mark ✓) in the box provided:

1. This report is useful
 - ☐ Strongly Disagree
 - ☐ Disagree
 - ☐ Neutral
 - ☐ Agree
2. This report describes the Company's performance in sustainable development
 - ☐ Strongly Disagree
 - ☐ Disagree
 - ☐ Neutral
 - ☐ Agree
3. This report is easy to understand
 - ☐ Strongly Disagree
 - ☐ Disagree
 - ☐ Neutral
 - ☐ Agree
4. This report is interesting
 - ☐ Strongly Disagree
 - ☐ Disagree
 - ☐ Neutral
 - ☐ Agree

Lembar Umpan Balik [G.2]

Feedback Sheet

5. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perseroan
- ☐ Sangat Tidak Setuju
 - ☐ Tidak Setuju
 - ☐ Netral
 - ☐ Setuju

5. This report increases your confidence in the Company's sustainability
- ☐ Strongly Disagree
 - ☐ Disagree
 - ☐ Neutral
 - ☐ Agree

Mohon mengisi dan memberikan pendapat dengan menjawab pernyataan berikut:

Please fill in and provide your opinion by answering the following statement:

1. Bagian laporan mana yang paling bermanfaat?

1. Which part of the report is most useful?

2. Bagian laporan mana yang paling menarik?

2. Which part of the report is the most interesting?

3. Bagian laporan mana yang dinilai pengungkapannya masih kurang dan perlu ditambahkan?

3. Which parts of the report are considered to have insufficient disclosure and need to be added?

4. Mohon berikan saran/usul/komentar atas laporan ini

4. Please provide suggestions/suggestions/comments on this report

Kantor Pusat

PT Bank Pembangunan Daerah Banten (Persero) Tbk
Jl. Veteran No. 04, Cipare, Kota Serang
Provinsi Banten - 42117
Tel : (0254) 7917346
Email : corporate.secretary@bankbanten.co.id
www.bankbanten.co.id

Head Office

PT Bank Pembangunan Daerah Banten (Persero) Tbk
Jl. Veteran No. 04, Cipare, Kota Serang
Province of Banten - 42117
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Daftar Indeks Referensi POJK 51/2017

List of POJK 51/2017 Reference Index

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Ikhtisar Kinerja Keberlanjutan / Sustainability Performance Overview		
B.1	Ikhtisar Kinerja Ekonomi / Economic Performance Overview	
B.2	Ikhtisar Kinerja Lingkungan Hidup / Environmental Performance Overview	
B.3	Ikhtisar Kinerja Sosial / Social Performance Overview	
Profil Perusahaan / Company Profile		
C.1	Visi, Misi, dan Nilai Keberlanjutan / Vision, Mission, and Sustainability Values	
C.2	Alamat Perusahaan / Company Address	
C.3	Skala Perusahaan / Company Scale	
C.4	Produk, Layanan, dan Kegiatan Usaha yang Dijalankan / Products, Services, and Business Activities Carried Out	
C.5	Keanggotaan Pada Asosiasi / Membership in Associations	
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E.3	Penilaian Risiko Atas Penerapan Keuangan berkelanjutan / Risk Assessment of Implementing Sustainable Finance	
E.4	Hubungan Dengan Pemangku Kepentingan / Relationships with Stakeholders	
E.5	Permasalahan Terhadap Penerapan Keuangan berkelanjutan / Issues to Implementing Sustainable Finance	
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G.1	Verifikasi Tertulis Dari Pihak Independen, Jika Ada / Written Verification from Independent Parties, If Any	
G.2	Lembar Umpan Balik / Feedback Sheet	
G.3	Tanggapan Terhadap Umpan Balik Laporan Keberlanjutan Tahun Sebelumnya / Response to Feedback on Previous Year's Sustainability Report	
G.4	Daftar Pengungkapan Sesuai POJK 51/2017 / List of Disclosures According to POJK 51/2017	

Surat Pernyataan Anggota Dewan Komisaris dan Direksi Tentang Tanggung Jawab atas Laporan Tahunan dan Laporan Keberlanjutan 2025 PT Bank Pembangunan Daerah Banten (Perseroda) Tbk

Statement of the Members of the Board of Commissioners and Directors
on the Responsibility Over 2025 Annual Report and Sustainability Report of
PT Bank Pembangunan Daerah Banten (Perseroda) Tbk

Kami yang bertanda tangan di bawah ini menyatakan bahwa semua informasi dalam Laporan Tahunan dan Laporan Keberlanjutan PT Bank Pembangunan Daerah Banten (Perseroda) Tbk tahun 2025 telah dimuat secara lengkap dan bertanggung jawab penuh atas kebenaran isi Laporan Tahunan dan Laporan Keberlanjutan Perusahaan.

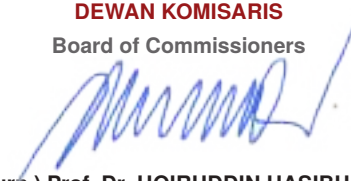
We the undersigned hereby declare that all information disclosed, in the 2025 Annual Report and Sustainability Report of PT Bank Pembangunan Daerah Banten (Perseroda) Tbk is presented in its entirety. We are fully responsible for the accuracy of the contents in this Company's Annual Report and Sustainability Report.

Demikian pernyataan ini dibuat dengan sebenarnya.

This Statement is hereby made in all truthfulness.

Serang, Maret / March
2026

DEWAN KOMISARIS Board of Commissioners


Brigjen. Pol. (Purn.) Prof. Dr. HOIRUDDIN HASIBUAN, S.H., M.Hum.
Komisaris Utama Independen
Independent President Commissioner


DEDEN RIKI HAYATUL FIRMAN
Komisaris Independen
Independent Commissioner


Dr. RINA DEWIYANTI SE, M.SI
Komisaris
Commissioner

DIREKSI Directors


MUHAMMAD BUSTHAMI
Direktur Utama
President Director


EKO VIRGIANTO
Direktur Kepatuhan
Compliance Director

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**PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk**
LAPORAN KEUANGAN / *FINANCIAL STATEMENTS*
Pada dan Untuk Tahun yang Berakhir Tanggal
31 Desember 2025 /
As of and For the Year Ended December 31, 2025

dan/ *and*

LAPORAN AUDITOR INDEPENDEN /
INDEPENDENT AUDITOR'S REPORT

**SURAT PERNYATAAN DIREKSI TENTANG
TANGGUNG JAWAB ATAS LAPORAN
KEUANGAN
PADA DAN UNTUK TAHUN YANG BERAKHIR
TANGGAL 31 DESEMBER 2025**

***DIRECTORS STATEMENT LETTER
RELATING TO THE RESPONSIBILITY
ON THE FINANCIAL STATEMENTS
AS OF AND FOR THE YEAR ENDED
DECEMBER 31, 2025***

Kami yang bertanda tangan dibawah ini:

We the undersigned:

1. Nama	Muhammad Busthami	<i>Name</i>
Alamat kantor	Jl. Veteran No. 4, Kel. Cipare Kec. Serang, Banten	<i>Office address</i>
Alamat domisili	Kp. Melayu Barat No. 1 RT 008 RW 006, Kel. Bukit Duri Kec. Tebet, Jakarta Selatan	<i>Domicile address</i>
Nomor telepon	0254 - 7914966	<i>Telephone</i>
Jabatan	Direktur Utama / <i>President Director</i>	<i>Title</i>

Menyatakan bahwa:

Declared that:

1. Bertanggung jawab atas penyusunan dan penyajian laporan keuangan PT Bank Pembangunan Daerah Banten (Perseroda), Tbk;	1. <i>Responsible for the preparation and presentation of the financial statements of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk;</i>
2. Laporan keuangan PT Bank Pembangunan Daerah Banten (Perseroda), Tbk telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;	2. <i>The financial statements of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk have been prepared and presented in accordance with the Financial Accounting Standards in Indonesia;</i>
3. a. Semua informasi dalam laporan keuangan PT Bank Pembangunan Daerah Banten (Perseroda), Tbk telah dimuat secara lengkap dan benar;	3. a. <i>All information presented in the financial statements of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk is complete and correct;</i>
b. Laporan keuangan PT Bank Pembangunan Daerah Banten (Perseroda), Tbk tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;	b. <i>The financial statements of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk do not contain any incorrect material information or fact nor omit any material information or fact;</i>
4. Bertanggung jawab atas sistem pengendalian intern dalam PT Bank Pembangunan Daerah Banten (Perseroda), Tbk	4. <i>Responsible for the internal control system of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk.</i>

Demikian pernyataan ini dibuat dengan sebenarnya.

This statement letter is made truthfully.

Serang, 25 Februari 2026/February 25, 2026
PT Bank Pembangunan Daerah Banten (Perseroda), Tbk



Muhammad Busthami
Direktur Utama/President Director

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk

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Laporan Auditor Independen

00006/3.0409/AU.1/07/0126-2/1/II/2026

Para Pemegang Saham, Komisaris, dan Direksi
PT Bank Pembangunan Daerah Banten (Perseroda), Tbk

Opini

Kami telah mengaudit laporan keuangan PT Bank Pembangunan Daerah Banten (Perseroda), Tbk (Bank) terlampir, 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 ikhtisar kebijakan akuntansi signifikan.

Menurut opini kami, laporan keuangan terlampir menyajikan secara wajar, dalam semua hal yang material, posisi keuangan PT Bank Pembangunan Daerah Banten (Perseroda), Tbk tanggal 31 Desember 2025, serta kinerja keuangan dan arus kas untuk tahun yang berakhir pada tanggal tersebut sesuai dengan Standar Akuntansi Keuangan di Indonesia.

Basis Opini

Kami melaksanakan audit kami berdasarkan Standar Audit yang ditetapkan oleh Institut Akuntan Publik Indonesia. 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.

Ketidakpastian Material yang Terkait dengan Kelangsungan Usaha

Sebagaimana yang diungkapkan dalam Catatan 40 atas laporan keuangan terlampir, Perusahaan telah mencatat akumulasi rugi bersih untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar Rp2.778.249 juta atau 59,24% dari jumlah modal saham dan tambahan modal disetor Bank. Selain itu, pada tanggal 31 Desember 2025 Bank mencatat selanjutnya hanya sebesar Rp1.415.692 juta. Kondisi tersebut, beserta hal-hal lainnya yang diungkapkan dalam Catatan 40 atas laporan keuangan terlampir, mengindikasikan adanya suatu ketidakpastian material yang dapat menyebabkan keraguan signifikan atas kemampuan Perusahaan untuk mempertahankan kelangsungan usahanya. Opini kami tidak dimodifikasi sehubungan dengan hal tersebut.

Independent Auditor's Report

*The Shareholders, Commissioners and Directors of
PT Bank Pembangunan Daerah Banten (Perseroda), Tbk*

Opinion

We have audited the accompanying financial statements of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk (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 statement, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements present fairly, the financial position of PT Bank Pembangunan Daerah Banten (Perseroda), Tbk as of December 31, 2025, and their financial performance and cash flows for the year 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 a basis for our opinion.

Material Uncertainty Related to Business Continuity

As disclosed in Note 40 to the attached financial statements, the Company has recorded an accumulated net loss for the year ending December 31, 2025 amounting to Rp2,778,249 million or 59.24% of the total share capital and additional paid-in capital of the Bank. In addition, on December 31, 2025 the Bank recorded core capital of Rp1,415,692 million. These conditions, along with other matters disclosed in Note 40 to the attached financial statements, indicate the existence of a material uncertainty which may cause significant doubt regarding the Company's ability to maintain its business continuity. Our opinion is not modified in respect of this matter.

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. Selain hal yang diuraikan dalam paragraph Ketidakpastian Material yang Terkait dengan Kelangsungan Usaha, kami telah menentukan hal-hal yang diuraikan dibawah ini sebagai hal audit utama yang dikomunikasikan dalam laporan kami.

Kerugian kredit ekspektasian ("KKE") – cadangan kerugian penurunan nilai atas kredit yang diberikan

Sebagaimana diungkapkan dalam Catatan 10 tentang kredit yang diberikan atas laporan keuangan terlampir, pada tanggal 31 Desember 2025, Bank telah mengakui kredit yang diberikan sebesar Rp5.069.373 juta dan telah menghitung cadangan kerugian penurunan nilai atas kredit yang diberikan sebesar Rp180.621 juta.

Cadangan penurunan nilai atas kredit yang diberikan dihitung oleh manajemen menggunakan metode Kerugian Kredit Ekspektasian ("KKE") sesuai dengan PSAK 109, "Instrumen Keuangan".

Pendekatan yang digunakan dalam menghitung cadangan penurunan nilai:

- **Penilaian Individual**
Bank menghitung kerugian kredit ekspektasian secara individual dengan membandingkan antara nilai tercatat kredit yang diberikan dengan nilai kini dari arus kas masa depan yang diharapkan diterima oleh Bank baik yang bersumber dari pembayaran pokok dan/atau bunga, maupun arus kas dari penjualan jaminan, untuk kredit yang diberikan yang memiliki nilai cukup signifikan dan terdapat bukti objektif penurunan nilai.
- **Penilaian Kolektif**
Bank menghitung kerugian kredit ekspektasian secara kolektif menggunakan teknik *statistical based* yang menggunakan beberapa parameter utama, antara lain, *probability of default, loss given default, exposure at default* dan *discount factor*, untuk kredit yang diberikan yang tidak terdapat bukti objektif penurunan nilai dan kredit yang diberikan yang terdapat bukti objektif penurunan nilai namun tidak bernilai signifikan.

Perhitungan cadangan penurunan nilai atas kredit yang diberikan merupakan hal audit utama karena besarnya nilai tercatat atas kredit yang diberikan dan penilaian memerlukan pertimbangan signifikan manajemen dan perhitungan menggunakan estimasi dan asumsi yang memiliki ketidakpastian yang tinggi yang dapat berdampak material terhadap laporan keuangan Bank.

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. In addition to the matters described in the Material Uncertainties Relating to Going Concern paragraph, we have determined the matters described below to be the primary audit matters communicated in our report.

Expected credit losses ("ECL") – allowance for impairment losses of loans

As disclosed in Note 10 regarding loans to the attached financial statements, as of December 31, 2025, the Bank has recognized the loans amounting to Rp5,069,373 million and has calculated the allowance for impairment losses on loans amounting to Rp180,621 million.

Allowance for impairment of loans is calculated by management using the Expected Credit Loss method ("ECL") in accordance with PSAK 109, "Financial Instruments".

Approach used in calculating allowance for impairment:

- **Individual Assessment**
The Bank calculates the expected credit loss individually by comparing the carrying amount of the loan with the present value of the future cash flows expected to be received by the Company, either from principal and/or interest payments, as well as cash flows from the sale of guarantees, for loans which has a significant value and there is objective evidence of impairment.
- **Collective Assessment**
The Bank calculates the expected credit losses collectively using statistical-based techniques that use several main parameters, consist of, probability of default, loss given default, exposure at default and discount factor, for loans which there is no objective evidence of impairment and loans with objective evidence of impairment but not significant.

The calculation of the allowance for impairment losses on loans is the key audit matter because the carrying amount of loans and valuations requires significant management judgment and calculations using estimates and assumptions that have high uncertainty which could have a material impact on the Bank financial statements.

Bagaimana audit kami merespon hal audit utama, kami melakukan prosedur audit atas hal ini termasuk:

- Memahami dan menguji pengendalian yang relevan atas identifikasi atas pinjaman yang telah mengalami peningkatan risiko kredit secara signifikan atau menunjukkan bukti objektif penurunan nilai.
- Melakukan uji petik atas pinjaman yang diberikan dan mengevaluasi apakah terdapat peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dan membandingkan hasilnya dengan penilaian manajemen.
- Menilai kecukupan penyisihan penurunan nilai atas pinjaman yang mengalami peningkatan risiko kredit secara signifikan atau terdapat bukti objektif penurunan nilai dengan memeriksa baik jumlah dan waktu arus kas masa depan yang digunakan oleh Bank dalam perhitungan kerugian penurunan nilai.
- Menilai metodologi dan asumsi yang digunakan dalam menghitung kerugian kredit ekspektasian secara kolektif, termasuk penentuan *probability of default*, *loss given default* dan *exposure at default* dan melakukan perhitungan ulang.

Penekanan suatu hal

Sebagaimana yang diungkapkan dalam Catatan 12 atas laporan keuangan terlampir, Bank telah mencatat biaya dibayar dimuka atas laporan keuangan terlampir, bahwa dalam rangka bagian dari penyehatan, Bank telah melakukan perjanjian Kerjasama dengan PT Penjaminan Kredit Daerah Banten (Jamkrida) terkait penjaminan kredit mikro dengan nilai penjaminan sebesar Rp800.000 juta sejak tahun 2021. Berdasarkan sertifikat penjaminan sejak 2021, Bank telah mengikat kredit kepada Jamkrida dengan nilai kredit sebesar Rp771.221 juta, dan Rp170.090 juta. Bank telah membuat Petunjuk Teknis tentang Mekanisme Proses Akuntansi Atas Transaksi Penjaminan Jamkrida, sekaligus merevisi Memorandum tentang mekanisme Hapus Buku Kredit Mikro dan amortisasi selama jangka waktu sertifikat penjaminan. Perjanjian penjaminan tersebut telah mempengaruhi penyesuaian jumlah pembentukan cadangan kerugian penurunan nilai kredit dan jumlah amortisasi selama periode waktu kontrak penjaminan. Opini kami tidak dimodifikasi sehubungan dengan hal tersebut.

Sebagaimana diungkapkan dalam Catatan 16 atas laporan keuangan terlampir, bahwa dalam rangka proses penyehatan Bank sejak tahun 2020, manajemen Bank telah melakukan penangguhan biaya bersih sebesar Rp892.548 dan Rp472.076 pada periode 31 Desember 2025 dan 2024, terkait penangguhan biaya tersebut akan diamortisasi secara proporsional selama periode waktu yang sudah ditentukan oleh manajemen Bank dengan mempertimbangkan kondisi Keuangan Bank, yang sebelumnya telah mendapatkan persetujuan dari pemegang saham pengendali Bank dan telah dikomunikasikan kepada Otoritas Jasa Keuangan. Opini kami tidak dimodifikasi sehubungan dengan hal tersebut.

How our audit addressed to key audit matters, we perform audit procedures on this including:

- Understand and test relevant controls over the identification of loans that have significantly increased credit risk or show objective evidence of impairment.
- Conduct a sampling test on loans and evaluate whether there is a significant increase in credit risk or there is objective evidence of impairment and compare the results with management's assessment.
- Assess the adequacy of the allowance for impairment on loans that have a significant increase in credit risk or there is objective evidence of impairment by examining both the amount and timing of future cash flows used by the Bank in calculating impairment losses.
- Assessing the methodology and assumptions used in calculating expected credit losses collectively, including determining the probability of default, loss given default and exposure at default and performing recalculation.

Emphasis of matter

As disclosed in Note 12 to the attached financial report, the Bank has recorded prepaid expenses in the attached financial report, that as part of the restructuring, the Bank has entered into a Cooperation Agreement with PT Penjaminan Kredit Daerah Banten (Jamkrida) regarding microcredit guarantees with a guarantee value amounting to Rp800,000 million since 2021. Based on the guarantee certificate since 2021, the Bank has committed credit to Jamkrida with a credit value of Rp771,221 million and Rp170,090 million. The Bank make Technical Instructions on the Accounting Process Mechanism for Jamkrida Guarantee Transactions, as well as revise the Memorandum on the Micro Credit Write-Off mechanism and amortization over the term of the guarantee certificate. The guarantee agreement has influenced the adjustment in the amount of allowance for credit impairment losses and the amount of amortization during the period of the guarantee contract. Our opinion is not modified in respect of this matter.

As disclosed in Note 16 to the attached financial statements, that in the context of the Bank's recovery process since 2020, the Bank's management has deferred net costs of Rp892,548 and Rp472,076 for the period of December 31, 2025 and 2024, related to has deferred cost are amortized proportionally over a period of time determined by the Bank's management by considering the Bank's financial condition, which has previously received approval from the Bank's controlling shareholders and has been communicated to the Financial Services Authority. Our opinion is not modified in respect of this matter.

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 dan tidak akan menyatakan bentuk keyakinan apapun atas informasi lain tersebut.

Sehubungan dengan audit kami atas laporan keuangan, tanggung jawab kami adalah untuk membaca informasi lain yang teridentifikasi di atas dan, dalam melakukannya, mempertimbangkan apakah informasi lain mengandung ketidakonsistensian 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.

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.

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.

Others Information

Management is responsible for other information. Other information consists of information contained in the annual report, but does not include our financial statements and auditor's report. The annual report is expected to be available to us after the date of this auditor's report.

Our opinion on the financial statements does not include other information, and therefore, we do not and will not express any form of confidence in such other information.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether such other information contains material inconsistencies with the financial statements or the understanding we obtained during the audit, or contains material information, misstatement.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate this to those charged with governance and take appropriate action based on the Auditing Standards established by the Institute of 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.

In preparing the financial statements, management is responsible for assessing the Bank 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 financial reporting process.

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 mempengaruhi 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 atas laporan keuangan baik yang disebabkan oleh kecurangan maupun kesalahan, merancang dan melaksanakan prosedur audit yang responsif terhadap risiko tersebut. Serta memperoleh bukti audit yang cukup dan tepat untuk menyediakan basis bagi opini kami. Risiko tidak terdeteksinya kesalahan penyajian material yang disebabkan oleh kecurangan lebih tinggi dari yang disebabkan oleh kesalahan, karena kecurangan dapat melibatkan kolusi, pemalsuan, penghilangan secara sengaja, pernyataan salah, atau pengabaian pengendalian internal.
- Memperoleh suatu pemahaman tentang pengendalian internal yang relevan dengan audit untuk merancang prosedur audit yang tepat sesuai dengan kondisinya, tetapi bukan untuk tujuan menyatakan opini atas keefektifitasan pengendalian internal Bank.
- Mengevaluasi ketepatan kebijakan akuntansi yang digunakan serta kewajiban estimasi akuntansi dan pengungkapan terkait yang dibuat oleh manajemen.
- Menyimpulkan ketepatan penggunaan basis akuntansi kelangsungan usaha oleh manajemen dan, berdasarkan bukti audit yang diperoleh, apakah terdapat suatu ketidakpastian material yang terkait dengan peristiwa atau kondisi yang dapat menyebabkan keraguan signifikan atas kemampuan Bank untuk mempertahankan kelangsungan usahanya. Ketika kami menyimpulkan bahwa terdapat suatu ketidakpastian material, kami diharuskan untuk menarik perhatian dalam laporan auditor 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 audit kami. Namun, peristiwa atau kondisi masa depan dapat menyebabkan Bank tidak dapat mempertahankan kelangsungan usaha.

Auditor's Responsibilities for the Audit of 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 Standard 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 based on the Auditing Standards, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- *Identify and assess the risk of material misstatement of the financial statements, whether caused by fraud or error, design and implement audit procedures that are responsive to these risks. And obtain sufficient appropriate audit evidence to provide a basis for our opinion. The risk of not detecting a material misstatement due to fraud is higher than that caused by error, because fraud may involve collusion, forgery, omission, misrepresentations, or the override of internal control.*
- *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 internal control.*
- *Evaluate the appropriateness of the accounting policies used and the accounting estimation obligations 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.*

- Mengevaluasi penyajian, struktur, dan isi laporan keuangan secara keseluruhan, termasuk pengungkapannya, dan apakah laporan keuangan mencerminkan transaksi dan peristiwa yang mendasarinya dengan suatu cara yang mencapai penyajian wajar.

Kami mengomunikasikan kepada pihak yang bertanggung jawab atas tata kelola mengenai, antara lain, ruang lingkup dan saat yang direncanakan atas audit, serta temuan audit signifikan, termasuk setiap defisiensi signifikan dalam pengendalian internal yang teridentifikasi oleh kami selama audit.

Kami juga memberikan suatu pernyataan kepada pihak yang bertanggung jawab atas tata kelola bahwa kami telah mematuhi ketentuan etika yang relevan mengenai independensi, dan mengkomunikasikan seluruh hubungan, serta hal-hal lain yang dianggap secara wajar berpengaruh terhadap independensi kami, dan jika relevan, pengamanan terkait.

Dari hal-hal yang dikomunikasikan kepada pihak yang bertanggung jawab atas tata kelola, Kami menentukan hal-hal tersebut yang paling signifikan dalam audit atas laporan keuangan 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 mengkomunikasikan hal tersebut akan diekspektasikan secara wajar melebihi manfaat kepentingan publik atas komunikasi tersebut.

- *Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.*

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters 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.

KANAKA PURADIREDDA, SUHARTONO



Florus Daeli, SE., Ak., MM., CA., CPA., CRA., CLI., CFI., CACP., ASEAN CPA
No. Ijin AP.0126/License No. AP. 0126

Jakarta, 25 Februari / February 25, 2026
00006/3.0409/AU.1/07/0126-2/1/II/2026



PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
LAPORAN POSISI KEUANGAN
31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
STATEMENT OF FINANCIAL POSITION
December 31, 2025
(Expressed in million Rupiah, unless otherwise specified)

	Catatan/ Notes	2025	2024	
Aset				Assets
Kas	2e,4,37,38,39	183.498	133.328	Cash
Giro pada Bank Indonesia	2e,2f,5,37,38,39	731.471	456.348	Current accounts in Bank Indonesia
Giro pada Bank Lain	2e,2f,6,37,38,39	27.190	11.513	Current accounts in other banks
Penempatan pada Bank Indonesia dan Bank Lain	2f,2g,7,37,38,39	818.409	450.583	Placements with Bank Indonesia and other banks
Efek-efek	2g,2q,8,37,38,39	1.005.527	1.053.236	Securities
Efek-efek yang dibeli dengan janji dijual kembali	2g,2q,9,37,38,39	108.734	-	Securities purchased under agreement to resell
Kredit pihak ketiga - setelah di kurangi cadangan kerugian penurunan nilai pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp 180.621 dan Rp 243.641	2h,2i,2r,3,10,37 38, 39	4.888.752	3.607.640	Loan third parties – net allowance for impairment losses as of December 31, 2025 and 2024 amounting to Rp 180,621 and Rp 243,641, respectively
Pendapatan bunga yang masih akan diterima	11,38,39	34.242	25.042	Accrued interest receivable
Biaya dibayar dimuka	2i,12	753.219	779.365	Prepaid expenses
Aset tetap dan Aset hak guna - setelah dikurangi akumulasi penyusutan pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp 322.550 dan Rp 319.307	2k,13,37	168.008	28.176	Fixed assets and right of use of assets - net of accumulated depreciation as of December 31, 2025 and 2024 amounting to Rp322,550 and Rp319,307 respectively
Agunan yang diambil alih - setelah dikurangi cadangan kerugian penurunan nilai pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp1.252	2l,14	2.371	2.371	Foreclosed asset – net allowance for impairment losses as of December 31, 2025 and 2024 amounting Rp 1,252 respectively
Aset pajak tangguhan	2u,3,32b	230.850	350.240	Deferred tax assets
Aset tak berwujud	2m, 15	80.386	28.708	Intangible assets
Aset lain-lain	16,37,38	968.789	624.562	Others assets
JUMLAH ASET		10.001.445	7.551.112	TOTAL ASSETS

Lihat Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

**PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
LAPORAN POSISI KEUANGAN (lanjutan)
31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)**

**PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
STATEMENT OF FINANCIAL POSITION (continued)
December 31, 2025
(Expressed in million Rupiah, unless otherwise specified)**

	Catatan/ Notes	2025	2024	
LIABILITAS DAN EKUITAS				LIABILITIES AND EQUITY
LIABILITAS				LIABILITIES
Liabilitas segera	2n,16,37	100.017	142.370	Liabilities due immediately
Simpanan dari nasabah	2o,18,37,38			Deposit from customers
- Pihak ketiga		6.398.400	4.395.442	- Third parties
- Pihak berelasi		21.915	460.399	- Related parties
Simpanan dari bank lain	2p,19,37,38			Deposits from other banks
- Pihak ketiga		1.269.615	690.731	- Third parties
- Pihak berelasi		4.013	3.297	- Related parties
Utang pajak	2u,20	13.060	3.982	Taxes payable
Liabilitas imbalan pasca kerja	2v,32	36.678	31.811	Post employments benefit liabilities
Liabilitas lain-lain	21,37	257.591	119.382	Other liabilities
JUMLAH LIABILITAS		8.101.289	5.847.415	TOTAL LIABILITIES
EKUITAS				EQUITY
Modal saham - nilai nominal Rp1.000 (nilai penuh) per saham untuk seri A dan Rp180 (nilai penuh) untuk seri B dan Rp50 (nilai penuh) untuk seri C. Modal dasar - 1.075.511.715 saham seri A dan 5.335.431.323 saham seri B dan 45.459.495.228 saham seri C. Modal ditempatkan dan disetor penuh - 1.075.511.715 saham seri A dan 5.335.431.323 saham seri B dan 45.459.495.228 saham seri C pada 31 Desember 2025 dan 2024	22	4.308.864	4.308.864	Share capital - Rp1,000 (full amount) par value per share for A series share and Rp180 (full amount) for B series share and Rp50 (full amount) for C series share. Authorized - 1,075,511,715 A series shares and 5,335,431,323 B series shares and 45,459,495,228 C series shares. Issued and fully paid - 1,075,511,715 A series shares and 5,335,431,323 B series shares and 45,459,495,228 C series shares as of December 31, 2025 and 2024
Tambahan modal disetor	23	381.044	241.475	Additional paid-in capital
Laba belum direalisasi atas nilai wajar melalui penghasilan komprehensif lain				Unrealized gain on fair value through other comprehensive income
Kerugian aktuarial setelah pajak		(11.503)	(15.871)	Actuarial loss net off taxes
Saldo rugi		(2.778.249)	(2.830.771)	Net loss
JUMLAH EKUITAS		1.900.156	1.703.697	TOTAL EQUITY
JUMLAH LIABILITAS DAN EKUITAS		10.001.445	7.551.112	TOTAL LIABILITIES AND EQUITY

Lihat Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN Untuk Tahun yang Berakhir Tanggal 31 Desember 2025 (Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)				PT BANK PEMBANGUNAN DAERAH BANTEN (PERSERODA) Tbk STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME For the Year Ended December 31, 2025 (Expressed in million Rupiah, unless otherwise specified)			
	Catatan/ Notes	2025	2024				
PENDAPATAN (BEBAN) OPERASIONAL				OPERATING INCOME (EXPENSES)			
Pendapatan bunga	2s,24,36	570.495	491.804	Interest income			
Beban bunga	2s,25	(371.804)	(302.443)	interest expense			
Pendapatan bunga - bersih		198.691	189.361	Interest income - net			
Pendapatan operasional lainnya				Other operating income			
Administrasi	26	76.348	43.153	Administrative			
Keuntungan dari perubahan nilai wajar atas aset keuangan yang diukur pada nilai wajar pada laporan laba rugi - bersih		20	-	Gain from charges in fair value of financial assets at fair value through profit and loss- net			
Lain-lain bersih		9.885	12.924	Others – net			
		86.253	56.077				
JUMLAH PENDAPATAN OPERASIONAL		284.944	245.438	TOTAL OPERATING INCOME			
Pemulihan (penyisihan) kerugian penurunan nilai aset keuangan - bersih	27	63.020	122.113	Provision of impairment reverse (losses) on financial assets – net			
Beban operasional lainnya				Other operating expenses			
Umum dan administrasi	28	(158.769)	(143.437)	General and administrative			
Tenaga kerja dan tunjangan	29	(129.669)	(127.961)	Employment and benefits			
		(288.438)	(271.398)				
LABA OPERASIONAL - BERSIH		59.526	96.153	NET OPERATING GAIN			
PENDAPATAN (BEBAN) NON OPERASIONAL - BERSIH	30	(3.054)	(21.156)	NON-OPERATING INCOME (EXPENSES) - NET			
LABA SEBELUM PAJAK PENGHASILAN		56.472	74.997	GAIN BEFORE INCOME TAX			
MANFAAT (BEBAN) PAJAK PENGHASILAN				INCOME (EXPENSES) TAX BENEFIT			
Pajak tangguhan	2u,31d	(3.950)	(35.667)	Deferred tax			
LABA BERSIH		52.522	39.330	NET GAIN			
PENGHASILAN KOMPREHENSIF LAIN				OTHER COMPREHENSIVE INCOME			
Pos-pos yang tidak akan direklasifikasi ke laba rugi :				Item that would never be reclassified to profit loss			
Keuntungan (kerugian) aktuarial		(3.299)	(1.583)	Actuarial gain (loss)			
Pajak tangguhan		726	348	Deferred tax			
Pos-pos yang akan direklasifikasi ke laba rugi :				Item that would be reclassified to profit loss			
Perubahan nilai wajar melalui penghasilan komprehensif lain		2.174	(6.724)	Changes in fair value through other comprehensive income			
Pajak tangguhan		(478)	1.479	Deferred tax			
		(876)	(6.480)				
JUMLAH LABA KOMPREHENSIF		51.646	32.850	TOTAL COMPREHENSIVE GAIN			
LABA PER SAHAM DASAR DAN DILUSIAN (nilai penuh)	2w,33	1,01	0,75	BASIC GAIN PER SHARE AND DILUTED (full amount)			

Lihat Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
LAPORAN PERUBAHAN EKUITAS
Untuk Tahun yang Berakhir Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
STATEMENTS OF CHANGES IN EQUITY
For the Year Ended December 31, 2025
(Expressed in million Rupiah, unless otherwise specified)

	Modal Saham Ditempatkan dan Disetor Penuh/ Share capital - authorized issued and fully paid	Tambahan Modal Disetor/ Additional Paid in Capital	Penghasilan Komprehensif lain/Other Comprehensive Income	Saldo rugi/Net loss	Jumlah ekuitas/Total equity	
Saldo per 1 Januari 2024	4.308.864	241.475	(11.173)	(2.870.101)	1.669.065	Balance as of January 1, 2024
Keuntungan aktuarial - bersih	-	-	(1.235)	-	(1.235)	Actuarial loss -net
Rugi belum direalisasi atas nilai wajar melalui penghasilan komprehensif lain- bersih	-	-	(3.463)	-	(3.463)	Unrealized loss on fair value through other comprehensive income-net
Jumlah rugi bersih periode berjalan	-	-	-	39.329	39.329	Total net loss for the current year
Saldo per 31 Desember 2024	4.308.864	241.475	(15.871)	(2.830.771)	1.703.697	Balance as of December 31, 2024
Kerugian aktuarial - bersih	-	-	(2.574)	-	(2.574)	Actuarial Loss- net
Keuntungan belum direalisasi atas nilai wajar melalui penghasilan komprehensif lain- bersih	-	-	6.942	-	6.942	Unrealized gain on fair value through other comprehensive income-net
Dana setoran modal	-	139.569	-	-	139.569	Capital deposit fund
Jumlah laba bersih tahun berjalan	-	-	-	52.522	52.522	Total net gain for the current year
Saldo per 31 Desember 2025	4.308.864	381.044	(11.503)	(2.778.249)	1.900.156	Balance as of December 31, 2025

Lihat Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole

PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
LAPORAN ARUS KAS
Untuk Tahun yang Berakhir Tanggal 31 Desember 2025
(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
STATEMENT OF CASH FLOWS
For the Year Ended December 31, 2025
(Expressed in million Rupiah, unless otherwise specified)

	Catatan/ Notes	2025	2024	
ARUS KAS DARI AKTIVITAS OPERASI				CASH FLOW FROM OPERATING ACTIVITIES
Penerimaan bunga		561.295	491.275	Receipts of interest
Pembayaran bunga		(366.489)	(300.686)	Payment of interest
Penghasilan operasional lainnya - bersih		86.233	56.077	Receipts of other operating income – net
Pembayaran beban umum dan administrasi		(148.608)	(129.413)	Payment of general and administrative expenses
Pembayaran beban tenaga kerja dan tunjangan		(124.087)	(122.952)	Payment of personal expenses and benefit
Pendapatan non operasional - bersih		39.508	93.112	Receipts of non-operating expenses – net
Arus kas sebelum perubahan aset dan liabilitas operasi		47.853	87.413	Cash flow before changes in operating assets and liabilities
Penurunan (Kenaikan) aset operasi :				Decrease (increase) in operating assets:
Efek-efek	8	47.709	(293.415)	Securities
Efek-efek yang dibeli dengan janji dijual kembali	9	(108.734)	-	Securities purchased under agreement to resell
Kredit	10	(1.281.113)	(273.282)	Loans
Biaya dibayar dimuka	12	26.146	21.480	Prepaid expenses
Agunan yang diambil alih dan aset lain-lain	14,16	(395.906)	(51.422)	Foreclosed asset and other assets
Kenaikan (Penurunan) liabilitas operasi :				Increase (decrease) in operating liabilities:
Liabilitas segera	17	(47.670)	(182.601)	Liabilities due immediately
Simpanan dari nasabah	19	1.564.473	1.117.527	Deposit from customer
Simpanan dari bank lain	20	579.601	(57.621)	Deposit from other banks
Utang pajak	21	9.077	(81)	Taxes payable
Liabilitas lain-lain	22	138.209	(16.411)	Other liabilities
Liabilitas atas efek - efek yang dijual dengan janji dibeli kembali	18	-	(150.880)	Securities sold under repurchase agreement securities
Kas bersih diperoleh (digunakan untuk) aktivitas operasi		531.792	113.294	Net cash provided by (used in) operating activities
ARUS KAS DARI AKTIVITAS INVESTASI				CASH FLOW FROM INVESTMENT ACTIVITIES
Perolehan aset tetap	13	(8.634)	(2.906)	Acquisition of fixed assets
Perolehan aset sewa guna usaha	13	(1.786)	(6.695)	Acquisition of leased assets
Kas bersih digunakan untuk aktivitas investasi		(10.420)	(9.601)	Net cash used in investing activities
ARUS KAS DARI AKTIVITAS PENDANAAN				CASH FLOW FROM FINANCING ACTIVITIES
Dana setoran modal	24	139.569	-	Capital deposit fund
Kas bersih digunakan untuk aktivitas pendanaan		139.569	-	Net cash used in financing activities
KENAIKAN (PENURUNAN) KAS DAN SETARA KAS		708.795	191.105	NET INCREASE (DECREASE) IN CASH EQUIVALENTS AND CASH
KAS DAN SETARA KAS AWAL TAHUN		1.051.772	860.666	CASH AND CASH EQUIVALENTS AT THE BEGINNING OF YEAR
KAS DAN SETARA KAS AKHIR TAHUN		1.760.567	1.051.772	CASH AND CASH EQUIVALENTS AT THE ENDING OF YEAR
Kas dan setara kas akhir tahun terdiri dari:				Cash and cash equivalents at the end of year consist of :
Pengungkapan tambahan				Supplemental disclosures
Kas dan setara kas terdiri dari :				Cash and cash equivalents consist of :
Kas	4	183.498	133.328	Cash
Giro pada Bank Indonesia	5	731.471	456.348	Current account with Bank Indonesia
Giro pada Bank lain	6	27.190	11.513	Current account with other banks
Penempatan pada Bank Indonesia dan bank lain	7	818.409	450.583	Placements with Bank Indonesia and other banks
		1.760.567	1.051.772	

Lihat Catatan atas Laporan Keuangan terlampir yang merupakan bagian yang tidak terpisahkan dari Laporan Keuangan secara keseluruhan

See accompanying Notes to Financial Statements which are an integral part of the Financial Statements taken as a whole,

1. UMUM

a. Pendirian dan Informasi Umum

PT Bank Pembangunan Daerah Banten, Tbk (“Bank”), didirikan pada tanggal 11 September 1992. Akta pendirian telah disahkan oleh Menteri Kehakiman Republik Indonesia tanggal 10 Nopember 1992 dan diumumkan dalam Berita Negara Republik Indonesia No. 103, Tambahan No. 6651 tanggal 26 Desember 1992.

Bank memulai aktivitas operasi di bidang perbankan pada tanggal 9 Agustus 1993.

Sesuai dengan perubahan Anggaran Dasar pada Akta No. 36 tanggal 14 Juni 2016 dari Fathiah Helmi, S.H., Notaris di Jakarta, “PT Bank Pundi Indonesia Tbk” telah berubah nama menjadi “PT Bank Pembangunan Daerah Banten Tbk”. Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-0012108.AH.01.02 Tahun 2016 tanggal 27 Juni 2016. Perubahan nama tersebut telah disetujui oleh Otoritas Jasa Keuangan melalui Surat Keputusan Dewan Komisiner Otoritas Jasa Keuangan No. 12/KDK.03/2016 tanggal 29 Juli 2016.

Sesuai dengan perubahan Anggaran Dasar pada Akta No. 104 tanggal 30 Juni 2010 dari Fathiah Helmi, S.H., Notaris di Jakarta, “PT Bank Eksekutif Internasional Tbk” telah berubah nama menjadi “PT Bank Pundi Indonesia Tbk”. Perubahan Anggaran Dasar ini telah disetujui oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-37404.AH.01.02 Tahun 2010 tanggal 28 Juli 2010. Perubahan nama tersebut telah disetujui oleh Bank Indonesia melalui Surat Keputusan Gubernur Bank Indonesia No. 12/58/KEP.GBI/2010 tanggal 23 September 2010.

Anggaran Dasar Bank telah mengalami beberapa kali perubahan, terakhir dengan Akta Notaris Periasman Effendi No. 09 tanggal 20 Desember 2022 tentang perubahan direksi dan komisaris. Perubahan Anggaran Dasar ini telah diberitahukan kepada Menteri Hukum dan Hak Asasi Manusia Republik Indonesia dengan Surat No. AHU-AH 01.09-0109622 tanggal 23 Desember 2022.

Bank memperoleh izin usaha sebagai bank umum berdasarkan surat keputusan Menteri Keuangan No.673/KMK.017/1993 tanggal 23 Juni 1993.

1. GENERAL

a. Establishment and General Information

PT Bank Pembangunan Daerah Banten, Tbk (“the Bank”) was established on September 11, 1992. The Deed of Establishment was approved by the Minister of Justice of the Republic of Indonesia on November 10, 1992 and published in Supplement No. 6651 of the State Gazette of Republic Indonesia No. 103 dated December 26, 1992.

The Bank started its commercial banking operations on August 9, 1993.

Based on the Bank’s Articles of Association’s amendment by Deed No. 36 dated June 14, 2016 of Fathiah Helmi, S.H., Notary in Jakarta, “PT Bank Pundi Indonesia Tbk” has changed its name to “PT Bank Pembangunan Daerah Banten Tbk”. These amendment were approved by Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU-0012108.AH.01.02 Year 2016 dated June 27, 2016. The change in the Bank’s name had been approved by Indonesia Financial Services Authority (OJK) through Decision Letter of the Commissioner of Indonesia Financial Services Authority No. 12/KDK.03/2016 dated July 29, 2016.

Based on the Bank’s Articles of Association’s amendment by Deed No. 104 dated June 30, 2010 of Fathiah Helmi, S.H., Notary in Jakarta, “PT Bank Eksekutif Internasional Tbk” has changed its name to “PT Bank Pundi Indonesia Tbk”. These amendment were approved by Minister of Law and Human Rights of the Republic of Indonesia in his Decision Letter No. AHU-37404.AH.01.02 Year 2010 dated July 28, 2010. The change in the Bank’s name had been approved by Bank Indonesia through Decision Letter of the Governor of Bank Indonesia No. 12/58/KEP.GBI/2010 dated September 23, 2010.

The Bank’s Articles of Association have been amended several times, most recently by Notary Deed of Periasman Effendi No. 9 dated December 20, 2022 concerning changes to the directors and commissioners. Amendments to these Articles of Association have been notified to the Minister of Law and Human Rights of the Republic of Indonesia by Letter No. AHU-AH.01.09-0109622 dated December 23, 2022.

The Bank obtained a license as a commercial bank based on the decision letter No.673/KMK.017/1993 of the Minister of Finance dated June 23, 1993.

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Pada dan Untuk Tahun yang Berakhir Tanggal
31 Desember 2025

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

1. UMUM (lanjutan)

a. Pendirian dan Informasi Umum (lanjutan)

Sesuai dengan Akta pernyataan keputusan rapat No.08 Tanggal 08 Maret 2023 dari Periasman Effendi Notaris kota Tangerang “ PT Bank Pembangunan Daerah Banten Tbk” telah berubah nama menjadi “ PT Bank Pembangunan Daerah Banten (Perseroda) Tbk”. Perubahan anggaran dasar ini berdasarkan peraturan Otoritas Jasa Keuangan (OJK) Republik Indonesia No. 17 Tahun 2023 tentang penerapan tata kelola bagi bank umum, termasuk perubahan nama dan status perseroan serta peralihan saham perseroan berdasarkan peraturan daerah Provinsi Banten No.05 Tahun 2023 Tanggal 27 Desember 2023 tentang pendirian perseroan terbatas Bank Pembangunan Daerah Banten (Perseroda), Tbk.

Kantor Pusat Bank berlokasi di Jl. Veteran No 6, RW 8, Cipare, Kecamatan Serang, Banten. Pada tanggal 31 Desember 2025 dan 2024 jumlah jaringan cabang-cabang dan kantor-kantor pembantu Bank adalah sebagai berikut:

	2025
Kantor Pusat	1
Kantor Cabang	20
Kantor Cabang Pembantu	17
Pada tanggal 31 Desember 2025 dan 2024 Bank memiliki masing-masing 122 dan 149, Anjungan Tunai Mandiri (ATM).	

b. Penawaran Umum

Pada tanggal 22 Juni 2001, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal (BAPEPAM) dengan suratnya No.S-1531/PM/2001 untuk melakukan penawaran umum saham kepada masyarakat sebanyak 277.500.000 saham dengan nilai nominal Rp100 (nilai penuh) per saham dan harga penawaran Rp140 (nilai penuh) per saham. Secara bersamaan diterbitkan 55.500.000 Waran Seri I yang menyertai seluruh saham yang ditawarkan dalam rangka Penawaran Umum tersebut secara cuma-cuma. Waran tersebut memberikan hak kepada pemegangnya untuk melakukan pembelian saham baru yang dikeluarkan dari portepel dengan nilai nominal Rp100 (nilai penuh) per saham dengan harga Rp175 (nilai penuh) per saham mulai tanggal 13 Januari 2003 sampai dengan tanggal 12 Juli 2004. Pada tanggal 13 Juli 2001, saham tersebut telah dicatatkan pada Bursa Efek Indonesia (dahulu Bursa Efek Jakarta). Pada tanggal 31 Desember 2004, tidak ada waran yang dikonversi menjadi saham dan semua hak untuk membeli saham sudah berakhir.

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(Expressed in million Rupiah, unless otherwise specified)

1. GENERAL (continued)

a. Establishment and General Information (continued)

In accordance with the Deed of Meeting Decision Statement No. 08 dated March 8, 2023 from Periasman Effendi, Notary of Tangerang City, "PT Bank Pembangunan Daerah Banten Tbk" has changed its name to "PT Bank Pembangunan Daerah Banten (Perseroda) Tbk". This change in the articles of association is based on the regulation of the Financial Services Authority (OJK) of the Republic of Indonesia No. 17 of 2023 concerning the implementation of governance for general banks, including changes in the name and status of the company and the transfer of company shares based on the regional regulation of Banten Province No. 05 of 2023 dated December 27, 2023 concerning the establishment of a limited liability company Bank Pembangunan Daerah Banten (Perseroda), Tbk.

The Bank's head office is located in Jl. Veteran No 6, RW 8, Cipare, Kecamatan Serang, Banten. As of December 31, 2025 and 2024 the number of the Bank's branches and representative offices were as follows:

	2024	
Kantor Pusat	1	Head Office
Kantor Cabang	20	Branch Office
Kantor Cabang Pembantu	17	Supporting Branch Office
Pada tanggal 31 Desember 2025 dan 2024 Bank memiliki masing-masing 122 dan 149, Automated Teller Machines (ATMs), respectively.		

b. Public Offering

On June 22, 2001, the Bank obtained approval from the Chairman of the Capital Market Supervisory Board (BAPEPAM) in his letter No. S-1531/PM/2001 to offer its shares to the public at a maximum of 277,500,000 shares with a nominal value of Rp100 (full amount) per share for an offering price of Rp140 (full amount) per share. Simultaneously, the Bank issued 55,500,000 Series I Warrants accompanying the shares offered in the Public Offering. The warrants entitle the holder to purchase newly issued shares of the portfolio with a nominal value of Rp100 (full amount) per share at a price of Rp175 (full amount) per share from January 13, 2003 until July 12, 2004. On July 13, 2001, these shares were listed on the Indonesia Stock Exchange (formerly Jakarta Stock Exchange). As of December 31, 2004, no conversion of warrants is made and all the rights to purchase through warrants has expired.

1. UMUM (lanjutan)

b. Penawaran Umum (lanjutan)

Untuk meningkatkan permodalan Bank, yang berdampak terhadap peningkatan jumlah efek, Bank telah melakukan beberapa aksi korporasi berupa penawaran umum terbatas sebagaimana dijelaskan dibawah ini:

- Pada tanggal 30 Juni 2010, Bank memperoleh pernyataan efektif dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (Bapepam-LK) dengan suratnya No. S-5949/BL/2010 untuk melakukan penawaran umum terbatas I dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sejumlah 5.122.500.000 saham biasa. Setiap pemegang saham yang memiliki 1 saham lama berhak membeli 6 saham baru dengan nilai nominal Rp100 (nilai penuh) per saham dengan harga penawaran sebesar Rp100 (nilai penuh) per saham.
- Pada tanggal 15 September 2011, Bank memperoleh pernyataan efektif dari Ketua Bapepam-LK dengan suratnya No. 10116/BL/2011 untuk melakukan penawaran umum terbatas II dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham berjumlah 3.282.262.230 saham biasa. Setiap pemegang saham yang memiliki 6 saham lama berhak membeli 5 saham baru dengan nilai nominal Rp100 (nilai penuh) per saham dengan harga penawaran sebesar Rp100 (nilai penuh) per saham.
- Pada tanggal 30 Agustus 2012, Bank memperoleh pernyataan efektif dari Ketua Bapepam-LK dengan suratnya No. 10485/BL/2012 untuk melakukan penawaran umum terbatas III dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham berjumlah 1.496.604.923 saham biasa. Setiap pemegang saham yang memiliki 100 saham lama berhak membeli 27 saham baru dengan nilai nominal Rp100 (nilai penuh) per saham dengan harga penawaran sebesar Rp120 (nilai penuh) per saham.
- Pada tanggal 29 Juli 2016, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan dengan suratnya No. S-384/D.04-16 untuk melakukan penawaran umum terbatas IV dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham berjumlah 35.416.600.785 saham biasa seri B. Setiap pemegang saham yang memiliki 1.000 saham biasa seri A berhak membeli 3.293 saham biasa seri B dengan nilai nominal Rp18 (nilai penuh) per saham dengan harga penawaran sebesar Rp18,35 (nilai penuh) per saham.

1. GENERAL (continued)

b. Public Offering (continued)

To increase the capital of the Bank, which resulted in increased number of shares, the Bank has conducted several corporate actions such as limited public offering rights issue, as described below:

- On June 30, 2010, the Bank obtained the notice of effectivity from the Chairman of the Capital Market and Financial Institution Supervisory Board (Bapepam-LK) in his Letter No. S-5949/BL/2010 related to its approval of the limited public offering I for the issuance of pre-emptive rights for existing shareholders at 5,122,500,000 common shares. The holder can exercise the right to purchase 6 new shares for every 1 share held with a nominal value of Rp100 (full amount) per share at Rp100 (full amount) per share.
- On September 15, 2011, the Bank obtained the notice of effectivity from the Chairman of the Bapepam-LK in his Letter No. 10116/BL/2011 related to its approval of the limited public offering II for the issuance of pre-emptive rights for existing shareholders amounting to 3,282,262,230 common shares. The holder can exercise the right to purchase 5 new shares for every 6 shares held with a nominal value of Rp100 (full amount) per share at Rp100 (full amount) per share.
- On August 30, 2012, the Bank obtained the notice of effectivity from the Chairman of the Bapepam-LK in his Letter No. 10485/BL/2012 related to its approval of the limited public offering III for the issuance of pre-emptive rights for existing shareholders amounting to 1,496,604,923 common shares. The holder can exercise the right to purchase 27 new shares for every 100 shares held with a nominal value of Rp100 (full amount) per share at Rp120 (full amount) per share.
- On July 29, 2016, the Bank obtained the notice of effectivity from Financial Services Authority in his Letter No. S-384/D.04-16 related to its approval of the limited public offering IV for the issuance of pre-emptive rights for existing shareholders amounting to 35,416,600,785 common shares series B. The holder can exercise the right to purchase 3,293 common shares series B for every 1,000 common shares series A held with a nominal value of Rp18 (full amount) per share at Rp18.35 (full amount) per share.

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(Expressed in million Rupiah, unless otherwise specified)

1. UMUM (lanjutan)

b. Penawaran Umum (lanjutan)

- Pada tanggal 24 November 2016, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan dengan suratnya No. S-694/D.04-16 untuk melakukan penawaran umum terbatas V dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak-banyaknya 17.937.712.419 saham biasa seri B. Setiap pemegang saham berhak membeli 777 saham biasa seri B dengan nilai nominal Rp18 (nilai penuh) per saham dengan harga penawaran sebesar Rp18,35 (nilai penuh) per saham.
- Pada tanggal 8 Desember 2020, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan dengan suratnya No. S-286/D.04-2020 untuk melakukan penawaran umum terbatas VI dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada pemegang saham, sesuai dengan peraturan pasar modal yang berlaku.
- Pada tanggal 30 September 2021, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan dengan suratnya No. S-177/D.04/2021 untuk melakukan penawaran umum terbatas VII dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu (HMETD) kepada pemegang saham, sesuai dengan peraturan pasar modal yang berlaku.

Jumlah saham Bank yang tercatat di Bursa Efek Indonesia sebanyak 51.870.438.266 lembar saham pada tanggal 31 Desember 2025 dan 2024.

c. Susunan Pengurus Bank

Pada tanggal 31 Desember 2025 dan 2024 susunan Dewan Komisaris dan Direksi berdasarkan Akta Notaris Syarifudin, SH No. 14 tanggal 26 Agustus 2025, Notaris di Kota Tangerang, adalah sebagai berikut:

	2025
<u>Dewan Komisaris</u>	
Komisaris Utama	Hoiruddin Hasibuan ¹⁾
Komisaris Independen	Deden Riki Hayatul Firman ²⁾
Komisaris	Rini Dewiyanti ³⁾
<u>Direksi</u>	
Direktur Utama	Muhammad Busthami)
Direktur	Bambang Widyatmoko)
Direktur	Rodi Judo Dahono)
Direktur	Eko Virgianto)

1. GENERAL (continued)

b. Public Offering (continued)

- On November 24, 2016, the Bank obtained the notice of effectivity from Financial Services Authority in his Letter No. S-694/D.04-16 related to its approval of the limited public offering V for the issuance of pre-emptive rights for existing shareholders amounting to 17,937,712,419 common shares series B. The holder can exercise the right to purchase 777 common shares series B with a nominal value of Rp18 (full amount) per share at Rp18.35 (full amount) per share.
- On December 8, 2020, the Bank obtained an effective statement from the Financial Services Authority with its letter No. S-286/D.04-2020 to conduct a limited public offering VI in the framework of issuing Pre-emptive Rights (HMETD) to shareholders, in accordance with applicable capital market regulations.
- On September 30, 2021, the Bank obtained an effective statement from the Financial Services Authority with its letter No. S-177/D.04/2021 to conduct a limited public offering VII in the context of the issuance of Pre-emptive Rights (HMETD) to shareholders, in accordance with the applicable capital market regulations.

Total of Bank's shares listed on the Indonesia Stock Exchange as of December 31, 2025 and 2024 and 51,870,438,266 shares.

c. Composition of the Bank's Management

On December 31, 2025 and 2024, the composition of the Board of Commissioners and Board of Directors was based on Notary Deed of Syarifudin No. 14 dated August 26, 2025, Notary in Tangerang City, is as follows:

	2025	2024	
			<u>Board of Commissioners</u>
		Hoiruddin Hasibuan ¹⁾	President Commissioners
	Deden Riki Hayatul Firman ²⁾	Deden Riki Hayatul Firman ²⁾	Commissioners Independen
	Rini Dewiyanti ³⁾	Usman Asshiddiqi Qohara)	Commissioners
			<u>Board of Directors</u>
	Muhammad Busthami)	Muhammad Busthami)	President Director
	Bambang Widyatmoko)	Bambang Widyatmoko)	Director
	Rodi Judo Dahono)	Rodi Judo Dahono)	Director
	Eko Virgianto)	Eko Virgianto)	Director

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1. UMUM (lanjutan)

c. Susunan Pengurus Bank

- ¹⁾ Telah lulus uji kemampuan dan kepatutan sebagai Komisaris Independen berdasarkan surat Keputusan OJK No. KEPR-126/D.03/2024 tanggal 18 Oktober 2024.
- ²⁾ Diberhentikan dengan hormat pada 10 April 2025.
- ³⁾ Diangkat sebagai Komisaris *non independent* berdasarkan keputusan Anggota Dewan Komisiner OJK No. KEPR-92/D.03/2025 tanggal 5 Agustus 2025.

Susunan Komite Audit Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025
<u>Komite Audit</u>	
Ketua, merangkap anggota	Deden Riki Hayatul Firman
Anggota	Hoiruddin Hasibuan Douval Hendra Suparyadi

Susunan *Corporate Secretary* dan Ketua Satuan Kerja Audit Internal pada tanggal 31 Desember 2025 and 2024 adalah sebagai berikut:

	2025
Sekretaris Perusahaan	Ferdy Ardian
Ketua Satuan Kerja Audit Internal	Dewi Noorirdawati

Jumlah karyawan Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah 904 dan 855 karyawan (tidak diaudit).

Personil manajemen kunci adalah orang-orang yang mempunyai kewenangan dan tanggung jawab untuk merencanakan, memimpin dan mengendalikan aktivitas Bank, secara langsung atau tidak langsung, termasuk Direktur, Komisaris dan pejabat eksekutif dari Bank sesuai dengan peraturan BI.

1. GENERAL (continued)

c. Composition of the Bank's Management

- ¹⁾ *Complied the fit and proper test as Commissioners Independent from Indonesia Financial Services Authority through letter No. KEPR-126/D.03/2024 as of October 18, 2024.*
- ²⁾ *Honorably discharged on April 10, 2025.*
- ³⁾ *Appointed as a non-independent Commissioner based on the decision of the OJK Board of Commissioners Members No. KEPR-92/D.03/2025 dated August 5, 2025.*

The Bank's Audit Committee as of December 31, 2025 and 2024 are as follows:

	2024	<u>Audit Committee</u>
Hoiruddin Hasibuan		Chairman, concurrent member
Douval		Members
Moh. Panji Prasetyo		

The Bank's Corporate Secretary and Head of Internal Audit as of December 31, 2025 and 2024 are as follows:

	2024	
Ferdy Ardian		Company Secretary
Dewi Noorirdawati		Head of Internal Audit

As of December 31, 2025 and 2024 the Bank has a total of 904 and 855 employees, respectively (unaudited).

Key management personnel are those people whom have the authority and responsibility to plan, lead and control activities of the Bank, directly or indirectly. Key management personnel are the Directors, Commissioners and executive employees of the Bank according to BI regulation.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL

a. Dasar pengukuran dan penyusunan laporan keuangan

Laporan keuangan disusun berdasarkan konsep nilai historis, kecuali dinyatakan secara khusus. Laporan keuangan disusun dengan menggunakan metode akrual, kecuali laporan arus kas dan beberapa akun yang diukur berdasarkan penjelasan kebijakan akuntansi dari akun yang bersangkutan.

Laporan arus kas disusun dengan menggunakan metode langsung yang dimodifikasi 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, giro pada bank lain dan penempatan pada Bank Indonesia dan bank lain yang jatuh tempo dalam waktu 3 (tiga) bulan sejak tanggal perolehan, sepanjang tidak digunakan sebagai jaminan atas pinjaman yang diterima serta tidak dibatasi penggunaannya.

Mata uang pelaporan yang digunakan untuk penyusunan laporan keuangan adalah mata uang Rupiah, yang juga merupakan mata uang fungsional Bank. Seluruh angka dalam laporan keuangan ini, kecuali dinyatakan lain khusus, dibulatkan menjadi dan disajikan dalam jutaan Rupiah yang terdekat.

b. Transaksi dengan Pihak-Pihak Berelasi

Berdasarkan PSAK No. 224 (Revisi 2015) mengenai "Pengungkapan Pihak-pihak Berelasi", definisi pihak berelasi adalah:

- 1) Orang atau anggota keluarga terdekatnya dikatakan memiliki relasi dengan Bank jika orang tersebut:
 - (i) memiliki pengendalian ataupun pengendalian bersama terhadap Bank;
 - (ii) memiliki pengaruh signifikan terhadap Bank; atau
 - (iii) merupakan personil manajemen kunci dari Bank ataupun entitas induk dari Bank.
- 2) Suatu entitas dikatakan memiliki relasi dengan Bank jika memenuhi salah satu dari hal berikut ini:
 - (i) entitas tersebut dan Bank adalah anggota dari kelompok usaha yang sama;
 - (ii) merupakan entitas asosiasi atau ventura bersama dari Bank (atau entitas asosiasi atau ventura bersama tersebut merupakan anggota suatu kelompok usaha dimana Bank adalah anggota dari kelompok usaha tersebut);
 - (iii) entitas tersebut dan Bank adalah ventura bersama dari pihak ketiga yang sama;
 - (iv) entitas yang merupakan ventura bersama dari asosiasi Bank atau asosiasi dari ventura bersama dari Bank;
 - (v) entitas yang merupakan suatu program imbalan pasca kerja untuk imbalan kerja dari Bank atau entitas yang terkait dengan Bank. Bank adalah penyelenggara program tersebut, maka entitas sponsor juga berelasi dengan Bank;

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES

a. Basis measurement and preparation of financial statements

The financial statements have been prepared using the historical cost basis, unless otherwise stated. The preparation of these financial statements was based on accrual method, except for cash flows and certain accounts which are measured on the basis explained in the related accounting policies.

The statements of cash flows are prepared using modified direct method, with classifications of cash flows into operating, investing and financing activities. For the purpose of statements of cash flows, cash and cash equivalents include cash, current accounts in Bank Indonesia, current accounts in other banks and placements in Bank Indonesia and other banks that mature within 3 (three) months from acquisition date, as long as they are not being pledged as collateral for borrowings nor restricted.

The reporting currency used in the preparation of the financial statements is Indonesian Rupiah, which also represent the Bank's functional currency. All figures in the financial statements are rounded to and stated in millions of Rupiah, unless otherwise stated.

b. Transactions with Related Parties

According to PSAK No. 224 (Revised 2015) "Related Parties Disclosure", related parties is defined as:

- 1) *A person or a close member of that person's family is related to Bank if that person:*
 - (i) *has control or joint control over the Bank;*
 - (ii) *has significant influence over Bank; or*
 - (iii) *is a member of the key management personnel of the Bank or of a parent of the Bank.*
- 2) *An entity is related to Bank if any of the following conditions applies:*
 - (i) *the entity and Bank are members of the same group;*
 - (ii) *an associate or joint venture of the Bank (or an associate or joint venture of a member of a Bank of which the Group is a member);*
 - (iii) *the entity and Bank are joint ventures of the same third party;*
 - (iv) *the entity is a joint venture of an associate of the Bank or is an associate of a joint venture of the Bank;*
 - (v) *the entity is a post-employment benefit plan for the benefit of employees of either the Bank or an entity related to Bank. If Bank are itself such a plan, the sponsoring employers are also related to Bank;*

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**2. IKHTISAR KEBIJAKAN AKUNTANSI YANG
MATERIAL (lanjutan)**

b. Transaksi dengan Pihak-Pihak Berelasi (lanjutan)

Berdasarkan PSAK No. 224 (Revisi 2015) mengenai "Pengungkapan Pihak-pihak Berelasi", definisi pihak berelasi adalah: (lanjutan)

- 2) Suatu entitas dikatakan memiliki relasi dengan Bank jika memenuhi salah satu dari hal berikut ini: (lanjutan)
- (vi) entitas yang dikendalikan atau dikendalikan bersama oleh orang yang diidentifikasi dalam angka (1) di atas;
 - (vii) entitas yang dipengaruhi secara signifikan oleh orang yang diidentifikasi dalam angka (1) (i) atau orang yang bersangkutan merupakan personil manajemen kunci dari entitas tersebut (atau entitas induk dari entitas).

Transaksi ini dilakukan berdasarkan persyaratan yang disetujui oleh kedua belah pihak, dimana persyaratan tersebut mungkin tidak sama dengan transaksi lain yang dilakukan dengan pihak-pihak yang tidak berelasi.

Seluruh transaksi dan saldo yang signifikan dengan pihak-pihak berelasi, baik yang dilakukan dengan atau tidak dengan persyaratan dan kondisi sebagaimana yang dilakukan dengan pihak-pihak yang tidak mempunyai hubungan pihak-pihak berelasi, telah diungkapkan dalam catatan atas laporan keuangan yang relevan.

c. Pelaporan Segmen

Bank melaporkan informasi segmen yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana bank terlibat dan lingkungan ekonomi dimana bank beroperasi.

Sebuah segmen operasi adalah sebuah komponen dari entitas yang:

- terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari bank yang sama);
- hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
- tersedia informasi keuangan yang dapat dipisahkan.

Bank melakukan segmentasi pelaporan berdasarkan informasi keuangan yang digunakan oleh pengambil keputusan operasional dalam mengevaluasi kinerja segmen dan menentukan alokasi sumber daya yang dimilikinya. Segmentasi berdasarkan aktivitas dari setiap kegiatan operasi entitas legal didalam entitas.

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**2. SUMMARY OF MATERIAL ACCOUNTING POLICIES
(continued)**

b. Transactions with Related Parties (continued)

According to PSAK No. 224 (Revised 2015) "Related Parties Disclosure", related parties is defined as: (continued)

- 2) An entity is related to Bank if any of the following conditions applies: (continued)
- (vi) the entity is controlled or jointly controlled by a person identified in (1);
 - (vii) entity has significantly influenced by a person identified in (1) (i) or that person is a member of the key management personnel from the entity (or of a parent of the entity).

The transaction was conducted on terms agreed by both parties, which terms may not be the same as other transactions conducted by parties who are not related.

All transactions and balances with significant related parties, whether or not conducted with the terms and conditions, as were done with the parties that have no relation to related parties, have been disclosed in the relevant notes to the financial statements.

c. Segment Reporting

Bank discloses segment information that will enable users of financial statements to evaluate the nature and financial effects of the business activities in which the bank engages and economic environments in which it operates.

An operating segment is a component of an entity:

- that engages in business activities which it may earn revenue and incur expenses (including revenue and expenses relating to the transaction with other components of the same bank);
- whose operating results are reviewed regularly by the entity's chief operating decision maker to make decision about resources to be allocated to the segments and assess its performance; and
- for which discrete financial information is available.

Segment reporting made by the bank is based on the financial information used by operating decision makers in evaluating operating segment performance and determining the allocation of its resources. Segmentation based on the activity of each legal entity operating activities in the entity.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan

Klasifikasi Aset dan Liabilitas Keuangan

I. Aset Keuangan

Bank mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal :

- Aset keuangan yang diukur pada biaya perolehan diamortisasi,
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain ;
- Aset keuangan yang diukur pada nilai wajar melalui laba rugi ;
- 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
- Persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga atau solely payments of principal and interest (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.

Aset keuangan yang diukur pada nilai wajar melalui laba rugi ;

Pada saat pengakuan awal, Bank dapat menetapkan 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 diklasifikasi 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 laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai “accounting mismatch”)

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments

Classification of Financial Assets and Liabilities

I. Financial Assets

The group classifies its financial assets according to the following categories at initial recognition :

- Financial assets measured at amortized cost,
- Financial assets measured at fair value through other comprehensive income ;
- Financial assets measured at fair value through profit or loss ;
- 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 obtain contractual cash flow; and
- The contractual terms of the financial assets provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount owed.

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 obtain contractual cash flow and sell financial assets ; and
- The contractual requirements of the financial assets meet the SPPI criteria.

Financial assets measured at fair value through profit or loss ;

At initial recognition, the Bank can assign 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”)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Klasifikasi Aset dan Liabilitas Keuangan (lanjutan)

II. Liabilitas Keuangan (lanjutan)

Liabilitas keuangan diklasifikasikan kedalam kategori sebagai berikut pada saat pengakuan awal:

- Liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi, liabilitas keuangan diklasifikasikan dalam kategori ini apabila liabilitas tersebut diklasifikasikan dalam kelompok diperdagangkan, atau jika Bank memilih untuk menetapkan liabilitas keuangan tersebut dalam kategori ini. Perubahan dalam nilai wajar langsung diakui dalam laporan laba rugi.

- Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Bank mengklasifikasikan seluruh liabilitas keuangan setelah pengakuan awal diukur pada biaya perolehan diamortisasi kecuali:

1. Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi.
2. Liabilitas keuangan yang timbul ketika pengalihan aset keuangan tidak memenuhi syarat penghentian pengakuan atau ketika pendekatan keterlibatan berkelanjutan diterapkan.
3. Kontrak jaminan keuangan.
4. Komitmen untuk menyediakan pinjaman dengan suku bunga dibawah pasar.
5. Imbalan kontijensi yang diakui oleh pihak pengakuisisi dalam kombinasi bisnis.

Pada saat pengakuan awal, liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi diukur pada nilai wajar dikurangi biaya transaksi. Setelah pengakuan awal, Bank mengukur seluruh liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi menggunakan metode suku bunga efektif.

Bank mengklasifikasikan instrumen keuangan dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi instrument keuangan dapat dilihat pada tabel berikut :

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Classification of Financial Assets and Liabilities (continued)

II. Financial Liabilities (continued)

Financial liabilities are classified into the following categories at initial recognition;

- Financial liabilities at fair value through profit or loss, Financial liabilities are classified in this category if the liabilities are classified from trading activities or when the Bank elects to designate a financial liability under this category. Changes in fair value are recognized directly in the statements of profit or loss.

- Financial liabilities measured at amortized cost.

The Bank classifies all financial liabilities after initial recognition at amortized cost except:

1. Financial liabilities at fair value through profit or loss.
2. Financial liabilities that arise when a transfer of a financial asset does not qualify for derecognition or when the continuing involvement approach is applied.
3. Financial guarantee contracts.
4. Commitment to provide loans at below market interest rates.
5. Contingent benefits recognized by the acquirer in the business combination.

At initial recognition, financial liabilities measured at amortized cost are measured at fair value less transaction costs. After initial recognition, the Bank measures all financial liabilities at amortized cost using the effective interest method.

Bank classifies the financial instruments into classes that reflect the nature of information and take into account the characteristic of those financial instruments. The classification of financial instruments can be seen in the following table:

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Klasifikasi Aset dan Liabilitas Keuangan (lanjutan)

II. Liabilitas Keuangan (lanjutan)

Kategori yang didefinisikan oleh PSAK No. 109) / Category as defined by PSAK 109		Golongan (ditentukan oleh Bank)/ Class (as determined by the Bank)
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 Obligasi Pemerintah / Government Bonds
	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 lain dan Bank Indonesia/ Placements with other bank and Bank Indonesia
		Tagihan lainnya/ Other receivables
		Kredit yang diberikan/ Loans
		Pendapatan bunga yang masih akan diterima/ Accrued interest receivable
	Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ Financial assets at fair value through other comprehensive income	Efek-efek/Securities Obligasi Pemerintah/ Government bonds
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 – tidak terkait lindung nilai/ Derivative payables- non hedging related
	Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ Financial liabilities at amortized cost	Liabilitas segera/ Obligation due immediately
		Simpanan nasabah/ Deposits from customers
		Simpanan dari bank lain/ Deposits from other banks
		Efek-efek yang dijual dengan janji di beli kembali/ Securities sold under agreements to repurchase
		Beban yang masih harus dibayar/ Accrued expenses
		Liabilitas lain-lain/ Other liabilities

Penentuan Nilai Wajar

Nilai wajar instrumen keuangan yang diperdagangkan di pasar aktif pada tanggal laporan posisi keuangan adalah berdasarkan kuotasi harga pasar atau harga kuotasi penjual/dealer (*bid price* untuk posisi beli dan *ask price* untuk posisi jual), tanpa memperhitungkan biaya transaksi. Apabila *bid price* dan *ask price* yang terkini tidak tersedia, maka harga transaksi terakhir yang digunakan untuk mencerminkan bukti nilai wajar terkini, sepanjang tidak terdapat perubahan signifikan dalam perekonomian sejak terjadinya transaksi.

Untuk seluruh instrumen keuangan yang tidak terdaftar pada suatu pasar aktif, kecuali investasi pada instrumen ekuitas yang tidak memiliki kuotasi harga, maka nilai wajar ditentukan menggunakan teknik penilaian. Teknik penilaian meliputi teknik nilai kini (*net present value*) dan perbandingan terhadap instrumen sejenis yang memiliki harga pasar yang dapat diobservasi.

Determination of Fair Value

The fair value of financial instruments traded in active markets at the statement of financial position date is based on their quoted market price or dealer price quotations (*bid price* for long positions and *ask price* for short positions), without any deduction for transaction costs. When current bid and asking prices are not available, the last price is used since it provides evidence of the current fair value as long as there has not been a significant change in economic circumstances since the transaction occurs.

For all other financial instruments not listed in an active market, except investment in unquoted equity securities, the fair value is determined by using appropriate valuation techniques. Valuation techniques include net present value techniques and comparison to similar instruments that have observable market prices.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Saling Hapus Aset dan Liabilitas Keuangan

Aset keuangan dan liabilitas keuangan saling hapus dan nilai bersihnya disajikan dalam laporan posisi keuangan jika, dan hanya jika, Bank memiliki hak yang berkekuatan hukum untuk melakukan saling hapus atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. Kesepakatan induk untuk menyelesaikan secara neto (*master netting agreements*) tidak dapat dijadikan dasar untuk menyajikan saling hapus antara aset dan liabilitas yang terkait dalam laporan posisi keuangan.

Penghentian Pengakuan Aset dan Liabilitas Keuangan

Bank menghentikan aset keuangan, jika dan hanya jika:

- Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
- Bank mengalihkan aset keuangan dan pengalihan tersebut memenuhi kriteria penghentian pengakuan.

Ketika entitas mempertahankan hak kontraktual untuk menerima arus kas yang berasal dari aset keuangan (aset awal), tetapi juga menanggung kewajiban kontraktual untuk membayarkan arus kas yang diterima tersebut kepada satu atau lebih entitas (penerima akhir) maka entitas memperlakukan transaksi tersebut sebagai pengalihan aset keuangan, jika dan hanya jika, seluruh persyaratan ini terpenuhi:

- Bank tidak wajib membayar nilai tertentu kepada penerima akhir, kecuali jika entitas memperoleh nilai tertentu yang ekuivalen dari aset awal.
- Bank tidak diizinkan berdasarkan persyaratan dalam kontrak pengalihan untuk menjual atau mengagunkan aset awal kecuali untuk menjamin hak penerima akhir untuk menerima arus kas.
- Bank berkewajiban untuk menyerahkan setiap arus kas yang ditagih untuk dan atas nama penerima akhir tanpa penundaan yang signifikan.

Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, dibatalkan atau telah kadaluarsa.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Offsetting of Financial Assets and Financial Liabilities

Financial assets and financial liabilities are offset and the net amount reported in the statements of financial position if, and only if, there is a currently enforceable right to offset the recognized amounts and there is intention to settle on a net basis, or to realize the asset and settle the liability simultaneously. The master netting agreement can not be based for presenting offset between assets and liabilities related in the statement of financial position.

Derecognition of Financial Assets and Financial Liabilities

The bank discontinues a financial asset, if and only if:

- The rights to receive cash flows from the asset have expired; or
- The Bank transfers a financial asset and the transfer meets the derecognition criteria.

When an entity retains the contractual right to receive cash flows from a financial asset (the original asset), but also bears a contractual obligation to pay the cash flows received to one or more entities (the final recipient), the entity treats the transaction as a transfer of a financial asset, if and only if, all of these conditions are met:

- The bank is not required to pay a specified amount to the final recipient, unless the entity obtains a certain amount equivalent to the original asset.
- The bank is not permitted under the terms of the transfer contract to sell or pledge the original asset except to guarantee the final recipient's right to receive cash flows.
- The bank is obliged to deliver any invoiced cash flows for and on behalf of the final beneficiary without significant delay.

The financial liability is derecognized when the contractual obligation under the liability is discharged, cancelled or has expired.

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(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penghentian Pengakuan Aset dan Liabilitas Keuangan (lanjutan)

Aset keuangan (atau bagian dari kelompok aset keuangan serupa) dihentikan pengakuannya jika:

- a. Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir;
- b. Bank tetap memiliki hak untuk menerima arus kas dari aset keuangan tersebut, namun juga menanggung kewajiban kontraktual untuk membayar kepada pihak ketiga atas arus kas yang diterima tersebut secara penuh tanpa adanya penundaan yang signifikan berdasarkan suatu kesepakatan; atau
- c. Bank telah mentransfer haknya untuk menerima arus kas dari aset keuangan dan (i) telah mentransfer secara substansial seluruh risiko dan manfaat atas aset keuangan, atau (ii) secara substansial tidak mentransfer atau tidak memiliki seluruh risiko dan manfaat atas aset keuangan, namun telah mentransfer pengendalian atas aset keuangan tersebut.

Liabilitas keuangan dihentikan pengakuannya jika liabilitas keuangan tersebut berakhir, dibatalkan atau telah kadaluarsa.

Reklasifikasi Instrumen Keuangan

Bank mereklasifikasi aset keuangan jika hanya jika, model bisnis untuk aset keuangan berubah.

Reklasifikasi aset keuangan dari 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.

**PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
NOTES TO FINANCIAL STATEMENTS
As of and For the Year Ended
December 31, 2025**

(Expressed in million Rupiah, unless otherwise specified)

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Derecognition of Financial Assets and Financial Liabilities (continued)

Financial asset (or, where applicable, a part of a group of similar financial assets) is derecognized when:

- a. The rights to receive cash flows from the asset have expired;
- b. The Bank retains the right to receive cash flows from the asset, but has assumed an obligation to pay them in full without material delay to a third party under a "pass-through" arrangement; or
- c. The Bank has transferred their rights to receive cash flows from the asset and either (i) has transferred substantially all the risks and rewards of the asset, or (ii) has neither transferred nor retained substantially all the risks and rewards of the financial asset, but have transferred control of the asset.

The financial liability is derecognized when the contractual obligation under the liability is discharged, cancelled or has expired.

Reclassification of Financial Instrument

The Bank reclassify financial assets only when the business model for financial assets changes.

Reclassification of financial assets from amortized cost to fair value through profit or loss is carried at fair value. The difference between the carrying value and the fair value is recognized as gain or loss in profit or loss.

Reclassification of financial assets from amortized cost to fair value through other comprehensive income is stated at fair value.

Reclassification of financial assets from fair value through other comprehensive income to fair value through profit or loss is carried at fair value. Unrealized gains or losses are reclassified to profit or loss.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Reklasifikasi Instrumen Keuangan (lanjutan)

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 diamortisasi 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.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

Bank tidak diperkenankan untuk melakukan reklasifikasi atas liabilitas keuangan.

Pengakuan Penurunan Nilai Aset Keuangan

Bank mengakui penyisihan kerugian untuk kerugian kredit ekspektasian pada aset keuangan yang diukur pada biaya perolehan diamortisasi atau pada nilai wajar melalui penghasilan komprehensif lain, piutang sewa, aset kontrak atau komitmen pinjaman dan kontrak jaminan keuangan yang menerapkan persyaratan penurunan nilai.

Pada setiap tanggal pelaporan, entitas mengukur penyisihan kerugian instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal.

Penurunan Nilai Aset Keuangan

Pada setiap tanggal pelaporan entitas menilai apakah risiko kredit atas instrumen keuangan telah meningkat secara signifikan sejak pengakuan awal. Ketika melakukan penilaian tersebut, entitas mempertimbangkan perubahan risiko gagal bayar yang terjadi selama umur instrumen keuangan, bukan perubahan atas jumlah kerugian kredit ekspektasian. Dalam melakukan penilaian tersebut, entitas membandingkan risiko gagal bayar instrumen keuangan yang terjadi pada tanggal pelaporan dengan risiko gagal bayar pada saat pengakuan awal serta mempertimbangkan informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan, yang merupakan indikasi peningkatan risiko kredit secara signifikan sejak pengakuan awal.

Pada tanggal pelaporan entitas hanya mengakui perubahan kumulatif atas kerugian kredit ekspektasian sepanjang umurnya sejak pengakuan awal aset keuangan sebagai penyisihan kerugian atas aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Reclassification of Financial Instrument (continued)

Reclassification of financial assets from the fair value through other comprehensive income classification to the amortized cost classification is carried at carrying value. The unamortized gain or loss is written off from equity and adjusted for fair value.

Reclassification of financial assets from fair value through profit or loss to fair value through other comprehensive income is carried at fair value.

Reclassification of financial assets from fair value through profit or loss to amortized cost is carried at fair value.

The Bank are not allowed to reclassify financial liabilities.

Recognition of Impairment of Financial Assets

The Bank recognizes an allowance for possible losses on expected credit losses on financial assets measured at amortized cost or at fair value through other comprehensive income, lease receivables, contract assets or loan commitments and financial guarantee contracts that impose impairment requirements.

As of reporting date, an entity shall measure the allowance for possible losses on financial instruments at the amount of expected credit losses over their lifetime, if the credit risk on those financial instruments has increased significantly since initial recognition.

Impairment of Financial Assets

As of reporting date the entity assesses whether the credit risk on a financial instrument has increased significantly since initial recognition. When making that assessment, an entity considers changes in default risk that occur over the life of the financial instrument, not changes in the amount of expected credit losses. In making that assessment, the entity compares the risk of default on a financial instrument that occurs at the reporting date with the risk of default on initial recognition and considers reasonable and supportable information available without undue cost or effort, which is an indication of a significant increase in credit risk since recognition early.

As of reporting date, the entity recognizes only the cumulative changes in expected credit losses over its lifetime since the initial recognition of the financial asset as an allowance for losses on financial assets purchased or resulting from deteriorating financial assets.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Pada setiap tanggal pelaporan, entitas mengakui dalam laba rugi jumlah perubahan kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan atau kerugian penurunan nilai. Entitas mengakui perubahan membaik atas kerugian kredit ekspektasian sepanjang umurnya sebagai keuntungan penurunan nilai, meskipun kerugian kredit ekspektasian sepanjang umurnya lebih kecil dari jumlah kerugian kredit ekspektasian yang termasuk dalam estimasi arus kas pada saat pengakuan awal.

Jika dalam periode pelaporan sebelumnya bank telah mengukur penyisihan kerugian untuk instrumen keuangan sejumlah kerugian kredit ekspektasian sepanjang umurnya, tetapi pada tanggal pelaporan periode kini ditentukan bahwa risiko kredit atas instrumen keuangan tersebut tidak lagi terpenuhi (tidak meningkat secara signifikan), maka bank mengukur penyisihan kerugian sejumlah kerugian kredit ekspektasian 12 bulan pada tanggal pelaporan periode kini.

Bank mengakui jumlah kerugian kredit ekspektasian (atau pemulihan kerugian kredit) dalam laba rugi, sebagai keuntungan atau kerugian penurunan nilai. Jumlah yang dimaksud merupakan penyesuaian terhadap penyisihan kerugian pada tanggal pelaporan yang disyaratkan pengakuannya.

Untuk menentukan apakah telah terjadi peningkatan risiko kredit, bank mempertimbangkan informasi yang wajar dan didukung, termasuk informasi perkiraan masa depan (*forward-looking*).

Bank mengukur kerugian kredit ekspektasian dari instrumen keuangan dengan suatu cara yang mencerminkan :

- Jumlah yang tidak biasa dan probabilitas tertimbang yang ditentukan dengan mengevaluasi serangkaian hasil yang kemungkinan dapat terjadi, Estimasi Kerugian Kredit Ekspektasian mencerminkan jumlah probabilitas tertimbang dan tidak bisa yang ditentukan dengan mengevaluasi rentang keluaran yang mungkin.
- Nilai waktu atas uang-*discount rate*; dan
- Informasi yang wajar dan didukung yang tersedia tanpa biaya atau upaya berlebihan pada tanggal pelaporan mengenai peristiwa masa lalu, kondisi kini dan perkiraan kondisi ekonomi masa depan (*forward looking*).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

As of reporting date, an entity recognizes in profit or loss the amount of changes in lifetime expected credit losses as an impairment gain or loss. An entity shall recognize the amendment of the expected lifetime credit loss as an impairment gain, even though the lifetime expected credit loss is less than the amount of the expected credit loss that was included in the cash flow estimate at initial recognition.

If in the previous reporting period the bank has measured allowance for losses for financial instruments for an amount of expected credit losses over its lifetime, but at the reporting date of the current period it is determined that the credit risk on the financial instrument is no longer fulfilled (does not increase significantly), then the bank measures the allowance for losses in the amount of 12 months expected credit loss at the reporting date of the current period.

The Bank recognizes the amount of the expected credit loss (or credit loss recovered) in profit or loss, as an impairment gain or loss. The amount referred to is an adjustment to the allowance for possible losses on the reporting date where recognition is required.

To determine whether there has been an increase in credit risk, banks consider reasonable and supported information, including forward-looking information.

The Bank measures the expected credit loss on financial instruments in a way that reflects:

- Unusual and probability-weighted amounts determined by evaluating a series of probable outcomes, Estimated Expected Credit Loss reflects a weighted and unbiased probability amount determined by evaluating the possible range of outputs.
- The time value of the money-discount rate; and
- Reasonable and supportable information that is available without undue cost or effort at the reporting date regarding past events, current conditions and forecasts of future economic conditions (*forward looking*).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Ketika mengukur kerugian kredit ekspektasian, bank tidak harus mengidentifikasi semua skenario yang mungkin. Akan tetapi, bank mempertimbangkan risiko atau probabilitas terjadinya kerugian kredit dengan mencerminkan probabilitas terjadinya dan tidak terjadinya kerugian kredit, meskipun kemungkinan terjadinya kerugian kredit sangat rendah.

Periode maksimum yang dipertimbangkan dalam mengukur kerugian kredit ekspektasian adalah periode kontraktual musiman (termasuk opsi perpanjangan) selama bank terekspos terhadap risiko kredit. Periode tersebut dimaksud tidak mencakup periode yang lebih panjang meskipun periode yang lebih panjang tersebut konsisten dengan praktis bisnis yang ada.

Aset keuangan memburuk

Aset keuangan mengalami penurunan nilai aset keuangan ketika satu atau lebih peristiwa yang memiliki dampak merugikan atas estimasi arus kas masa depan dari aset keuangan telah terjadi. Bukti bahwa aset keuangan mengalami penurunan nilai aset keuangan termasuk data yang dapat diobservasi mengenai peristiwa berikut ini:

- 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 aset keuangan yang terjadi. Sulit untuk mengidentifikasi peristiwa diskrit tunggal, namun demikian, dampak kombinasi dari beberapa peristiwa dapat menyebabkan aset keuangan mengalami penurunan nilai aset keuangan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

When measuring expected credit losses, the bank does not have to identify all possible scenarios. However, banks consider the risk or probability of credit loss by reflecting the probability of occurrence and non-occurrence of credit losses, even though the possibility of credit losses is very low.

The maximum period considered in measuring expected credit losses is the seasonal contractual period (including extension options) during which the bank is exposed to credit risk. This period does not cover a longer period even though the longer period is consistent with existing business practices.

Credit - impaired financial asset

Financial asset is impaired in the value of a financial asset when one or more events that have an adverse effect on the estimated future cash flows of the financial asset have occurred. Evidence that a financial asset is impaired by a financial asset includes observable data about the following events:

- Significant financial difficulties experienced by the issuer or borrower;
- breaches of contract, such as events of default or arrears;
- The lender, for economic or contractual reasons in connection with the borrower's financial difficulties, has made concessions to the borrower that would not have been possible if the borrower had not experienced such difficulties;
- There is a possibility that the borrower will enter bankruptcy or other financial reorganization;
- The disappearance of an active market for financial assets due to financial difficulties; or
- Purchase or issue of financial assets at a deep discount that reflects the loss of financial assets incurred. It is difficult to identify a single discrete event, however, the combined effect of several events can cause a financial asset to be impaired.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Aset keuangan memburuk (lanjutan)

Untuk aset keuangan yang memburuk pada tanggal pelaporan, tetapi bukan aset keuangan yang dibeli atau yang berasal dari aset keuangan memburuk, entitas mengukur kerugian aset keuangan ekspektasian sebesar selisih antara jumlah tercatat bruto aset dan nilai kini dari arus kas masa depan yang diestimasi didiskonto dengan suku bunga efektif awal aset keuangan. Penyesuaian diakui di laba rugi sebagai keuntungan atau kerugian penurunan nilai.

Pengelompokan kualitas /stage Aset Keuangan

a. Stage 1

Mencakup instrument keuangan yang tidak memiliki peningkatan resiko kredit secara signifikan sejak pengakuan awal atau memiliki resiko kredit rendah pada tanggal pelaporan. Untuk aset-aset ini, akan berlaku perhitungan ECL 12 bulan.

b. Stage 2

Mencakup instrumen keuangan yang mengalami peningkatan resiko kredit sejak pengakuan awal (kecuali Bank merasa resiko kredit tergolong rendah pada tanggal pelaporan) namun belum terbukti adanya bukti penurunan nilai secara objektif. Untuk aset-aset ini, akan berlaku perhitungan ECL seumur hidup. ECL seumur hidup adalah ekspektasi kerugian kredit yang diharapkan dari semua kejadian gagal bayar yang mungkin terjadi selama perkiraan umur dari instrumen keuangan tersebut.

c. Stage 3

Mencakup instrumen keuangan yang telah terbukti mengalami penurunan nilai secara objektif pada tanggal pelaporan. Tahap ini biasanya diisi oleh debitur yang mengalami gagal bayar.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Credit - impaired financial asset (continued)

For financial assets that have deteriorated at the reporting date, but not financial assets that were purchased or originated from deteriorating financial assets, an entity shall measure the expected financial asset loss as the difference between the asset's gross carrying amount and the present value of estimated future cash flows discounted at interest rates effective initial financial assets. The adjustments are recognized in profit or loss as an impairment gain or loss.

Financial asset quality classification

a. Stage 1

Includes financial instruments that do not have a significant increase in credit risk since initial recognition or have a low credit risk at the reporting date. For these assets, a 12 month ECL calculation will apply.

b. Stage 2

Includes financial instruments that experience an increase in credit risk since initial recognition (unless the Bank feels the credit risk is low at the reporting date) but has not been proven to have an objective evidence of impairment. For these assets, lifetime ECL calculations will apply. ECL lifetime is the expected credit loss expected from all default events that may occur during the estimated life of the financial instrument.

c. Stage 3

Includes financial instruments that have been objectively proven to be impaired at the reporting date. This stage is usually filled by debtors who experience defaults.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Pengelompokan kualitas /stage Aset Keuangan (lanjutan)

Cross Staging

Cross Staging antar debitur yang sama akan diterapkan, jika satu debitur (CIF) memiliki multi rekening (fasilitas) dan stage yang berbeda akan dilakukan *worst stage* artinya satu debitur akan memiliki stage yang terburuk.

Faktor utama dalam menentukan apakah instrumen keuangan memerlukan perhitungan ECL 12 bulan (*stage 1*) atau ECL seumur hidup (*stage 2*) disebut dengan kriteria *Significant Increase in Credit Risk* (SICR). Penentuan kriteria SICR ini memerlukan pengkajian dan diskusi apakah telah terjadi peningkatan resiko kredit secara signifikan pada tanggal pelaporan.

Dalam PSAK 109 terdapat sebuah *rebuttable presumption* bahwa resiko kredit terhadap aset keuangan akan dianggap meningkat secara signifikan sejak pengakuan awal jika pembayaran kontraktual sudah lebih dari 30 DPD. Asumsi ini akan berlaku kecuali jika Bank dapat membuktikan, melalui argumen yang masuk akal dan berdasarkan fakta, bahwa resiko tidak meningkat secara signifikan pada 30 DPD. Selain itu, definisi gagal bayar (*Default*) pada PSAK 109 juga menyebutkan praduga (*rebuttable presumption*) bahwa aset keuangan yang sudah menunggak 90 hari telah gagal bayar.

Metode Kerugian Kredit Ekspektasian

a. Kredit Ekspektasian 12 bulan

Jika tidak terjadi peningkatan secara signifikan sejak pengakuan awal. Kerugian dimaksud merepresentasikan kerugian kredit ekspektasian yang timbul dari peristiwa gagal bayar instrumen keuangan yang mungkin terjadi dalam 12 bulan setelah tanggal pelaporan.

b. Kredit Ekspektasian Sepanjang Umurnya

Jika risiko kredit atas instrumen keuangan tersebut telah meningkat secara signifikan sejak pengakuan awal-baik dinilai secara individu atau kolektif-dengan mempertimbangkan semua informasi yang wajar dan terdukung, termasuk informasi yang bersifat perkiraan masa depan (*forward-looking*).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Financial asset quality classification (continued)

Cross staging

Cross staging between debtors the same will be applied, if one debtor (CIF) has multiple accounts (facilities) and different stages will be the worst stage, meaning that one debtor will have the worst stage.

The main factor in determining whether a financial instrument requires a 12 month ECL (*stage 1*) or lifetime (*stage 2*) ECL calculation is called the *Significant Increase in Credit Risk* (SICR) criterion. Determining the SICR criteria requires reviewing and discussing whether there has been a significant increase in credit risk at the reporting date.

In PSAK 109 there is a *rebuttable presumption* that credit risk to financial assets will be considered to have increased significantly since initial recognition if the contractual payment is more than 30 DPD. This assumption will apply unless the Bank can prove, through reasonable arguments and based on facts, that the risk does not increase significantly at 30 DPD. In addition, the definition of default in PSAK 109 also mentions the *rebuttable presumption* that financial assets that are 90 days in arrears have defaulted.

Expected Credit Losses method.

a. Expected Credit 12 months

If there has been no significant increase since initial recognition. The loss represents the expected credit loss arising from a financial instrument default that may occur within 12 months after the reporting date.

b. Expected credit throughout its life

If the credit risk on the financial instrument has increased significantly since initial recognition - whether assessed individually or collectively - by considering all reasonable and supportable information, including information that is forward-looking.

**PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk
CATATAN ATAS LAPORAN KEUANGAN
Pada dan Untuk Tahun yang Berakhir Tanggal
31 Desember 2025**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Kriteria Stage Aset Keuangan

a. Stage 1

- Umur tunggakan (DPD) = 0 - 30 hari
- Kolektibilitas 1 atau 2
- Tidak ada *Flagging* Restrukturisasi
- Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* 12 bulan
- Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai bruto (*Effective Interest Rate To Gross Carrying Amount*).

b. Stage 2

- Umur tunggakan (DPD) = 31 - 90 hari
- Kolektibilitas 2
- Ada *Flagging* Restrukturisasi
- Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* seumur pinjaman.
- Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai bruto (*Effective Interest Rate To Gross Carrying Amount*).

c. Stage 3

- Umur tunggakan (DPD) > 90 hari
- Kolektibilitas > 2
- *Flagging* POCI
- Perhitungan Kerugian kredit espektasian dengan menggunakan *probability of default* seumur pinjaman
- Pendapatan Bunga diakui selama periode kredit yaitu suku bunga efektif diperhitungkan dengan jumlah nilai neto atau biaya diamortisasi (*Effective Interest Rate To Net Carrying Amount*).

Indikator kualitatif kriteria Stage 2 Aset Keuangan

- a. Perubahan persyaratan kredit (keringanan), dalam hal perjanjian kredit masih berjalan dalam waktu yang singkat.
- b. Tidak ada pembayaran angsuran.
- c. Perubahan persyaratan kredit (keringanan), dalam hal perjanjian kredit masih berjalan dalam waktu yang singkat.
- d. Tidak ada pembayaran angsuran.

**PT BANK PEMBANGUNAN DAERAH BANTEN
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NOTES TO FINANCIAL STATEMENTS
As of and For the Year Ended
December 31, 2025**

(Expressed in million Rupiah, unless otherwise specified)

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Financial asset stage criteria

a. Stage 1

- Days pay due (DPD) = 0 – 30 days
- Collectability 1 or 2
- No Restructuring Flagging
- Calculation of expected credit losses using a 12 month probability of default
- Interest income is recognized during the credit period, namely the effective interest rate is calculated by the total gross value (*Effective Interest Rate To Gross Carrying Amount*).

b. Stage 2

- Days pay due (DPD) = 31 – 90 days
- Collectability 2
- On Restructuring Flagging
- Calculation of expected credit losses using a probability of default for the duration of the loan.
- Interest income is recognized during the credit period, namely the effective interest rate is calculated by the total gross value (*Effective Interest Rate To Gross Carrying Amount*).

c. Stage 3

- Days pay due > 90 days
- Collectability > 2
- Flagging POCI
- Calculation of expected credit losses using a probability of default for the duration of the loan
- Interest income is recognized during the credit period, namely the effective interest rate is calculated by the net value or amortized cost (*Effective Interest Rate To Net Carrying Amount*).

Qualitative indicators of Stage 2 Financial Assets criteria

- a. Changes in credit terms (relief), if the credit agreement is still running for a short time.
- b. No installment payments.
- c. Changes in credit terms (relief), if the credit agreement is still running for a short time.
- d. No installment payments.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Indikator kualitatif kriteria Stage 2 Aset Keuangan (lanjutan)

- e. Perubahan persyaratan kredit (keringanan), dalam hal perjanjian kredit masih berjalan dalam waktu yang singkat.
- f. Tidak ada pembayaran angsuran.
- g. Peningkatan signifikan pada risiko kredit pada instrumen lain dari peminjam yang sama.
- h. Kebijakan peningkatan monitoring debitur karena peningkatan risiko kredit.
- i. Meningkatnya premi risiko debitur yang disebabkan peningkatan risiko kredit pada debitur.
- j. Perubahan faktor eksternal yang merugikan bisnis dan keuangan debitur.
- k. Penurunan rating internal dan eksternal.

Indikator kualitatif kriteria Stage 3 Aset Keuangan

- a. Kesulitan keuangan signifikan yang dialami debitur.
 - Penurunan omset melebihi 50%
 - Penurunan laba melebihi 30%
 - Piutang usaha macet melebihi 50% dari total
- b. Pelanggaran perjanjian kredit.
 - Tidak dipenuhinya satu atau lebih syarat-syarat yang diatur dalam perjanjian kredit seperti syarat penandatanganan, syarat pencairan/penarikan, pelanggaran terhadap *covenant* kredit.
 - Penyalahgunaan penggunaan kredit.
 - Adanya masalah hukum dan ekonomi yang signifikan dari debitur.
 - Terdapat sekurang-kurangnya 1 (satu) permasalahan hukum yang dialami debitur baik yang terkait dengan usaha maupun masalah hukum diluar usaha.
 - Terdapat permasalahan internal keluarga, misalnya perceraian, kematian, sakit yang berkepanjangan, atau penyalahgunaan dana oleh anggota keluarga debitur.
- c. Terdapat kemungkinan bahwa debitur dinyatakan pailit.
 - Terdapat hutang macet kepada pihak ketiga.
 - Terdapat sekurang-kurangnya 1 (satu) tuntutan hukum pailit oleh pihak ketiga.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Qualitative indicators of Stage 2 Financial Assets criteria (continued)

- e. *Changes in credit terms (relief), if the credit agreement is still running for a short time.*
- f. *No installment payments.*
- g. *Significant increase in credit risk on other instruments from the same borrower.*
- h. *Policy to increase debtor monitoring due to increased credit risk.*
- i. *Increased debtor risk premium due to increased credit risk on debtors.*
- j. *Changes in external factors that are detrimental to the debtor's business and finances.*
- k. *Internal and external downgrades.*

Qualitative indicators of Stage 3 Financial Assets criteria

- a. *Significant financial difficulties experienced by debtors.*
 - *Decreased turnover by more than 50%*
 - *Profit reduction exceeding 30%*
 - *Bad debt receivables exceed 50% of the total*
- b. *Credit agreement violation*
 - *Failure of one or more of the terms stipulated in the credit agreement, such as signing conditions, disbursement / withdrawal conditions, violation of credit covenants*
 - *Abuse of use of credit.*
 - *There are significant legal and economic problems from the debtors.*
 - *There is at least 1 (one) legal problem experienced by the debtor, whether related to business or legal problems outside the business.*
 - *There are internal family problems, for example divorce, death, prolonged illness, or misuse of funds by members of the debtor's family.*
- c. *There is a possibility that the debtor will be declared bankrupt.*
 - *There is bad debt to third parties.*
 - *There is at least 1 (one) bankruptcy lawsuit by a third party.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Pengelompokan kredit berdasarkan umur tunggakan (*Delinquency Bucket*)

Aset Keuangan dikelompokkan lagi kedalam kelompok tunggakan (*delinquency buckets*) yang merepresentasikan kualitas kredit yang terdiri dari :

- Rating 1, yakni untuk kredit yang tidak memiliki tunggakan.
- Rating 2, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga sampai dengan 30 (tiga puluh) hari.
- Rating 3, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 30 (tiga puluh) hari sampai dengan 60 (enam puluh) hari.
- Rating 4, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 60 (enam puluh) hari sampai dengan 90 (sembilan puluh) hari.
- Rating 5, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 90 (sembilan puluh) hari sampai dengan 120 (seratus dua puluh) hari.
- Rating 6, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 120 (seratus dua puluh) hari sampai dengan 150 (seratus lima puluh) hari.
- Rating 7, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 150 (seratus lima puluh) hari sampai dengan 180 (seratus delapan puluh) hari.
- Rating 8, yakni untuk kredit yang memiliki tunggakan pokok dan atau bunga lebih dari 180 (seratus delapan puluh) hari.

Teknik Evaluasi Kerugian Kredit Ekspektasian

Teknik dalam mengevaluasi Kerugian Kredit Ekspektasian menggunakan metode *Migration Analysis*, dengan menggunakan pendekatan statistik dari data historis kredit berdasarkan segmentasi :

- Bank wide
- Rating (*stage*)
- Produk kredit.

Perhitungan Kerugian Kredit Ekspektasian atau *Expected Credit Loss (ECL)* Dalam menentukan besarnya Kerugian Kredit Ekspektasian, maka pembentukan Cadangan Kerugian Penurunan Nilai mencakup :

- Probability of default*
- Exposure at default*
- Lost given default*
- Discount factor*
- Forward looking adjustment*

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Credit grouping based on the age of arrears (*Delinquency Bucket*)

Financial assets are further classified into delinquency buckets, which represent credit quality, consisting of:

- Rating 1, which is for credits that are not in arrears.
- Rating 2, namely for loans with arrears of principal and / or interest of up to 30 (thirty) days.
- Rating 3, namely for loans with arrears of principal and / or interest of more than 30 (thirty) days up to 60 (sixty) days.
- Rating 4, namely for loans with arrears of principal and / or interest of more than 60 (sixty) days up to 90 (ninety) days.
- Rating 5, namely for loans with arrears of principal and / or interest of more than 90 (ninety) days up to 120 (one hundred and twenty) days.
- Rating 6, namely for loans with arrears in principal and / or interest of more than 120 (one hundred twenty) days up to 150 (one hundred and fifty) days.
- Rating 7, namely for loans with arrears of principal and / or interest of more than 150 (one hundred and fifty) days up to 180 (one hundred and eighty) days.
- Rating 8, namely for loans with arrears of principal and / or interest of more than 180 (one hundred and eighty) days.

Technique for Evaluating Expected Credit Losses

Techniques in evaluating Expected Credit Losses use the *Migration Analysis* method, using a statistical approach from credit historical data based on segmentation:

- Bank wide
- Stage
- Credit products

Calculation of Expected Credit Loss (ECL) In determining the amount of Expected Credit Loss, the formation of Allowance for Impairment Losses includes:

- Probability of default*
- Exposure at default*
- Lost given default*
- Discount factor*
- Forward looking adjustment*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)

Pada setiap tanggal pelaporan, Bank menelaah apakah suatu aset keuangan atau kelompok aset keuangan telah mengalami penurunan nilai. Aset keuangan yang dievaluasi penurunan nilainya dihitung secara individual dan kolektif serta cadangan kerugian penurunan nilai yang dibentuk masing-masing untuk kelompok individual dan kolektif tersebut.

Suatu aset keuangan atau kelompok aset keuangan mengalami penurunan nilai, aset keuangan yang dievaluasi penurunan nilainya dihitung secara individual dan kolektif serta cadangan kerugian penurunan nilai yang dibentuk untuk masing-masing kelompok individual dan kolektif tersebut, jika dan hanya jika, terdapat bukti obyektif mengenai penurunan nilai sebagai akibat dari satu atau lebih peristiwa yang terjadi setelah pengakuan awal dari suatu aset (suatu kejadian yang merugikan) dan peristiwa yang merugikan tersebut berdampak pada estimasi arus kas masa depan dari aset keuangan atau kelompok aset keuangan yang dapat diestimasi dengan handal.

Bukti mengenai penurunan nilai meliputi indikasi bahwa peminjam atau kelompok peminjam mengalami kesulitan keuangan secara signifikan, gagal dalam melakukan pembayaran bunga atau pokok, kemungkinan akan mengalami kebangkrutan atau reorganisasi keuangan lainnya dan terdapat hasil observasi data yang mengindikasikan terdapat penurunan nilai pada estimasi arus kas masa depan, seperti perubahan kondisi ekonomi yang berhubungan dengan gagal bayar.

Khusus untuk kredit yang diberikan, Bank menggunakan kriteria tambahan untuk menentukan bukti obyektif penurunan nilai sebagai berikut:

1. Kredit yang diberikan dengan kolektibilitas Kurang Lancar, Diragukan dan Macet (kredit bermasalah) sesuai dengan Peraturan Bank Indonesia (PBI) No. 7/2/PBI/2005 tanggal 20 Januari 2005 tentang Penilaian Kualitas Aktiva Bank Umum sebagaimana telah diubah terakhir dengan PBI No. 14/15/PBI/2012 tanggal 24 Oktober 2012 tentang Penilaian Kualitas Aset Bank Umum.
2. Semua kredit yang direstrukturisasi.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Technique for Evaluating Expected Credit Losses (continued)

The Bank assesses, at each reporting date, whether there is any objective evidence that a financial asset or a group of financial assets is impaired. Impairments for financial assets that are being evaluated are assessed individually and collectively, along with the allowance for impairment loss incurred for both individually and collectively assessment.

A financial asset or a group of financial assets is deemed to be impaired if, impairments for financial assets that are being evaluated are assessed individually and collectively, along with the allowance for impairment loss incurred for both individually and collectively assessment, if and only, there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset (an "incurred loss event") and that loss event has an impact on the estimated future cash flows of the financial asset or the group of financial assets that can be reliably estimated.

Evidence of impairment may include indications that the borrower or a group of borrowers is experiencing significant financial difficulty, default or delinquency in interest or principal payments, the probability that they will enter bankruptcy or other financial reorganization and where observable data indicate that there is a measurable decrease in the estimated future cash flows, such as changes in arrears or economic conditions that correlate with defaults.

Specific to a given loan, the Bank uses additional criteria for determining the objective evidence of impairment as follows:

1. Loans with sub-standard, doubtful and loss collectibility (non-performing loans) in accordance with the regulations of Bank Indonesia (PBI) No. 7/2/PBI/2005 dated January 20, 2005 on Asset Quality Rating for Commercial Banks as latest amended by PBI No. 14/15/PBI/2012 date October 24, 2012 about Assessment of Commercial Bank Asset Quality.
2. Restructured loans.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)

Bank pertama kali menentukan apakah terdapat bukti obyektif penurunan nilai atas aset keuangan. Penilaian secara individual dilakukan atas aset keuangan yang secara individual mengalami penurunan nilai yang signifikan, dengan menggunakan metode *discounted cash flows*. Aset keuangan yang tidak signifikan namun mengalami penurunan nilai dan aset keuangan yang tidak mengalami penurunan nilai, dimasukkan dalam kelompok aset keuangan yang memiliki karakteristik risiko yang serupa dan dilakukan penilaian secara kolektif.

Jika Bank menentukan tidak terdapat bukti obyektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, baik yang jumlahnya signifikan maupun tidak signifikan, maka aset keuangan tersebut akan dimasukkan ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang serupa dan penurunan nilai kelompok aset keuangan tersebut dilakukan secara kolektif. Aset keuangan yang penurunan nilainya dilakukan secara individual, dan untuk itu kerugian penurunan nilai telah diakui atau tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

Dalam melakukan evaluasi penurunan nilai kredit, Bank menetapkan portofolio kredit adalah sebagai berikut:

- a. Kredit yang dievaluasi secara individual memiliki nilai signifikan dengan plafon kredit diatas Rp50, yang mengalami penurunan nilai sesuai kolektibilitas 3, 4 dan 5 atau tunggakan (*day past due*/DPD) lebih dari 90 hari (DPD > 90).
- b. Kredit yang dievaluasi secara kolektif memiliki nilai signifikan dengan plafon kredit diatas Rp50 sampai dengan Rp1.000, dengan kolektibilitas 1 dan 2 atau tunggakan (*day past due*/DPD) kurang atau sama dengan 90 hari (DPD ≤ 90).
- c. Kredit yang dievaluasi secara kolektif memiliki nilai tidak signifikan dengan plafon sampai dengan Rp1.000.

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara individual, jika memenuhi salah satu kriteria di bawah ini:

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Technique for Evaluating Expected Credit Losses (continued)

The Bank first determines whether there is objective evidence of impairment of financial assets. Individually made on valuation of financial assets that are individually significant value has decreased, by using the method of discounted cash flows. Financial assets that are not significant but the decline of values and financial assets that do not experience a decrease in value, included in the group of financial assets with similar risk characteristics and assessment done collectively.

If Bank determines there is no objective evidence of impairment exist for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Financial assets that are individually assessed for impairment, and for which an impairment loss is continuous to be recognized are not included in a collective assessment of impairment.

In performing evaluation of loan impairment, Bank determines loans portfolio is as follows:

- a. Loans which individually evaluated have significant value with a loan limit above Rp50, which has impairment according collectibility 3, 4 and 5 or day past due (DPD) more than 90 days (DPD > 90).
- b. Loans which collectively evaluated have significant value, up to Rp50 up to Rp1,000 with collectibility 1 and 2 or day past due (DPD) less or equal to 90 days (DPD ≤ 90).
- c. Loans which collectively evaluated have insignificant value with plafond up to Rp1.000.

The Bank determines that loans should be evaluated for impairment individually, if one of the following criteria is met:

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)

1. Kredit yang secara individual memiliki nilai signifikan dan memiliki bukti obyektif penurunan nilai; atau
2. Kredit yang direstrukturisasi yang secara individual memiliki nilai signifikan.

Bank menetapkan kredit yang harus dievaluasi penurunan nilainya secara kolektif, jika memenuhi salah satu kriteria di bawah ini:

1. Kredit yang secara individual memiliki nilai signifikan namun tidak memiliki bukti obyektif penurunan nilai; atau
2. Kredit yang secara individual memiliki nilai tidak signifikan; atau
3. Kredit yang direstrukturisasi yang secara individual memiliki nilai tidak signifikan.

i. Perhitungan penurunan nilai secara individu

Jumlah kerugian penurunan nilai diukur berdasarkan selisih antara nilai tercatat aset keuangan dengan nilai kini dari estimasi arus kas masa datang (tanpa memperhitungkan kerugian penurunan nilai dimasa datang yang belum terjadi) yang didiskontokan menggunakan tingkat suku bunga efektif awal dari aset keuangan tersebut. Nilai tercatat aset tersebut dikurangi melalui akun Cadangan Kerugian Penurunan Nilai dan beban kerugian diakui pada laporan laba rugi dan penghasilan komprehensif lain. Jika pinjaman yang diberikan atau aset keuangan dimiliki hingga jatuh tempo memiliki suku bunga variabel, maka tingkat diskonto yang digunakan untuk mengukur setiap kerugian penurunan nilai adalah suku bunga efektif yang berlaku yang ditetapkan dalam kontrak.

Perhitungan nilai kini dari estimasi arus kas masa datang atas aset keuangan dengan agunan mencerminkan arus kas yang dapat dihasilkan dari pengambilalihan agunan dikurangi biaya-biaya untuk memperoleh dan menjual agunan, terlepas apakah pengambilalihan tersebut berpeluang terjadi atau tidak.

Bank menggunakan metode *fair value of collateral* sebagai arus kas masa datang apabila memenuhi salah satu kondisi berikut:

1. Kredit bersifat *collateral dependent*, yaitu jika pelunasan kredit hanya bersumber dari agunan; atau
2. Pengambilalihan agunan kemungkinan besar terjadi dan didukung dengan aspek legal pengikatan agunan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Technique for Evaluating Expected Credit Losses (continued)

1. Loans which individually have significant value and objective evidence of impairment; or
2. Restructured loans which individually have significant value.

The Bank determines that loans should be evaluated for impairment through collective, if one of the following criteria is met:

1. Loans which individually have significant value and there is no objective evidence of impairment; or
2. Loans which individually have no significant value; or
3. Restructured loans that individually have no significant value.

i. Calculation of individual impairment

The amount of impairment loss is measured as the difference between the financial asset's carrying amount and the present value of estimated future cash flows (excluding future impairment losses that have not incurred) discounted using at the original effective interest rate of the financial asset. The carrying amount of the asset is account reduced through impairment and expenses losses are recognized in the statement of profit or loss and other comprehensive income. If a loan or financial assets held to maturity have a variable interest rate, the discount rate used for measuring each impairment loss is the current effective interest rate determined under the contract.

The calculation of the present value of estimated future cash flows of the financial asset with collateral reflects the cash flows that may result from foreclosure collateral less costs for obtaining and selling the collateral, regardless whether or not foreclosure is probable or not.

The Bank uses fair value of collateral method as future cash flows if it fulfill one of the following conditions:

1. Loans are collateral dependent, if the loan repayment is only derived from collateral; or
2. Foreclosure of collateral is most likely to occur and supported by legal aspect binding of collateral.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)

ii. Perhitungan penurunan nilai secara kolektif

Untuk tujuan evaluasi penurunan nilai secara kolektif, aset keuangan dikelompokkan berdasarkan kesamaan karakteristik risiko kredit seperti mempertimbangkan segmentasi kredit dan status tunggakan. Arus kas masa datang dari kelompok aset keuangan yang penurunan nilainya dievaluasi secara kolektif, diestimasi berdasarkan kerugian historis yang pernah dialami atas aset-aset yang memiliki karakteristik risiko kredit yang serupa dengan karakteristik risiko kredit kelompok tersebut di dalam Bank.

Bank menggunakan *statistical model analysis method*, yaitu *roll rates analysis method*, dengan menganalisis kredit pada setiap periode tunggakan (*delinquency stage*) dalam rentang waktu bulanan (30 hari) yang digolongkan dalam 8 (delapan) *bucket* untuk penilaian penurunan nilai aset keuangan secara kolektif dengan menggunakan data historis minimal 3 (tiga) tahun.

Ketika kredit yang diberikan tidak tertagih, kredit tersebut dihapus buku dengan menjurnal balik Cadangan Kerugian Penurunan Nilai. Kredit tersebut dapat dihapus buku setelah semua prosedur yang diperlukan telah dilakukan dan jumlah kerugian telah ditentukan. Beban penurunan nilai yang terkait dengan kredit yang diberikan dan efek-efek (di dalam kategori dimiliki hingga jatuh tempo dan pinjaman yang diberikan dan piutang) diklasifikasikan ke dalam "Pembentukan Cadangan Kerugian Penurunan Nilai".

Jika pada periode berikutnya, jumlah kerugian penurunan nilai berkurang dan pengurangan tersebut dapat dikaitkan secara obyektif pada peristiwa yang terjadi setelah penurunan nilai diakui (seperti meningkatnya peringkat kredit debitur), maka kerugian penurunan nilai yang sebelumnya diakui harus dipulihkan, dengan menyesuaikan akun cadangan. Jumlah pemulihan aset keuangan diakui pada laporan laba rugi dan penghasilan komprehensif lain.

Penerimaan kemudian atas kredit yang diberikan yang telah dihapuskan pada tahun berjalan dicatat sebagai pemulihan dari Cadangan Kerugian Penurunan Nilai.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Technique for Evaluating Expected Credit Losses (continued)

ii. The calculation of collective impairment

For the purposes of a collective evaluation of impairment, financial assets are grouped based on similar credit risk characteristics such as loan segmentation and arrears status. Future cash flows from a group of financial assets that are collectively evaluated for impairment, estimated based on historical loss experienced for assets that have credit risk characteristics similar to the characteristics of the group's credit risk in the Bank.

The Bank used statistical model analysis methods, namely the roll rates analysis method, by analyzing the delinquent loans in each period (delinquency stage) in a monthly range (30 days) were classified in 8 (eight) bucket for the assessment of impairment of financial assets collectively using historical data at least 3 (three) years.

When loans is uncollected, reversing journal is written-off loans with Allowance for impairment. Loans can be written off after all the necessary procedures have been performed and the amount of the loss has been determined. Impairment charges related to loans and securities (in held-to-maturity and loans and receivables) are classified into the "Allowance for Impairment Losses".

If in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognized (such as increasing the debtor's credit rating), the impairment loss previously recognized is reversed by adjusting the allowance account. Total recovery of financial assets are recognized in the statement of profit or loss and other comprehensive income.

Subsequent recoveries of loans written-off in the current year is recorded as a recovery of the Allowance for Impairment Losses.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)

ii. Perhitungan penurunan nilai secara kolektif (lanjutan)

Penerimaan kemudian atas kredit yang diberikan yang telah dihapus bukukan pada tahun sebelumnya dicatat sebagai pendapatan operasional lainnya.

1) Aset keuangan pada biaya perolehan diamortisasi

Bank pertama-tama menentukan apakah terdapat bukti obyektif mengenai penurunan nilai secara individual atas aset keuangan yang signifikan secara individual, atau secara kolektif untuk aset keuangan yang jumlahnya tidak signifikan secara individual. Jika Bank menentukan tidak terdapat bukti obyektif mengenai penurunan nilai atas aset keuangan yang dinilai secara individual, baik aset keuangan tersebut signifikan atau tidak signifikan, maka aset tersebut dimasukkan ke dalam kelompok aset keuangan yang memiliki karakteristik risiko kredit yang sejenis dan menilai penurunan nilai kelompok tersebut secara kolektif. Aset yang penurunan nilainya dinilai secara individual dan kerugian penurunan nilai tersebut tetap diakui, tidak termasuk dalam penilaian penurunan nilai secara kolektif.

Jika terdapat bukti obyektif bahwa penurunan nilai telah terjadi atas aset dalam kategori pinjaman yang diberikan dan piutang atau investasi dimiliki hingga jatuh tempo yang dilaporkan pada biaya amortisasi, maka jumlah kerugian tersebut diukur sebagai selisih antara nilai tercatat aset dengan nilai kini estimasi arus kas masa depan (tidak termasuk kerugian kredit di masa depan yang belum terjadi) yang didiskonto menggunakan suku bunga efektif awal dari aset tersebut (yang merupakan suku bunga efektif yang dihitung pada saat pengakuan awal). Penurunan nilai diakui secara terpisah dengan nilai bruto aset dan jumlah kerugian yang terjadi diakui di laporan laba rugi dan penghasilan komprehensif lain.

Untuk tujuan evaluasi penurunan nilai kolektif atas kredit, Bank memakai data kerugian historis untuk menentukan besarnya penurunan nilai atas kredit secara kolektif sesuai dengan PSAK. Data historis yang digunakan adalah data kerugian historis yang ada dalam Bank sesuai kelompok kredit yang mempunyai tingkat risiko kredit yang sama.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Technique for Evaluating Expected Credit Losses (continued)

ii. The calculation of collective impairment (continued)

Subsequent recoveries of loans written-off in previous years are recorded as other operating income.

1) Financial assets carried at amortized cost

The Bank first assesses whether objective evidence of impairment exists individually for financial assets that are individually significant, or collectively for financial assets that are not individually significant. If the Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, whether significant or not, it includes the asset in a group of financial assets with similar credit risk characteristics and collectively assesses them for impairment. Assets that the impairment are individually assessed and for which an impairment loss is or continues to be recognized are not included in a collective assessment for impairment.

If there is objective evidence that an impairment loss on loan and receivables or held to maturity financial assets that carried at amortized cost for individually assessed has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses) that have not been incurred discounted at the financial asset's original effective interest rate (i.e. the effective interest rate computed at initial recognition). Impairment loss is recognized separately from the gross value of assets and losses are recognized in the statement of profit or loss and other comprehensive income.

For the purposes of collective impairment evaluation of loans, the Bank used historical data to determine the impairment on loans collectively in accordance with the requirements of the PSAK. The historical data used is the existing data in accordance with the Bank's loans groups having the same level of credit risk.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

d. Instrumen Keuangan (lanjutan)

Penurunan Nilai Aset Keuangan (lanjutan)

Teknik Evaluasi Kerugian Kredit Ekspektasian (lanjutan)

ii. Perhitungan penurunan nilai secara kolektif (lanjutan)

2) Aset keuangan yang dikelompokkan dalam tersedia untuk dijual

Dalam hal instrumen ekuitas dikelompokkan dalam kelompok tersedia untuk dijual, penelaahan penurunan nilai ditandai dengan penurunan nilai wajar yang signifikan dan berkelanjutan dibawah biaya perolehannya. Jika terdapat bukti obyektif penurunan nilai, maka kerugian penurunan nilai kumulatif yang dihitung dari selisih antara biaya perolehan dengan nilai wajar kini, dikurangi kerugian penurunan nilai yang sebelumnya telah diakui dalam laporan laba rugi dan penghasilan komprehensif lain, dikeluarkan dari ekuitas dan diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

Kerugian penurunan nilai instrumen ekuitas tidak boleh dipulihkan melalui laporan laba rugi dan penghasilan komprehensif lain. Kenaikan nilai wajar setelah terjadinya penurunan nilai diakui pada ekuitas.

Dalam hal instrumen utang dalam kelompok tersedia untuk dijual, penurunan nilai ditelaah berdasarkan kriteria yang sama dengan aset keuangan yang dicatat pada biaya perolehan diamortisasi. Bunga tetap diakui berdasarkan suku bunga efektif asal yang diterapkan pada nilai tercatat aset yang telah diturunkan nilainya dan dicatat sebagai bagian dari pendapatan bunga dalam laporan laba rugi dan penghasilan komprehensif lain. Jika pada periode berikutnya, nilai wajar instrumen utang meningkat dan peningkatan nilai wajar tersebut karena suatu peristiwa yang terjadi setelah penurunan nilai tersebut diakui, maka penurunan nilai yang sebelumnya diakui harus dipulihkan melalui laporan laba rugi dan penghasilan komprehensif lain.

Bank melakukan segmentasi pelaporan berdasarkan informasi keuangan yang digunakan oleh pengambil keputusan operasional dalam mengevaluasi kinerja segmen dan menentukan alokasi sumber daya yang dimilikinya. Segmentasi berdasarkan aktivitas dari setiap kegiatan operasi entitas legal didalam entitas.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

d. Financial Instruments (continued)

Impairment of Financial Assets (continued)

Technique for Evaluating Expected Credit Losses (continued)

ii. The calculation of collective impairment (continued)

2) Financial assets classified as available-for-sale

In case of equity investments classified as AFS, assessment of any impairment would include a significant or prolonged decline in the fair value of the investments below its cost. Where there is objective evidence of impairment, the cumulative loss measured as the difference between the acquisition cost and the current fair value, less any impairment loss on that financial asset previously recognized in the statements of profit or loss and other comprehensive income then removed from equity and recognized in the statements of profit or loss and other comprehensive income.

Impairment losses on equity investments are not reversed through the statements of profit or loss and other comprehensive income. Increases in fair value after impairment are recognized directly in equity.

In the case of debt instruments classified as AFS, impairment is assessed based on the same criteria as financial assets carried at amortized cost. Interest continues to be accrued at the original effective interest rate on the reduced carrying amount of the asset and is recorded as part of interest income in the statements of profit or loss and other comprehensive income. If, in subsequent period, the fair value of a debt instrument increased and the increase can be objectively related to an event occurring after the impairment loss then it recognized in the statements of profit or loss and other comprehensive income, the impairment loss is reversed through the statements of profit or loss and other comprehensive income.

Segment reporting made by the bank is based on the financial information used by operating decision makers in evaluating operating segment performance and determining the allocation of its resources. Segmentation based on the activity of each legal entity operating activities in the entity.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

e. Giro pada Bank Indonesia dan Bank Lain

Giro pada bank lain dan Bank Indonesia diklasifikasikan sebagai biaya perolehan yang diamortisasi. Giro pada bank lain dan Bank Indonesia dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Lihat Catatan 3d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Giro pada Bank Indonesia dan bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai dan diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang. Kebijakan akuntansi untuk pinjaman yang diberikan dan piutang diungkapkan pada (Catatan 3d).

Giro Wajib Minimum

Sesuai dengan peraturan Bank Indonesia mengenai Giro Wajib Minimum Bank Umum pada Bank Indonesia dalam Rupiah dan Valuta Asing, Bank diwajibkan untuk menempatkan sejumlah persentase tertentu atas simpanan nasabah pada Bank Indonesia.

f. Penempatan pada Bank Indonesia dan Bank Lain

Penempatan pada bank lain dan Bank Indonesia terdiri dari Fasilitas Simpanan Bank Indonesia (FASBI), call money dan deposito berjangka.

Penempatan pada bank lain dan Bank Indonesia diklasifikasikan sebagai biaya perolehan yang diamortisasi. Penempatan pada bank lain dinyatakan sebesar biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi cadangan kerugian penurunan nilai.

Lihat catatan 3d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

Penempatan pada Bank Indonesia dan bank lain merupakan penempatan dalam bentuk Fasilitas Simpanan Bank Indonesia, *call money*, deposito berjangka dan tabungan.

Penempatan pada Bank Indonesia dan bank lain diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang dan disajikan sebesar biaya perolehan diamortisasi dengan menggunakan EIR dikurangi dengan cadangan kerugian penurunan nilai. Kebijakan akuntansi untuk pinjaman yang diberikan dan piutang diungkapkan pada (Catatan 3d).

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

e. Current accounts in Bank Indonesia and Other Banks

The current accounts with other banks and Bank Indonesia are classified as amortized cost. Current accounts with other banks and Bank Indonesia are stated at amortized cost using the effective interest rate method less allowance for impairment losses.

Refer to Note 3d for the accounting policies of financial assets and liabilities.

Current accounts in Bank Indonesia and other banks are stated at amortized cost using the effective interest method less allowance for impairment loss and classified as loan and receivables. The specific accounting policy for loan and receivables is disclosed in (Note 3d).

Statutory Reserves Requirement

In accordance with prevailing Bank Indonesia regulation concerning Statutory Reserve in Rupiah and Foreign Currency for Commercial Banks, Bank is required to place certain percentage of deposits from customers with Bank Indonesia.

f. Placements in Bank Indonesia and Other Banks

Placements with other banks and Bank Indonesia consist of Bank Indonesia Deposit Facility (BIDF), call money and time deposits.

Placements with other banks and Bank Indonesia are classified as amortized cost. Placements with other bank are stated at amortized cost using the effective interest rate method less allowance for impairment losses.

Refer to note 3d for the accounting policies of financial assets and liabilities.

Placements in Bank Indonesia and other banks represent placements in Bank Indonesia Deposit Facility, call money, time deposit and saving.

Placements in Bank Indonesia and other banks are classified as loan and receivables and are stated at amortized cost using EIR less any allowance for impairment losses. The specific accounting policy for loan and receivables is disclosed in (Note 3d).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

g. Efek-efek

Efek-efek terdiri dari Sertifikat Bank Indonesia (SBI), Sertifikat Deposito Bank Indonesia (SDBI), obligasi pemerintah dan obligasi korporasi yang dikategorikan sebagai efek utang dan diklasifikasikan sebagai aset keuangan yang dimiliki hingga jatuh tempo dan tersedia untuk dijual. Kebijakan akuntansi untuk efek-efek diungkapkan dalam (Catatan 3d).

h. Kredit

Kredit yang diberikan diklasifikasikan sebagai aset keuangan dalam kategori pinjaman yang diberikan dan piutang dan dinyatakan sebesar biaya perolehan diamortisasi dikurangi cadangan kerugian penurunan nilai. Kebijakan akuntansi untuk pinjaman yang diberikan dan piutang dijelaskan pada (Catatan 3d).

Kredit dalam rangka perjanjian sindikasi, dinyatakan sebesar porsi kredit yang risikonya ditanggung oleh Bank.

Restrukturisasi kredit meliputi adanya perpanjangan jangka waktu pembayaran dan ketentuan kredit yang baru. Setelah syarat dan ketentuan telah dinegosiasi ulang, penurunan nilai yang ada sebelumnya akan diukur dengan menggunakan suku bunga efektif awal sebelum ketentuan kredit dimodifikasi dan kredit tersebut tidak lagi dalam kategori "past due". Manajemen akan melakukan kaji ulang kredit yang direstrukturisasi secara berkelanjutan untuk memastikan bahwa seluruh syarat terpenuhi dan pembayaran dimasa datang akan terjadi. Kredit tersebut akan dimasukkan dalam perhitungan penurunan nilai secara individual atau kolektif, yang dihitung dengan menggunakan suku bunga efektif awal dan mengikuti perlakuan atas perhitungan penurunan nilai kreditnya.

Beberapa kebijakan internal mengenai restrukturisasi kredit sebagai berikut:

- Restrukturisasi diberikan kepada debitur yang mengalami kesulitan pembayaran pinjaman baik pokok ataupun bunga pinjaman dan masih memiliki prospek usaha

Pinjaman yang diberikan adalah penyediaan uang atau tagihan yang dapat disetarakan dengan itu, berdasarkan persetujuan atau kesepakatan pinjam-meminjam dengan debitur yang mewajibkan debitur untuk melunasi utang dan bunganya setelah jangka waktu tertentu, da tagihan yang berasal dari fasilitas trade finance yang telah jatuh tempo yang belum diselesaikan dalam waktu 15 hari.

Pinjaman yang diberikan diklasifikasikan sebagai biaya perolehan yang diamortisasikan.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

g. Securities

Securities represent investments in Certificates of Bank Indonesia (SBI), Deposits Certificates of Bank Indonesia (SDBI), government bonds and corporate bonds are considered as debt securities and classified as HTM and AFS financial assets. The accounting policy for these securities is disclosed in (Note 3d).

h. Loans

Loans are classified as loans and receivables and are stated at amortized cost less allowance for impairment losses. The specific accounting policy for loans and receivables is described in (Note 3d).

Syndicated loans are stated at the principal amount in accordance with the risk portion borne by the Bank.

Loans restructuring may involve extending the payment arrangements and the agreement of new loan conditions. Once the terms have been renegotiated, any previous impairment is measured using the original EIR as calculated before the modification of the terms and the loan is no longer considered "past due". Management continuously reviews renegotiated loans to ensure that all criteria are met and that the future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assesment, which calculated using the loans's original EIR and follow the impairment assessment of loans.

Some internal policies regarding loan restructuring are as follows:

- *Restructuring granted to debtors who has difficulty of loan payment both loan principal or interest of loan and they still have business prospects*

Loans represent funds provided or receivables that can be considered as equivalents there of, based on agreements or financing contracts with borrowers, where borrowers are required to repay their debts with interest after a specified period, and matured trade finance facilities which have not been settled within 15 days.

Loans are classified as amortized cost.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

h. Kredit (lanjutan)

Pinjaman yang diberikan pada awalnya diukur pada nilai wajar ditambah dengan biaya transaksi yang dapat diatribusikan secara langsung dan biaya tambahan untuk memperoleh aset keuangan tersebut dan setelah pengakuan awal diukur pada biaya perolehan diamortisasi menggunakan metode suku bunga efektif dikurangi dengan cadangan kerugian penurunan nilai.

Pinjaman sindikasi dan pinjaman penerusan dicatat sesuai dengan porsi pinjaman yang risikonya ditanggung oleh Bank.

Lihat catatan 3d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

- Debitur wajib mengajukan permohonan restrukturisasi kepada Bank
- Wajib dilakukan analisa ulang atas kemampuan pembayaran kewajiban dan appraisal ulang agunan
- Keputusan restrukturisasi dilakukan oleh pejabat yang berbeda dari pemutus kredit awal
- Wajib disempurnakan legalitas dan pengikatan agunan
- Penetapan kualitas kredit setelah restrukturisasi mengacu kepada ketentuan Bank Indonesia terkini mengenai kualitas aktiva produktif

Kredit yang diberikan dihapusbukukan, ketika kredit sudah masuk dalam kategori macet (kolektibilitas 5) dan tidak terdapat prospek yang realistis mengenai pengembalian dimasa datang dan semua jaminan telah diupayakan untuk direalisasi atau sudah diambil alih. Kredit yang tidak dapat dilunasi dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Penerimaan kembali atas kredit yang telah dihapus bukuan, disajikan sebagai pendapatan operasional lainnya.

i. Biaya Dibayar Dimuka

Biaya dibayar dimuka adalah biaya yang telah dikeluarkan tetapi belum diakui sebagai beban pada periode terjadinya.

Biaya dibayar dimuka akan diakui sebagai beban pada laporan laba rugi dan penghasilan komprehensif lain pada saat diamortisasi sesuai dengan masa manfaatnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

h. Loans (continued)

Loans are initially measured at fair value plus transaction costs that are directly attributable and additional costs to obtain financial assets, and after initial recognition are measured at amortized cost based on the effective interest rate method less allowance for impairment losses

Syndicated loans and two step loans are recorded according to the proportion or risks borne by the Bank

Refer to Note 3d for the accounting policies of financial assets and liabilities.

- *The debtors must submit an application of loan restructuring to the Bank*
- *Mandatory conducted a re-analysis of the ability of repayment obligations and re-appraisal of collateral*
- *Decision of the restructuring carried out by different officials from the initial loans authorized*
- *Mandatory enhanced legal and binding of collateral*
- *Determination of loans collectibility after restructuring refers to the latest Bank Indonesia regulations concerning the quality of earning assets*

Loans are written-off, when loans has been included in loss category (collectibility 5) and there is no realistic prospect of collection in the near future and all collaterals that has sought to be realized or take over. When a loan is deemed uncollectible, it is written-off against the related allowance for impairment losses.

The recoveries of loans written-off presented as other operational income.

i. Prepaid Expenses

Prepaid expenses are expenses which have been incurred but have not been recognized as expenses in the related period.

Prepaid expenses are recognized as expenses in the statements of profit or loss and other comprehensive income during amortization in accordance with the expected beneficial period.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

j. Aset Tetap

Sesuai dengan PSAK No. 216, "Aset Tetap", Bank memilih model biaya untuk pengukuran aset tetapnya.

Aset tetap (kecuali tanah tidak disusutkan) dinyatakan sebesar biaya perolehan dikurangi akumulasi penyusutan dan akumulasi rugi penurunan nilai, jika ada. Biaya perolehan termasuk biaya penggantian bagian aset tetap saat biaya tersebut terjadi, jika memenuhi kriteria pengakuan. Dalam setiap inspeksi yang signifikan, biaya inspeksi diakui dalam jumlah tercatat aset tetap sebagai suatu penggantian apabila memenuhi kriteria pengakuan. Biaya inspeksi signifikan yang dikapitalisasi tersebut diamortisasi selama periode sampai dengan saat inspeksi signifikan berikutnya. Semua biaya pemeliharaan dan perbaikan yang tidak memenuhi kriteria pengakuan diakui dalam laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

Penyusutan dihitung dengan metode garis lurus (*straight-line method*) berdasarkan taksiran masa manfaat ekonomis aset tetap sebagai berikut:

	Tarif penyusutan/ Depreciation rate
Renovasi bangunan yang disewa	10-33%
Kendaraan	20%
Perlengkapan, mesin dan peralatan kantor	20%

Nilai residu, umur manfaat dan metode penyusutan ditelaah setiap akhir tahun buku untuk memastikan bahwa nilai residu, umur manfaat dan metode penyusutan telah diterapkan secara konsisten sesuai dengan ekspektasi pola manfaat ekonomis dari aset tersebut.

Suatu aset tetap dihentikan pengakuannya pada saat dilepaskan atau ketika 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 tetap) diakui dalam laporan laba rugi dan penghasilan komprehensif lain pada tahun aset tersebut dihentikan pengakuannya.

Pelepasan aset tetap dapat dilakukan dengan berbagai cara (misalnya: dijual, disewakan dalam sewa pembiayaan, atau disumbangkan).

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

j. Fixed Assets

In accordance with PSAK No. 216, "Fixed Assets", Bank has decided to use the cost model for fixed assets measurement.

Fixed assets (except land that is not depreciated) are stated at cost less accumulated depreciation and impairment losses, if any. Such costs include the cost of replacing part of the fixed assets when that cost is incurred, if the recognition criteria are met. When each major inspection is performed, its cost is recognized in the carrying amount of the item of fixed assets as a replacement if the recognition criteria are satisfied. Such major inspection is capitalized and amortized over the next major inspection activity. All other repairs and maintenance costs that do not meet the recognition criteria are recognized in statement of profit or loss and other comprehensive income when incurred.

Depreciation are computed using straight-line method, based on the estimated useful lives of the fixed assets as follows:

	Tahun/Years	
Renovasi bangunan yang disewa	3 – 10	Leasehold improvement
Kendaraan	5	Vehicles
Perlengkapan, mesin dan peralatan kantor	5	Office equipment, machine and furnitures

The estimated residual values, useful lives and depreciation methods are reviewed at each reporting date to ensure that such residual values, useful lives and depreciation methods are consistent with the expected pattern of economic benefits from those assets.

Fixed asset that are 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 proceeds from disposal and the carrying amount of fixed asset) is recognized in the statements of profit or loss and other comprehensive income in the year of derecognition.

Disposal of fixed assets can be done in various ways (eg: sold, leased under a finance lease, or donated).

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

j. Aset Tetap (lanjutan)

Aset dalam pembangunan merupakan aset yang masih dalam proses penyelesaian dan belum siap untuk digunakan, serta dimaksudkan untuk dipergunakan dalam kegiatan usaha. Aset ini dicatat sebesar biaya yang telah dikeluarkan.

Estimasi umur ekonomis, metode penyusutan dan nilai residu telah ditelaah setiap akhir tahun pelaporan.

k. Aset dan Liabilitas Sewa

Bank mengakui aset hak guna pada tanggal dimulainya sewa. Aset hak guna diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai, dan disesuaikan untuk setiap pengukuran kembali liabilitas sewa. Liabilitas sewa merupakan jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Biaya 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, sebagai berikut:

Bangunan	10 Tahun/10 Years
Kendaraan	5 Tahun/5 Years
Perlengkapan, mesin dan peralatan kantor	5 Tahun/5 Years

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 Penurunan Nilai Aset.

Pada tanggal dimulainya sewa, Bank mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dilakukan 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.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

j. Fixed Assets (continued)

Assets under construction are assets that are still in the process of being completed and not yet ready for use, and are intended to be used in business activities. These assets are recorded at the cost incurred.

Estimation of economic life, depreciation method, and residual value are reviewed at each financial year-end.

k. Lease Assets and Liabilities

The Bank recognizes the use rights assets on the inception date of the lease. Use rights assets are measured at cost, less accumulated depreciation and impairment losses, and adjusted for any remeasurement of the lease obligations. Lease liabilities are the amount of lease payments accrued until the end of the lease term, discounted using the incremental loan interest rate. The cost of lease assets includes the amount of lease liability recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease less rental incentives received. Use rights assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset, as follows:

Building	
Vehicle	
Office equipment, machinery and equipment	
If ownership of the leased asset is transferred to the Bank at the end of the lease term or the lease payment reflects the exercise of the purchase option, depreciation is calculated using the estimated useful life of the asset. Use rights assets are tested for impairment in accordance with PSAK 236 Impairment of Assets Value.	

At the inception date of the lease, the Bank recognizes lease liabilities at the present value of future lease payments that will be made over the lease term. Lease payments include fixed payments (including substantially fixed payments) less lease incentive receivables, variable lease payments that are index or interest rate dependent, and the amount expected to be paid in a residual value guarantee. The lease payment also includes 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 dependent 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.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

k. Aset dan Liabilitas Sewa (lanjutan)

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 pertambahan 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 durasi kurang dari 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 ISAK 121. Bank akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain. Beban ini ditunjukkan pada beban umum dan administrasi dalam laporan laba rugi.

Bank menyajikan sewa yang sebelumnya diklasifikasikan sebagai sewa operasi pada ISAK 121, yang tidak diungkapkan dalam laporan posisi keuangan. Penerapan pencatatan PSAK 116 berlaku untuk seluruh sewa (kecuali sebagaimana yang disebutkan sebelumnya), Bank:

- 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.

Penentuan apakah suatu kontrak merupakan, atau mengandung unsur sewa adalah berdasarkan substansi kontrak pada tanggal awal sewa, yakni apakah pemenuhan syarat kontrak tergantung pada penggunaan aset tertentu dan kontrak tersebut berisi hak untuk menggunakan aset tersebut sesuai dengan PSAK No. 116 (Revisi 2014), "Sewa".

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

k. Lease Assets and Liabilities (continued)

In calculating the present value of lease payments, the Bank uses the incremental loan interest rate of the lessee at the inception date of the lease because the interest rate implicit in the lease cannot be determined. After the inception date of the lease, the amount of the lease liability is increased to reflect the increase in interest and less lease payments made. In addition, the carrying amount of the lease liability is remeasured if there are modifications, changes in the term of the lease, changes in lease payments, or changes in the valuation of the option to purchase the underlying asset.

Short-term leases with a duration of less than 12 months and leases of low value assets, as well as elements of the leases, partially or wholly do not apply the recognition principles stipulated by PSAK 116 will be treated the same as operating leases in ISAK 121. lease on a straight-line basis over the lease term in the statement of profit or loss and other comprehensive income. This expense is shown under general and administrative expenses in the income statement.

The Bank presents leases that were previously classified as operating leases in ISAK 121, which are not disclosed in the statement of financial position. The application of PSAK 116 listing applies to all leases (except as stated earlier), the Bank:

- Present asset rights as part of property, plant and equipment and lease liabilities are presented as part of other liabilities in the statement of financial position, measured at the present value of future lease payments;*
- Record the depreciation of the use of rights assets and interest on the lease liability in the statement of comprehensive income and loss; and*
- Separating the total payment into principal (presented in financing activities) and interest (presented in operational activities) in the cash flow statement.*

The determination of whether an arrangement is, or contains a lease is based on the substance of the arrangement at inception date of whether the fulfillment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset in accordance with PSAK No. 116 (Revised 2014), "Leases".

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

k. Aset dan Liabilitas Sewa (lanjutan)

Transaksi sewa yang dilakukan Bank diklasifikasikan sebagai sewa operasi jika tidak terdapat pengalihan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan aset. Pembayaran sewa diakui sebagai beban dengan garis lurus selama masa sewa.

Transaksi jual dan sewa-balik meliputi penjualan suatu aset dan penyewaan kembali aset yang sama. Pembayaran sewa dan harga jual biasanya saling terkait karena keduanya dinegosiasikan sebagai suatu paket. Perlakuan akuntansi untuk transaksi jual dan sewa-balik bergantung pada jenis sewanya.

Jika suatu transaksi jual dan sewa-balik merupakan sewa pembiayaan, selisih lebih hasil penjualan dari nilai tercatat tidak dapat diakui segera sebagai pendapatan oleh penjual (*lessee*), tetapi ditangguhkan dan diamortisasi selama masa sewa.

Jika transaksi jual dan sewa-balik merupakan sewa operasi dan jelas bahwa transaksi tersebut terjadi pada nilai wajar, maka laba atau rugi harus diakui segera.

Transaksi jual dan sewa-balik yang dilakukan Bank merupakan sewa operasi dan diakui sebagai beban dengan dasar garis lurus selama masa sewa.

Evaluasi ulang atas perjanjian sewa dilakukan setelah tanggal awal sewa hanya jika salah satu kondisi berikut terpenuhi:

- a. Terdapat perubahan dalam persyaratan perjanjian kontraktual, kecuali jika perubahan tersebut hanya memperbarui atau memperpanjang perjanjian yang ada;
- b. Opsi pembaruan dilakukan atau perpanjangan disetujui oleh pihak-pihak yang terkait dalam perjanjian, kecuali ketentuan pembaruan atau perpanjangan pada awalnya telah termasuk dalam masa sewa;
- c. Terdapat perubahan dalam penentuan apakah pemenuhan perjanjian tergantung pada suatu aset tertentu; atau
- d. Terdapat perubahan substansial atas aset yang disewa.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

k. Lease Assets and Liabilities (continued)

The lease transaction entered into by the Bank was classified as an operating lease if it does not transfer substantially all the risks and rewards incidental to ownership. Lease payment is recognized as an expense on a straight-line basis over the lease term.

A sale and lease-back transaction involves the sale of an asset and the leasing back of the same asset. The lease payment and the sale price are usually interdependent because they are negotiated as a package. The accounting treatment of a sale and lease-back transaction depends upon the type of the lease involved.

If a sale and lease-back transaction results in a finance lease, any excess of the sales proceeds over the carrying amount shall not be immediately recognizes as income by a seller (lessee); instead it shall be deferred and amortized over the lease term.

If a sale and lease-back transaction results in an operation lease, and it is clear that the transaction is established at fair value, any gain or loss shall be recognized immediately.

The sale and lease-back transaction entered into by the Bank was considered as an operating lease and is recognized as an expense on a straight-line basis over the lease term.

A reassessment is made after inception of the lease only if one of the following applies:

- a. *There is a change in contractual terms, other than a renewal or extension of the agreement;*
- b. *A renewal option is exercised or extension granted, unless the term of the renewal or extension was initially included in the lease term;*
- c. *There is a change in the determination of whether the fulfillment is dependent on a specified asset; or*
- d. *There is a substantial change to the asset.*

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

k. Aset dan Liabilitas Sewa (lanjutan)

Apabila evaluasi ulang telah dilakukan, maka akuntansi sewa harus diterapkan atau dihentikan penerapannya pada tanggal dimana terjadi perubahan kondisi pada skenario a, c atau d dan pada tanggal pembaharuan atau perpanjangan sewa pada skenario b.

Dalam perlakuan akuntansi sewa oleh lessee, sewa pembiayaan, dimana terdapat pengalihan secara substansial seluruh risiko dan manfaat yang terkait dengan kepemilikan suatu aset kepada Bank, dikapitalisasi pada awal sewa sebesar nilai wajar aset sewaan atau sebesar nilai kini dari pembayaran sewa minimum, jika nilai kini lebih rendah dari nilai wajar. Pembayaran sewa dipisahkan antara bagian yang merupakan beban keuangan dan bagian yang merupakan pelunasan liabilitas sehingga menghasilkan suatu tingkat suku bunga periodik yang konstan atas saldo liabilitas. Beban keuangan dibebankan ke laba rugi dan penghasilan komprehensif lain periode berjalan.

Aset sewaan disusutkan secara penuh selama jangka waktu yang lebih pendek antara periode masa sewa dan umur manfaatnya, jika tidak ada kepastian yang memadai bahwa Bank akan mendapatkan hak kepemilikan pada akhir masa sewa.

Pembayaran sewa dalam sewa operasi diakui sebagai beban dalam laporan laba rugi dan penghasilan komprehensif lain dengan dasar garis lurus (*straight-line basis*) selama masa sewa.

l. Agunan yang Diambil Alih dan Properti Terbengkalai

Agunan yang diambil alih sehubungan dengan penyelesaian kredit dicatat berdasarkan nilai bersih yang dapat direalisasi, yaitu nilai wajar agunan setelah dikurangi estimasi biaya pelepasan atau nilai *outstanding* kredit mana yang lebih rendah. Selisih lebih antara saldo kredit yang tidak dapat ditagih dengan nilai agunan yang diambil alih tersebut dibebankan pada cadangan kerugian penurunan nilai aset non keuangan. Laba atau rugi yang diperoleh atau berasal dari penjualan agunan yang diambil alih dibebankan pada laporan laba rugi dan penghasilan komprehensif lain tahun berjalan.

Properti terbengkalai adalah aset tetap dalam bentuk properti yang dimiliki Bank tetapi tidak digunakan untuk kegiatan usaha operasional Bank. Properti terbengkalai ini dicatat berdasarkan nilai bersih yang dapat direalisasi. Biaya-biaya pemeliharaan dan perbaikan periode berjalan dibebankan pada saat terjadinya.

Atas agunan yang diambil alih dan properti terbengkalai, dibentuk cadangan kerugian penurunan nilai sesuai dengan ketentuan PSAK 105 yang berlaku (Catatan 2a).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

k. Lease Assets and Liabilities (continued)

Where a reassessment is made, lease accounting shall commence or cease from the date when the change in circumstances gave rise to the reassessment for scenarios a, c or d and the date of renewal or extension period for scenario b.

Under the lessee accounting, finance leases, which transfer to the Bank substantially all the risks and benefits incidental to ownership of the leased item, are capitalized at the inception of the lease at the fair value of the leased property or, if lower, at the present value of the minimum lease payments. Lease payments are apportioned between the finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are charged directly against statement of profit or loss and other comprehensive income.

Capitalized leased assets are depreciated over the shorter of the estimated useful life of the asset and the lease term, if there is no reasonable certainty that the Bank will obtain ownership by the end of the lease term.

Operating lease payments are recognized as an expense in the statements of profit or loss and other comprehensive income on a straight-line basis over the lease term.

l. Foreclosed Assets and Abandoned Properties

Foreclosed assets acquired through loan foreclosures are stated at net realizable value, which is the fair value of the foreclosed asset, net of estimated cost to sell or stated as loan outstanding amount, whichever is lower. The excess of the uncollectible loan balance over the value of the collateral is charged to allowance for impairment losses on non financial asset. Gain or losses earned or incurred from the sale of foreclosed assets are credited or charged to statements of profit or loss and other comprehensive income for the current year.

Abandoned properties represent Bank's fixed assets in form of property which was not used for the Bank's business operational activity. These properties are stated at net realizable value. Repairs and maintenance expenses for the current period are charge to expense as incurred.

Foreclosed assets and abandoned properties are provided with allowance for impairment losses in accordance with the regulation of PSAK 105 (Note 2a).

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

m. Aset Takberwujud

Bank mengklasifikasikan aset takberwujud dalam aset lain-lain, berupa perangkat lunak dan hak paten. Aset takberwujud dicatat sebesar biaya perolehan dikurangi akumulasi amortisasi dan akumulasi rugi penurunan nilai, jika ada.

Amortisasi diakui dalam laporan laba rugi dan penghasilan komprehensif lain dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomis selama 5 tahun atau dengan tarif penyusutan sebesar 20% untuk perangkat lunak dan 10 tahun atau dengan tarif penyusutan sebesar 10% untuk hak paten.

Masa manfaat ekonomis, nilai residu dan metode amortisasi ditelaah setiap akhir tahun.

Aset takberwujud dihentikan pengakuannya jika:

- a. Dilepas; atau
- b. Ketika tidak terdapat lagi manfaat ekonomi masa depan yang diharapkan dari penggunaan atau pelepasannya.

n. Liabilitas Segera

Liabilitas segera dicatat pada saat timbulnya liabilitas atau diterima perintah dari pemberi amanat, baik dari nasabah maupun dari bank lain.

Liabilitas segera disajikan sebesar jumlah liabilitas bank dan diklasifikasikan sebagai liabilitas keuangan yang diukur pada biaya perolehan diamortisasi. Kebijakan akuntansi untuk liabilitas keuangan yang diukur pada biaya perolehan diamortisasi dijelaskan pada (Catatan 3d).

o. Simpanan dari Nasabah

Giro merupakan dana nasabah yang dapat digunakan sebagai alat pembayaran dan penarikannya dapat dilakukan setiap saat melalui cek, atau dengan cara pemindahbukuan dengan bilyet giro atau sarana perintah pembayaran lainnya.

Tabungan merupakan dana nasabah yang bisa ditarik setiap saat berdasarkan persyaratan tertentu yang disepakati bersama.

Deposito berjangka merupakan simpanan nasabah yang dapat ditarik dalam jangka waktu tertentu berdasarkan kesepakatan antara nasabah dengan Bank.

Simpanan dari nasabah diklasifikasikan sebagai liabilitas keuangan yang diukur pada biaya perolehan diamortisasi. Kebijakan akuntansi untuk liabilitas keuangan yang diukur pada biaya perolehan diamortisasi dijelaskan pada (Catatan 3d).

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

m. Intangible Assets

The Bank classifies intangible assets in others assets, such as software and patent. Intangible assets are stated at cost less accumulated amortization and accumulated impairment loss, if any.

Amortization is recognized in statements of profit or loss and comprehensive income using the straight line method based on its estimated useful lives of 5 years or with depreciation rate of 20% for software and 10 years or with depreciation rate of 10% for patent.

The estimated useful lives, residual values and amortization method are reviewed at each financial year end.

Intangible assets is derecognition if:

- a. Disposed; or
- b. If there is no expectation of future economic benefit used or released.

n. Liabilities Due Immediately

Liabilities due immediately are recognized at the time of the obligations occurred or receipt of transfer order from customers or other banks.

Liabilities due immediately are stated at the liability amount and classified as financial liabilities measured at amortized cost. The specific accounting policy for financial liabilities measured at amortized cost is explained in (Note 3d).

o. Deposits from Customers

Demand deposits represent deposits from customers that can be used as instruments of payment and can be withdrawn at any time through cheques or transfer of funds with clearing account or other forms.

Savings accounts represent deposits from customers that can be withdrawn at anytime based on certain conditions agreed by both parties.

Time deposits represent deposits from customers that can be withdrawn after a certain time in accordance with the agreement between the customers and the Bank.

Deposits from customers are classified as financial liabilities at amortized cost. The specific accounting policy for financial liabilities at amortized cost is explained in (Note 3d).

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p. Simpanan dari Bank Lain

Simpanan dari bank lain terdiri dari kewajiban terhadap bank lain, dalam bentuk giro, deposito berjangka, tabungan dan *interbank call money*.

Simpanan dari bank lain diklasifikasikan sebagai liabilitas keuangan pada biaya perolehan diamortisasi. Kebijakan akuntansi untuk kewajiban keuangan diukur pada biaya perolehan diamortisasi dijelaskan pada (Catatan 3d).

q. Efek-efek yang Dijual dengan Janji Dibeli Kembali dan Efek-efek yang Dibeli dengan Janji Dijual Kembali

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai biaya perolehan yang diamortisasi.

Efek-efek yang dibeli dengan janji untuk dijual kembali disajikan sebagai aset dalam laporan posisi keuangan sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

Efek-efek yang dijual dengan janji untuk dibeli kembali diklasifikasikan sebagai liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

Efek-efek yang dijual dengan janji untuk dibeli kembali disajikan sebagai liabilitas dalam laporan posisi keuangan sebesar jumlah pembelian kembali, dikurangi dengan bunga dibayar dimuka yang belum diamortisasi. Selisih antara harga jual dengan harga beli kembali diperlakukan sebagai bunga dibayar dimuka dan diakui sebagai beban bunga selama jangka waktu sejak efek – efek tersebut dijual hingga dibeli kembali menggunakan metode suku bunga efektif.

Lihat Catatan 3d untuk kebijakan akuntansi atas aset dan liabilitas keuangan.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

p. Deposits from Other Banks

Deposits from other banks represent liabilities to other banks in the form of demand deposits, time deposits, saving and interbank call money.

Deposits from other banks are classified as financial liabilities at amortized cost. The specific accounting policy for financial liabilities at amortized cost is explained in (Note 3d).

q. Securities Sold under Repurchase Agreement and Securities purchased under agreement to resell

Securities purchased under agreements to resell are classified as amortized cost.

Securities purchased under agreements to resell are presented as assets in the statement of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.

Securities sold under agreements to repurchase are classified as financial liabilities measured at amortized cost.

Securities sold under agreements to repurchase are presented as liabilities in the statement of financial position, at the repurchase price, net of unamortized prepaid interest. The difference between the selling price and the repurchase price is treated as prepaid interest and recognized as interest expense over the period starting from when those securities are sold until they are repurchased using effective interest rate method.

Refer to Note 3d for the accounting policies of financial assets and liabilities.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

r. Cadangan Kerugian Penurunan Nilai atas Aset Non-Kuangan dan Estimasi Kerugian Komitmen dan Kontinjensi

Sejak tanggal 1 Januari 2011, Bank menentukan cadangan kerugian penurunan nilai aset non-keuangan sesuai dengan Surat Edaran Bank Indonesia No. 13/658/DPNP/IDPnP tanggal 23 Desember 2011. Bank tidak diwajibkan lagi untuk membentuk penyisihan kerugian atas aset non produktif dan estimasi kerugian komitmen dan kontinjensi. Namun, Bank tetap harus menghitung cadangan kerugian penurunan nilai mengacu kepada Standar Akuntansi Keuangan yang berlaku.

PSAK No. 236 (Revisi 2014) mengenai “Penurunan Nilai Aset” mensyaratkan manajemen Bank untuk menelaah nilai aset untuk setiap penurunan dan penghapusan ke nilai wajar jika keadaan menunjukkan bahwa nilai tercatat tidak bisa diperoleh kembali. Di lain pihak, pemulihan kerugian penurunan nilai diakui apabila terdapat indikasi bahwa penurunan nilai tersebut tidak lagi terjadi. Penurunan (pemulihan) nilai aset diakui sebagai beban (pendapatan) pada laba rugi dan penghasilan komprehensif lain periode berjalan.

Nilai tercatat aset ditelaah kembali dan dilakukan penurunan nilai apabila terdapat peristiwa atau perubahan kondisi tertentu yang mengindikasikan nilai tercatat tersebut tidak dapat dipulihkan sepenuhnya. Setiap rugi penurunan atau pemulihan nilai diakui pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan.

s. Pendapatan dan Beban Bunga

Pendapatan dan beban bunga dicatat sesuai dengan PSAK No. 102 (Revisi 2014), “Instrumen Keuangan: Pengakuan dan Pengukuran”.

Instrumen keuangan yang diukur pada biaya perolehan diamortisasi, aset dan liabilitas keuangan yang diklasifikasikan sebagai tersedia untuk dijual, pendapatan maupun beban bunganya diakui dengan menggunakan metode EIR, yaitu suku bunga yang akan mendiskonto secara tepat estimasi pembayaran atau penerimaan kas di masa datang sepanjang perkiraan umur instrumen keuangan tersebut atau, masa yang terpendek, mana yang lebih sesuai sebagai nilai bersih aset atau liabilitas keuangan. Perhitungan dilakukan dengan mempertimbangkan seluruh syarat dan ketentuan kontraktual instrumen keuangan termasuk *fee*/biaya tambahan yang terkait secara langsung dengan instrumen tersebut yang merupakan bagian tidak terpisahkan dari EIR.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

r. Allowance for Impairment Losses on Non-financial Assets and Estimated Losses on Commitments and Contingencies

Starting January 1, 2011, the Bank determines allowance for impairment losses from non-financial assets, based on Bank Indonesia Letter No.13/658/DPNP/IDPnP dated December 23, 2011. The Bank no longer required to provide the provision for possible losses on non-earning assets and estimated losses on commitments and contingencies. However, the Bank still need to calculate the allowance for impairment losses accordance with applicable Financial Accounting Standards.

In compliance with PSAK No. 236 (Revised 2014), “Impairment in Asset Value”, asset values are reviewed for any impairment and possible write-down to their fair values whenever events or changes in circumstances indicate that the carrying value may not be fully recovered. On the other hand, a reversal of an impairment loss is recognized whenever there is indication that the asset is not impaired anymore. The amount of impairment loss (reversal of impairment loss) is recognized in the current period’s statement of profit or loss and other comprehensive income.

The carrying values of assets are reviewed for impairment when events or changes in circumstances indicate that the carrying values may not be recoverable. Any impairment loss is recognized in the statements of profit or loss and other comprehensive income in the current period.

s. Interest Income and Expense

Interest income and expenses are recorded in accordance with PSAK No. 102 (Revised 2014), “Financial Instruments; Recognition and Measurement”.

Financial instruments measured at amortized cost, financial assets and liabilities classified as AFS is recorded using the EIR method, which is the rate that exactly discounts of estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability. The calculation takes into account all contractual terms of the financial instrument and includes any fees or incremental costs that are directly attributable to the instrument and as an integral part of the EIR.

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2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

s. Pendapatan dan Beban Bunga (lanjutan)

Nilai tercatat aset atau liabilitas keuangan disesuaikan jika Bank merevisi estimasi pembayaran maupun penerimaan. Nilai tercatat yang disesuaikan tersebut dihitung dengan menggunakan EIR awal dan perubahan nilai tercatat dicatat di laporan laba rugi dan penghasilan komprehensif lain. Tetapi untuk aset keuangan yang telah direklasifikasi, dimana pada tahun berikutnya Bank meningkatkan estimasi penerimaan kas sebagai hasil dari peningkatan pengembalian penerimaan kas, dampak peningkatan pemulihan tersebut diakui sebagai penyesuaian EIR sejak tanggal perubahan estimasi.

Pada saat nilai tercatat aset keuangan atau kelompok aset keuangan yang serupa telah diturunkan akibat adanya kerugian penurunan nilai, penghasilan bunga tetap diakui dengan menggunakan tingkat suku bunga yang digunakan untuk mendiskontokan arus kas masa mendatang dalam pengukuran kerugian penurunan nilai.

Penerimaan dari kredit yang “diragukan” dan “macet” diakui terlebih dahulu sebagai pengurang pokok kredit. Kelebihan penerimaan dari pokok kredit diakui sebagai penghasilan bunga.

t. Pendapatan dan Biaya Lain-lain

Provisi yang dapat diatribusikan secara langsung terhadap aset keuangan diakui sebagai penyesuaian atas EIR aset keuangan tersebut.

Seluruh penghasilan dan beban lain-lain yang terjadi dibebankan pada laporan laba rugi dan penghasilan komprehensif lain pada saat terjadinya.

u. Pajak Penghasilan

Perlakuan akuntansi atas pajak penghasilan sesuai dengan PSAK No. 212 (Revisi 2014), “Pajak Penghasilan”.

Beban pajak kini ditentukan berdasarkan laba kena pajak dalam periode yang bersangkutan yang dihitung berdasarkan tarif pajak yang berlaku atau yang secara substansial telah berlaku pada tanggal pelaporan.

Aset dan liabilitas pajak tangguhan diakui atas konsekuensi pajak periode mendatang yang timbul dari perbedaan jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas. Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dan aset pajak tangguhan diakui untuk perbedaan temporer yang boleh dikurangkan dan rugi fiskal yang belum dikompensasikan, sepanjang besar kemungkinan dapat dimanfaatkan untuk mengurangi laba kena pajak pada masa datang.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

s. Interest Income and Expense (continued)

The carrying amount of the financial asset or financial liability is adjusted if the Bank revises its estimates of payments or receipts. The adjusted carrying amount is calculated based on the original EIR and the change in carrying amount is recorded in the statements of profit or loss and other comprehensive income. However, for a reclassified financial asset for which the Bank subsequently increases its estimates of future cash receipts as a result of increased recoverability of those cash receipts, the effect of that increase is recognized as an adjustment to the EIR from the date of the change in estimate.

Once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Collection from loan classified as “doubtful” and “loss” is recognized as a deduction of loan outstanding. The excess payment from loan outstanding is recognized as interest income.

t. Other Income and Expenses

Fees that are directly attributable to the financial asset are recognized as adjustments to the EIR on such asset.

All of these other income and expenses are recorded in the statement of profit or loss and comprehensive income when incurred.

u. Income Tax

Accounting treatment for income tax is in accordance with PSAK No. 212 (Revised 2014), “Income Tax”.

Current tax expense is determined based on the taxable income for the year computed using the prevailing tax rates or substantively enacted at the reporting date.

Deferred tax assets and liabilities are recognized for the future tax consequences attributable to the differences between the financial statement carrying amounts of existing assets and liabilities and their respective tax bases. Deferred tax liabilities are recognized for all taxable temporary differences and deferred tax assets are recognized for deductible temporary differences and carryforward tax benefit of unused fiscal losses as long as the probable taxable income will be available in future periods against the deductible and carryforward tax benefit.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

u. Pajak Penghasilan (lanjutan)

Pajak tangguhan diukur dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal laporan posisi keuangan. Pajak tangguhan dibebankan atau dikreditkan dalam laporan laba rugi dan penghasilan komprehensif lain kecuali pajak tangguhan yang dibebankan atau dikreditkan langsung ke ekuitas.

Pajak tangguhan diakui dengan metode liabilitas atas perbedaan pada tanggal pelaporan antara dasar pengenaan pajak aset dan liabilitas dan jumlah tercatatnya untuk tujuan laporan keuangan pada tanggal pelaporan.

Aset pajak tangguhan dan liabilitas pajak tangguhan disaling-hapuskan jika terdapat hak secara hukum untuk melakukan saling-hapus atas aset pajak kini terhadap liabilitas pajak kini atau aset dan liabilitas pajak tangguhan pada entitas yang sama atau kelompok usaha yang bermaksud untuk menyelesaikan aset dan liabilitas atas aset lancar neto.

Aset dan liabilitas pajak tangguhan disajikan di laporan posisi keuangan, atas dasar kompensasi sesuai dengan penyajian aset dan liabilitas pajak kini.

Perubahan dicatat ketika surat ketetapan diterima atau, jika Bank mengajukan banding, ketika hasil banding telah ditetapkan.

v. Imbalan Pasca-kerja

Bank menerapkan PSAK No. 219 (Revisi 2016) "Imbalan Kerja". Bank menghitung dan mencatat imbalan pasca-kerja atas uang pesangon, uang penghargaan masa kerja dan uang penggantian hak sesuai dengan Undang-undang Ketenagakerjaan No. 13 Tahun 2003 tanggal 25 Maret 2003 (UU No. 13/2003). Imbalan pasca-kerja merupakan manfaat pasti yang dibentuk tanpa pendanaan khusus dan didasarkan pada masa kerja dan jumlah penghasilan karyawan pada saat pensiun. Metode penilaian aktuarial yang digunakan untuk menentukan nilai kini cadangan imbalan pasti, beban jasa kini yang terkait dan beban jasa lalu adalah metode *Projected Unit Credit*. Beban jasa kini, beban bunga, beban jasa lalu yang telah menjadi hak karyawan dan dampak kurtailmen atau penyelesaian (jika ada) diakui segera pada laporan laba rugi dan penghasilan komprehensif lain periode berjalan. Beban jasa lalu yang belum menjadi hak karyawan diamortisasi selama jangka waktu rata-rata sisa masa kerja karyawan.

Bank mengakui keuntungan atau kerugian aktuarial dari liabilitas imbalan kerja diakui secara langsung di dalam penghasilan komprehensif lain.

Bank mengakui laba atau rugi dari *curtailment* pada saat *curtailment* terjadi. Keuntungan atau kerugian *curtailment* terdiri dari perubahan yang terjadi dalam nilai kewajiban manfaat pasti dan keuntungan atau kerugian aktuarial dan biaya jasa lalu yang diakui sebelumnya.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

u. Income Tax (continued)

Deferred tax is calculated at the tax rates that have been enacted or substantively enacted at statement of financial position date. Deferred tax is charged to or credited in the statements of profit or loss and other comprehensive income, except when it relates to items charged to or credited directly in equity, the deferred tax is also charged to or credited directly in equity.

Deferred tax has recognized with liability method through the difference at the reporting date between the bases of tax imposition's asset and liability and the carrying amount for the purpose of financial statement at the reporting date.

Deferred tax assets and deferred tax liability are offset if there is legally right to offsetting of current tax assets towards current tax liability or deferred tax assets and liability at the same entity or business group that intend to complete assets and liability of net current assets.

Deferred tax assets and liabilities are presented in the statements of financial position in the same manner the current tax assets and liabilities are presented.

Amendments to tax obligations are recorded when an assessment is received or, if appealed against by the Bank, when the result of the appeal is determined.

v. Post-employment Benefits

The Bank have adopted PSAK No. 219 (Revised 2016) "Employee Benefits". The Bank calculates and recognizes post-employment benefit obligation for severance pay, gratuity and compensation in accordance with Labor Law No. 13 dated March 25, 2003 (UU No. 13/2003). Post-employment benefits are unfunded which amounts are determined based on years of service and salaries of the employees at the time of pension. The actuarial valuation method used to determine the present value of defined-benefit obligation, related current service costs and past service costs is the Projected Unit Credit. Current service costs, interest costs, past service costs which are already vested, and effects of curtailments and settlements (if any) are charged directly to statement of profit or loss and other comprehensive income. Past service costs which are not yet vested for working (active) employees are amortized during the employees' average remaining years of service, until the benefits become vested.

The Bank has recognized actuarial gain or loss from employee benefit liability shall be recognized directly in other comprehensive income.

The Bank has recognized gain or loss from curtailment when it occurred. Curtailment's gain or loss consist of the changes that have occurred in value of defined benefit obligation and actuarial gain or loss and past service costs that has recognized.

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

v. Imbalan Pasca-kerja (lanjutan)

Pada bulan April 2022, DSAK IAI (Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia) menerbitkan materi penjelasan melalui siaran pers atas persyaratan pengatribusian imbalan pada periode jasa sesuai PSAK 219: Imbalan Kerja yang diadopsi dari IAS 19 *Employee Benefits*. Materi penjelasan tersebut menyampaikan informasi bahwa pola fakta umum dari program pensiun berbasis undang-undang ketenagakerjaan yang berlaku di Indonesia saat ini memiliki pola fakta serupa dengan yang ditanggapi dan disimpulkan dalam *IFRS Interpretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service (IAS 19)*.

Pada tahun-tahun sebelumnya, Perusahaan mengatribusikan imbalan berdasarkan formula imbalan program imbalan pasti berdasarkan masa kerja sejak tanggal pekerja memberikan jasa hingga usia pensiun. Mulai 2022, berdasarkan siaran pers, Perusahaan telah mengubah kebijakan akuntansinya untuk mengatribusikan imbalan berdasarkan program tersebut, yaitu dari tanggal ketika jasa pekerja pertama kali menghasilkan imbalan dalam program sampai dengan tanggal ketika jasa pekerja selanjutnya tidak akan menghasilkan jumlah imbalan yang material di bawah program tersebut

Perusahaan telah menerapkan materi penjelasan tersebut dan dengan demikian merubah kebijakan akuntansi menyangkut atribusi imbalan kerja pada periode jasa dari kebijakan yang diterapkan sebelumnya pada laporan keuangan Perusahaan pada tanggal 31 Desember 2025 dan untuk tahun yang berakhir pada tanggal tersebut. Dampak perubahan tersebut atas dibukukan di laporan Laba Rugi dan penghasilan komprehensif lain tahun berjalan.

w. Laba per Saham (LPS)

Sesuai dengan PSAK No. 233, "Laba Per Saham", laba per saham dihitung berdasarkan rata-rata tertimbang jumlah saham yang beredar selama periode yang bersangkutan (dikurangi perolehan kembali saham beredar).

LPS dasar dihitung dengan membagi laba bersih periode berjalan dengan jumlah rata-rata tertimbang saham yang beredar pada periode yang bersangkutan, yaitu sejumlah 51.870.438.266 lembar saham untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 (Catatan 33).

Bank tidak mempunyai efek berpotensi saham biasa yang bersifat dilutif pada tanggal 31 Desember 2025 dan 2024 dan oleh karenanya, rugi per saham dilusian tidak dihitung dan disajikan pada laporan laba rugi dan penghasilan komprehensif lain.

2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

v. Post-employment Benefits (continued)

In April 2022, DSAK IAI (Institute of Indonesia Chartered Accountants' Accounting Standard Board) issued an explanatory material through a press release regarding attribution of benefits to periods of service in accordance with PSAK 219: *Employee Benefits* which was adopted from IAS 19 *Employee Benefits*. The explanatory material conveyed the information that the fact pattern of the pension program based on the Labor Law currently enacted in Indonesia is similar to those responded and concluded in the *IFRS Interpretation Committee ("IFRIC") Agenda Decision Attributing Benefit to Periods of Service (IAS 19)*.

In prior years, the Company attributes benefits under the defined benefit plan's benefit formula to periods of service from the date when employees provide their services until the retirement age. In prior years, the Company attributes benefits under the defined benefit plan's benefit formula to periods of service from the date when employees provide their services until the retirement age. Starting from 2022, based on the press release, the Company change the policy for attributing benefits under the plan to the date when employee service first leads to benefits under the plan until the date when further employee service will lead to no material amount of further benefits under the plan.

The Company has adopted the said explanatory material and accordingly changed its accounting policy regarding attribution of benefits to periods of service previously applied in the financial statements of the Company as of December 31, 2025 and for the year then ended. The impact of said change on the statement of profit or loss and other comprehensive income in current year.

w. Earnings per Share (EPS)

In accordance with PSAK No. 233, "Earnings per Share", earnings per share is computed based on the weighted-average number of issued and fully paid shares during the period (less treasury stock).

Basic EPS is computed by dividing the net income for the period with the weighted average number of shares outstanding during the period, which are 51,870,438,266 shares for the year ended, December 31, 2025 and 2024 (Notes 33).

The Bank has no outstanding dilutive potential ordinary shares as of December 31, 2025 and 2024 accordingly, no diluted loss per share is calculated and presented in the statements of profit or loss and other comprehensive income.

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Pada dan Untuk Tahun yang Berakhir Tanggal
31 Desember 2025**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

2. IKHTISAR KEBIJAKAN AKUNTANSI YANG MATERIAL (lanjutan)

x. Informasi Segmen

Bank menerapkan PSAK No. 108, “Segmen Operasi”. PSAK revisi ini mengatur pengungkapan yang memungkinkan pengguna laporan keuangan untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana entitas terlibat dan lingkungan ekonomi dimana entitas beroperasi. Tidak terdapat dampak signifikan atas penerapan standar akuntansi yang direvisi tersebut terhadap laporan keuangan.

Segmen adalah bagian khusus dari Bank yang terlibat baik dalam menyediakan produk dan jasa (segmen usaha), maupun dalam menyediakan produk dan jasa untuk lingkungan ekonomi tertentu (segmen geografis), yang memiliki risiko dan imbalan yang berbeda dari segmen lainnya.

Jumlah setiap unsur segmen dilaporkan merupakan ukuran yang dilaporkan kepada manajemen untuk tujuan mengalokasikan sumber daya dalam satu segmen dan menilai kinerjanya.

Pendapatan, beban, laba rugi bersih, aset dan liabilitas segmen termasuk item-item yang dapat diatribusikan langsung kepada suatu segmen serta hal-hal yang dapat dialokasikan dengan dasar yang sesuai kepada segmen tersebut. Segmen ditentukan sebelum saldo transaksi antar kelompok usaha dieliminasi.

y. Provisi

Bank menerapkan PSAK No. 237, “Provisi, Liabilitas Kontinjensi dan Aset Kontinjensi”.

Provisi diakui jika Bank memiliki liabilitas kini (baik bersifat hukum maupun bersifat konstruktif) yang akibat peristiwa masa lalu besar kemungkinannya penyelesaian liabilitas tersebut mengakibatkan arus keluar sumber daya yang mengandung manfaat ekonomi dan estimasi yang andal mengenai jumlah liabilitas tersebut dapat dibuat.

Provisi ditentukan dengan mendiskontokan estimasi arus kas masa depan pada tingkat diskonto sebelum pajak yang mencerminkan nilai pasar kini atas nilai waktu dari uang dan risiko yang terkait dengan liabilitas yang bersangkutan.

Provisi ditelaah pada setiap tanggal laporan posisi keuangan dan disesuaikan untuk mencerminkan estimasi kini terbaik. Jika tidak terdapat kemungkinan arus keluar sumber daya yang mengandung manfaat ekonomi untuk menyelesaikan liabilitas tersebut, provisi tidak diakui.

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2. SUMMARY OF MATERIAL ACCOUNTING POLICIES (continued)

x. Segment Information

The Bank applied PSAK No. 108, “Operating Segments”. The revised PSAK requires disclosures that will enable users of financial statements to evaluate the nature and financial effects of the business activities in which the entity engages and the economic environments in which it operates. There is no significant impact on the adoption of the revised accounting standard on the financial statements.

A segment is a distinguishable component of the Bank that is engaged either in providing certain products and services (business segment), or in providing products and services within a particular economic environment (geographical segment), which is subject to risks and rewards that are different from those of other segments.

The amount of each segment item reported shall be the measure reported to the management for the purposes of allocating resources to the segment and assessing its performance.

Segment revenue, expenses, net income, assets and liabilities include items directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment. Segments are determined before intra-group balances and intragroup transactions are eliminated.

y. Provision

The Bank adopted PSAK No. 237, “Provisions, Contingent Liabilities and Contingent Assets”.

Provisions are recognized when the Bank has a present obligation (legal or constructive) where, as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

Provisions are determined by discounting the estimated future cash flow at a pre-tax rate that reflects current market assessments of the time value money and the risks specific to the liability.

Provisions are reviewed at each statement of financial position date and adjusted to reflect the current best estimate. If it is no longer probable that an outflow of resources embodying economic benefits will be required to settle the obligation, the provision is reversed.

3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING

Penggunaan Pertimbangan, Estimasi dan Asumsi Signifikan oleh Manajemen

Beberapa estimasi dan asumsi dibuat dalam rangka penyusunan laporan keuangan yang membutuhkan pertimbangan manajemen dalam menentukan metodologi yang tepat untuk penilaian aset dan liabilitasnya.

Manajemen membuat estimasi dan asumsi yang berdampak pada nilai aset dan liabilitas dalam satu periode pelaporan, dimana estimasi dan asumsi tersebut merupakan estimasi terbaik berdasarkan Standar Akuntansi Keuangan di Indonesia.

Estimasi dan asumsi dievaluasi secara terus menerus dan berdasarkan pengalaman masa lalu serta faktor-faktor lain termasuk ekspektasi atas peristiwa yang akan datang, yang mempengaruhi:

- Penerapan kebijakan akuntansi.
- Nilai aset dan liabilitas yang dilaporkan, pengungkapan atas aset dan liabilitas kontinjensi pada tanggal laporan posisi keuangan.
- Jumlah pendapatan dan beban yang dilaporkan selama tahun pelaporan.

Pertimbangan

Klasifikasi aset dan liabilitas keuangan

Bank menetapkan klasifikasi atas aset dan liabilitas tertentu sebagai aset keuangan dan liabilitas keuangan dengan mempertimbangkan apakah definisi yang ditetapkan PSAK No. 102 (Revisi 2014) dipenuhi. Dengan demikian, aset keuangan dan liabilitas keuangan diakui sesuai dengan kebijakan akuntansi Bank seperti diungkapkan pada (Catatan 3d).

Estimasi dan Asumsi

Asumsi utama masa depan dan sumber utama estimasi ketidakpastian lain pada tanggal pelaporan yang memiliki risiko signifikan bagi penyesuaian yang material terhadap nilai tercatat aset dan liabilitas untuk tahun/periode berikutnya, diungkapkan di bawah ini. Bank mendasarkan asumsi dan estimasi pada parameter yang tersedia pada saat laporan keuangan disusun. Asumsi dan situasi mengenai perkembangan masa depan mungkin berubah akibat perubahan pasar atau situasi diluar kendali Bank. Perubahan tersebut dicerminkan dalam asumsi terkait pada saat terjadinya.

Bank melakukan penelaahan atas kredit pada setiap tanggal laporan untuk melakukan penilaian atas cadangan kerugian penurunan nilai yang telah dicatat. Justifikasi manajemen diperlukan untuk melakukan estimasi atas jumlah dan waktu arus kas dalam menentukan tingkat cadangan yang dibutuhkan. Provisi spesifik ini dievaluasi kembali dan disesuaikan jika tambahan informasi yang diterima mempengaruhi jumlah cadangan kerugian penurunan nilai. Nilai tercatat dari kredit Bank sebelum cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp5.069.373 dan Rp3.851.281. Penjelasan lebih lanjut diungkapkan dalam (Catatan 10).

3. ESTIMATES AND JUDGMENTS OF SIGNIFICANT ACCOUNTING

Use of Judgements, Estimates, and Significant Assumptions with Management

Some estimations and assumption made in order to the preparation of a financial statement that requires management's considerations in determining a methodology which is proper to asset valuation and liabilities.

Management make estimation and assumption that impact on the value of its assets and liabilities in one period of reporting, where estimation and the assumption are the best estimation based on Indonesian Financial Accounting Standards.

The estimation and assumption are constantly evaluated and based on past experience and other factors including expectations of events to come affecting:

- The application of accounting policies.
- 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 reported during reporting year.

Judgements

Classification of financial assets and liabilities

The Bank determines the classifications of certain assets and liabilities as financial assets and financial liabilities by considering if they meet the definition set forth in PSAK No. 102 (Revised 2014). Accordingly, the financial assets and financial liabilities are recognized for in accordance with the Bank's accounting policies disclosed in (Note 3d).

Estimates and Assumptions

The key assumptions concerning the future and other key sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year/period are disclosed below. The Bank based its assumptions and estimates on parameters available when the financial statements were prepared. Existing circumstances and assumptions about future developments, may change due to market changes or circumstances arising beyond the control of the Bank. Such changes are reflected in the assumptions as they occur.

Bank reviews its loans at reporting date to evaluate the allowance for impairment losses. Management's judgment is applied in the estimation of the amount and timing of future cash flows when determining the level of allowance required. These specific provisions are re-evaluated and adjusted as additional information received affects the amounts of allowance for impairment loss. The carrying amount of the Bank's loan before allowance for impairment loss as of December 31, 2025 and 2024 amounting to Rp5,069,373 and Rp3,851,281 respectively. Further details are shown in (Note 10).

3. ESTIMASI DAN PERTIMBANGAN AKUNTANSI YANG PENTING (lanjutan)

Aset Pajak Tangguhan

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang dapat dikurangkan. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

Liabilitas Imbalan Pasca-Kerja

Liabilitas imbalan pasca-kerja ditentukan berdasarkan perhitungan dari aktuarial. Perhitungan aktuarial menggunakan asumsi-asumsi seperti tingkat diskonto, tingkat pengembalian investasi, tingkat kenaikan gaji, tingkat kematian, tingkat pengunduran diri dan lain-lain. Nilai tercatat atas estimasi liabilitas imbalan pasca-kerja Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp36.678 dan Rp31.811. Penjelasan lebih rinci diungkapkan dalam (Catatan 32).

Penyusutan Aset Tetap dan Aset Hak Guna

Biaya perolehan aset tetap disusutkan dengan menggunakan metode garis lurus berdasarkan taksiran masa manfaat ekonomisnya. Perubahan tingkat pemakaian dan perkembangan teknologi dapat mempengaruhi masa manfaat ekonomis dan nilai sisa aset, dan karenanya beban penyusutan masa depan mungkin direvisi. Nilai tercatat bersih atas aset tetap Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp168.008 dan Rp28.176. Penjelasan lebih rinci diungkapkan dalam (Catatan 13).

4. KAS

Pada tanggal 31 Desember 2025 dan 2024, masing-masing sebesar Rp183.498 and Rp133.328.

Dalam saldo kas, termasuk uang pada mesin ATM pada tanggal 31 Desember 2025 dan 2024 sejumlah Rp21.134 dan Rp16.770.

Pada tanggal 31 Desember 2025 dan 2024, saldo kas seluruhnya dalam mata uang Rupiah. Tidak ada saldo kas pada pihak berelasi.

5. GIRO PADA BANK INDONESIA

Pada tanggal 31 Desember 2025 dan 2024, saldo giro pada Bank Indonesia masing-masing sebesar Rp731.471 dan Rp456.348, seluruhnya dalam mata uang rupiah.

Pada tanggal 31 Desember 2023 Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2023 tanggal 1 Maret 2023 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2023 tanggal 30 Juni 2023.

3. ESTIMATES AND JUDGMENTS OF SIGNIFICANT ACCOUNTING (continued)

Deferred Tax Assets

Deferred tax assets are recognized for the recoverable taxable income for the future from temporary difference. Management judgement is required to determine the amount of deferred tax assets that can be recognized, based on timing and level of future taxable profits inline with future tax planning strategies.

Post-Employment Benefit Liability

Post-employment benefit obligation is determined based on actuarial valuation. The actuarial valuation involves making assumptions about discount rate, expected rate of return on investments, future salary increases, mortality rate, resignation rate and others. The carrying amount of the Bank's estimated liabilities for post-employment benefits as of December 31, 2025 and 2024 amounting to Rp36,678 and Rp31,811, respectively. Further details are discussed in (Note 32).

Depreciation of Fixed Assets and Right of Use Assets

The costs of fixed assets are depreciated on a straight-line basis over their estimated useful lives. Changes in the expected level of usage and technological development could impact the economic useful lives and the residual values of these assets, and therefore future depreciation charges could be revised. The net carrying amount of the Bank's fixed assets as of December 31, 2025 and 2024 amounting to Rp168,008 and Rp28,176 respectively. Further details are disclosed in (Note 13).

4. CASH

As of December 31, 2025 and 2024 cash balance amounting to Rp183,498 and Rp133,328 respectively.

Cash balance includes cash in ATM as of December 31, 2025 and 2024 amounting to Rp21,134 and Rp16,770, respectively.

As of December 31, 2025 and 2024, all cash are denominated in Indonesian Rupiah. No cash in related parties.

5. CURRENT ACCOUNTS IN BANK INDONESIA

As of December 31, 2025 and 2024, the current accounts in Bank Indonesia amounting to Rp731,471 and Rp456,348 respectively, all the current accounts are in Rupiah

As of December 31, 2023 the Bank's Minimum Statutory Reserve complied with Bank Indonesia (BI) Regulation) PBI No. 24/4/PBI/2023 dated March 1, 2023 and Regulation of Members of The Board of Governors (PADG) No. 24/8/PADG/2023 dated June 30, 2023 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and foreign currency.

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5. GIRO PADA BANK INDONESIA (lanjutan)

Pada tanggal 25 Februari 2022, BI mengeluarkan peraturan PBI No. 24/4/PBI/2022 tentang Perubahan Keempat Atas Peraturan Bank Indonesia Nomor 20/3/PBI/2018 Tentang Giro Wajib Minimum Dalam Rupiah Dan Valuta Asing Bagi Bank Umum Konvensional, Bank Umum Syariah Dan Unit Usaha Syariah

Sesuai dengan Peraturan Bank Indonesia (PBI) No. 15/15/PBI/2013 tanggal 24 Desember 2013 dan perubahannya PBI No. 17/21/PBI/2015 tanggal 26 November 2015, PBI No. 18/3/PBI/2016 tanggal 10 Maret 2016, PBI No. 18/14/PBI/2016 tanggal 18 Agustus 2016, PBI No. 19/6/PBI/2017 tanggal 18 April 2017, PBI No. 20/3/PBI/2018 tanggal 05 April 2018 dan PADG No. 20/30/PADG/2018 tanggal 30 November 2018 tentang Giro Wajib Minimum Bank Umum bagi Bank Umum konvensional dalam Rupiah dan Valuta Asing, setiap bank di Indonesia diwajibkan mempunyai saldo giro minimum di Bank Indonesia untuk cadangan likuiditas. Giro Wajib Minimum (GWM) dalam Rupiah terdiri dari GWM Primer ditetapkan sebesar rata-rata 6,5% dan secara harian sebesar 3,5% dan GWM Sekunder ditetapkan sebesar 4% serta GWM Loan to Funding Ratio (LFR) sebesar perhitungan antara parameter disinsentif bawah atau parameter disinsentif atas dengan selisih antara LFR bank dan LFR target dengan memperhatikan selisih antara Kewajiban Penyediaan Modal Minimum (KPM) bank dan KPM Insentif. GWM dalam Dollar Amerika Serikat ditetapkan sebesar 8%.

Pada tanggal 31 Desember 2021 Bank juga harus memenuhi RIM dan GWM RIM, jika RIM dan GWM RIM Bank kurang dari batas bawah Bank Indonesia (BI) yaitu sebesar 84% atau melebihi batas atas BI yaitu 94% dengan KPM Bank lebih kecil dari KPM insentif BI yang sebesar 14%.

Pada tanggal 31 Desember 2023 Giro Wajib Minimum (GWM) Bank telah sesuai dengan Peraturan Bank Indonesia (PBI) No. 24/4/PBI/2023 tanggal 1 Maret 2023 tentang Giro Wajib Minimum Bank Umum dalam Rupiah dan Valuta Asing bagi Bank Umum Konvensional dan Peraturan Anggota Dewan Gubernur (PADG) No. 24/8/PADG/2023 tanggal 30 Juni 2023.

Giro Wajib Minimum pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025
Rasio Intermediasi Makroprudensial	67,01%
Rasio GWM Primer	5,10%
Rasio GWM RIM	4,00%

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**5. CURRENT ACCOUNTS IN BANK INDONESIA
(continued)**

On February 25, 2022, Bank Indonesia issued regulation PBI No. 24/4/PBI/2022 concerning the Fourth Amendment to Bank Indonesia Regulation Number 20/3/PBI/2018 regarding Minimum Statutory Reserves in Rupiah and Foreign Exchange for Conventional Commercial Banks, Sharia Commercial Banks, and Sharia Business Units.

In accordance with Bank Indonesia Regulation No. 15/15/PBI/2013 dated December 24, 2013 and amended by PBI No. 17/21/PBI/2015 dated November 26, 2015, PBI No. 18/3/PBI/2016 dated March 10, 2016, PBI No. 18/14/PBI/2016 dated August 18, 2016, PBI No. 19/6/PBI/2017 dated April 18, 2017, PBI No. 20/3/PBI/2018 dated April 05, 2018 and PADG No. 20/30/PADG/2018 date November 30, 2018 regarding Minimum Statutory Reserves (GWM) with Commercial Banks in Rupiah and foreign currencies, each bank in Indonesia is required to have a minimum demand deposit balance in Bank Indonesia as liquidity reserve. The GWM in Rupiah consists of Primary GWM which is set at an average of 6.5% and 3.5% on a daily basis and the Secondary GWM which is set at 4% and GWM Loan to Funding Ratio (LFR GWM) which is determined based on parameters under disincentive and over disincentive for the difference between the bank's LFR and target LFR by taking into account the difference between the bank's Capital Adequacy Ratio (CAR) and CAR incentive. GWM in United States Dollar is set at 8%.

As of December 31, 2021 Bank maintained RIM and GWM RIM if the RIM and GWM LFR of Bank is less than the Bank Indonesia (BI) lower limit of 84% or exceeds the BI upper limit of 94% with Bank Capital Adequacy Ratio (CAR) is lower than BI CAR incentives of 14%.

As of December 31, 2023 the Bank's Minimum Statutory Reserve complied with Bank Indonesia (BI) Regulation) PBI No. 24/4/PBI/2023 dated March 1, 2023 and Regulation of Members of The Board of Governors (PADG) No. 24/8/PADG/2023 dated June 30, 2023 concerning Minimum Statutory Reserve of Commercial Banks with BI in Rupiah and foreign currency.

As of December 31, 2025 and 2024 the Statutory Reserves are as follows:

	2025	2024	
	67,01%	66,64%	Macroprudential Intermediation Ratio
	5,10%	7,10%	Primary reserve ratio
	4,00%	5,00%	RIM reserve ratio

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6. GIRO PADA BANK LAIN

Akun ini terdiri dari:

	2025	2024
Pihak ketiga		
Rupiah		
PT BPD Jawa Barat & Banten Tbk	17.148	698
PT Bank Mandiri (Persero) Tbk	8.740	10.256
PT Bank Pembangunan Daerah Jawa Timur Tbk	751	-
PT Bank Nusa Tenggara Timur	497	500
PT BPD Jawa Tengah	24	25
PT Bank Maybank Indonesia Tbk	17	17
PT Bank Rakyat Indonesia (Persero) Tbk	10	10
PT Bank CIMB Niaga Tbk	1	5
PT Bank Central Asia Tbk	1	2
PT BPD Lampung	1	1
Jumlah	27.190	11.513

Kisaran suku bunga untuk giro pada bank lain dalam mata uang Rupiah disajikan dalam (Catatan 38).

Klasifikasi kolektibilitas giro pada bank lain pada tanggal 31 Desember 2025 dan 2024 adalah lancar dan tidak ada giro pada bank lain yang diblokir dan digunakan sebagai jaminan.

Manajemen berpendapat bahwa seluruh giro pada bank lain dapat ditagih sehingga tidak perlu dibentuk cadangan kerugian penurunan nilai.

7. PENEMPATAN PADA BANK INDONESIA DAN BANK LAIN

Akun ini terdiri dari:

	2025	2024
Pihak ketiga		
Fasilitas Simpanan Bank Indonesia	818.040	450.000
Tabungan antar bank -		
PT Bank Negara Indonesia (Persero) Tbk	1	1
Bank Perkreditan Rakyat	510	633
Diskonto	(143)	(51)
Jumlah	818.409	450.583

Kisaran suku bunga untuk penempatan pada Bank Indonesia dan bank lain dalam mata uang rupiah diungkapkan dalam (Catatan 38).

Berdasarkan ketentuan Bank Indonesia yang berlaku, klasifikasi kolektibilitas penempatan pada Bank Indonesia dan bank lain pada tanggal 31 Desember 2025 dan 2024 adalah lancar dan tidak ada penempatan pada Bank Indonesia dan bank lain yang diblokir dan digunakan sebagai jaminan.

Manajemen berpendapat bahwa seluruh penempatan pada Bank Indonesia dan bank lain dapat ditagih sehingga tidak perlu dibentuk cadangan kerugian penurunan nilai.

6. CURRENT ACCOUNTS IN OTHER BANKS

This account consists of:

	2025	2024	Third parties
			Rupiah
			PT BPD Jawa Barat & Banten Tbk
			PT Bank Mandiri (Persero) Tbk
			PT Bank Pembangunan Daerah Jawa Tbk
			PT Bank Nusa Tenggara Timur
			PT BPD Jawa Tengah
			PT Bank Maybank Indonesia Tbk
			PT Bank Rakyat Indonesia (Persero) Tbk
			PT Bank CIMB Niaga Tbk
			PT Bank Central Asia Tbk
			PT BPD Lampung
			Total

The average interest rates for current accounts in other banks in Rupiah are disclosed in (Note 38).

All the above current accounts with other banks are classified as current and are not blocked nor used as collateral as of December 31, 2025 and 2024.

No allowance for impairment loss, were provided as management believes that all current accounts in other banks are collectible.

7. PLACEMENTS IN BANK INDONESIA AND OTHER BANKS

This account consist of:

	2025	2024	Third parties
			Bank Indonesia Deposit Facility
			Interbank savings -
			PT Bank Negara Indonesia (Persero) Tbk
			Bank Perkreditan Rakyat
			Discounted
			Total

The average interest rates for placements in Bank Indonesia and other banks in Rupiah are disclosed in (Note 38).

Based on the prevailing Bank Indonesia regulation, all the above placements in Bank Indonesia and other banks are classified as current and are not blocked nor used as collateral as of December 31, 2025 and 2024.

No allowance for impairment loss were provided as management believes that all placements in Bank Indonesia and other banks are collectible.

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8. EFEK-EFEK

Akun ini terdiri dari obligasi pemerintah dan obligasi korporasi yang dikelompokkan sebagai nilai wajar melalui laba rugi, nilai wajar melalui penghasilan komprehensif lain, biaya perolehan diamortisasi sebagai berikut:

	2025	2024
Nilai wajar melalui laba rugi		
<u>Reksadana</u>		
RD MNC Dana SBN	7.520	-
Biaya perolehan diamortisasi		
<u>Obligasi pemerintah Republik Indonesia</u>		
FR0062	280.859	281.120
FR0064	214.682	214.228
PBS005	100.524	100.877
FR0058	17.189	16.963
PBS003	3.159	3.349
Sub jumlah	616.413	616.536
Nilai wajar melalui penghasilan komprehensif lain		
<u>Obligasi pemerintah Republik Indonesia</u>		
FR0096	83.546	79.559
FR0100	20.656	19.520
FR0091	20.464	19.287
FR0082	20.855	19.871
	145.521	138.237
<u>Reksadana</u>		
RD Simas Danamas Instrumen Negara	125.630	-
RD Pinnacle Indonesia Bond Fund	10.460	-
	136.090	-
<u>Sekuritas Rupiah Bank Indonesia</u>		
IDSR020126364S	99.984	-
IDSR030125182S	-	75.000
IDSR100125182S	-	75.000
IDSR170125182S	-	50.000
IDSR070325182S	-	98.463
Sub jumlah	99.984	298.463
Jumlah	1.005.527	1.053.236

Sisa umur jatuh tempo efek-efek biaya perolehan diamortisasi pada tanggal 31 Desember 2025 dan 2024 seluruhnya adalah sebagai berikut:

	2025	2024
Lebih dari 1 sampai 5 tahun	217.892	214.228
Lebih dari 5 tahun	398.521	402.308
Jumlah	616.413	616.536

Jatuh tempo dan tanggal pembayaran bunga dari obligasi adalah sebagai berikut:

Kisaran suku bunga untuk efek-efek diungkapkan dalam (Catatan 39).

Berdasarkan ketentuan Bank Indonesia yang berlaku, klasifikasi kolektibilitas efek-efek pada tanggal 31 Desember 2025 dan 2024 adalah lancar.

Manajemen berpendapat bahwa tidak terdapat efek-efek yang mengalami penurunan nilai.

8. SECURITIES

This account consists of government bonds and corporate bonds which are classified as fair value through profit or loss, fair value through other comprehensive income, amortized cost as follows:

Fair value through profit or loss	
<u>Mutual Funds</u>	
RD MNC Dana SBN	
Amortized cost	
<u>Government bonds of Republic Indonesia</u>	
FR0062	
FR0064	
PBS005	
FR0058	
PBS003	
Sub total	
Fair value through other comprehensive	
<u>Government bonds of Republic Indonesia</u>	
FR0096	
FR0100	
FR0091	
FR0082	
<u>Mutual Funds</u>	
RD Simas Danamas Instrumen Negara	
RD Pinnacle Indonesia Bond Fund	
<u>Bank Indonesia Rupiah Securities</u>	
IDSR020126364S	
IDSR030125182S	
IDSR100125182S	
IDSR170125182S	
IDSR070325182S	
Sub total	
Total	

The remaining maturity of securities amortized cost as of December 31, 2025 and 2024 are as follows:

More than 1 year until 5 years	
More than 5 years	
Total	

The maturity periods and interest payment dates of the securities are as follows:

The average interest rates for securities are disclosed in (Note 39).

Based on the prevailing Bank Indonesia regulation, the collectibility classifications of securities as of December 31, 2025 and 2024 are current.

The management believes that there were no impairment loss on securities.

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8. EFEK-EFEK (lanjutan)

Obligasi Pemerintah Republik Indonesia	Jatuh Tempo/ Maturity Period
FR0062	15 April 2042/ April 15, 2042
PBS005	15 April 2043/ April 15, 2043
FR0064	15 Mei 2028/ May 15, 2028
PBS003	15 Januari 2027/ January 15, 2027
FR0058	15 Juni 2032/ June 15, 2032

9. EFEK-EFEK YANG DIBELI DENGAN JANJI DIJUAL KEMBALI

Akun ini terdiri dari :

Counterparty/ Counterparty	Jenis efek/ Type of securities	Jumlah nominal/ Nominal amount	Tanggal mulai/ Start date	Jatuh tempo/ Maturity date	Nilai penjualan kembali/ Resale value	Pendapatan bunga yang belum di realisasi/ Unrealized interest income	Nilai tercatat/ Carrying value
Bank Indonesia	VR0070	111.087	31 Des/ Dec 31, 2025	7 Jan/ Jan 7, 2026	108.835	100	108.734
Jumlah		111.087			108.835	100	108.734

10. KREDIT

Akun ini terdiri dari :

a. Jenis kredit

Pihak ketiga	2025
Konsumsi	4.657.485
Modal kerja	396.986
Investasi	14.903
Jumlah	5.069.373
Cadangan kerugian penurunan nilai	(180.621)
	4.888.752

8. SECURITIES (continued)

Tanggal Pembayaran Bunga/ Interest payment date
15 April dan 15 Oktober/ April 15 and October 15
15 April dan 15 Oktober/ April 15 and October 15
15 Mei dan 15 November/ May 15 and November 15
15 Januari dan 15 Juli/ January 15 and July 15
15 Juni dan 15 Desember/ June 15 and December 15

9. SECURITIES PURCHASED UNDER AGREEMENT TO RESELL

This account consist of :

10. LOANS

This account consist of :

a. Type of loans

2025	2024
4.657.485	3.241.625
396.986	583.655
14.903	26.002
5.069.373	3.851.281
(180.621)	(243.641)
4.888.752	3.607.640

Third parties
Consumer
Working capital
Investment
Total
Allowance for impairment losses

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10. KREDIT (lanjutan)

- b. Berdasarkan Sektor Ekonomi dan Kolektibilitas Bank Indonesia

10. LOANS (continued)

- b. By Economic Sector and Collectibility of Bank Indonesia

2025							
	Lancar / Current	Dalam Perhatian Khusus/ Special Mention	Kurang lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Perdagangan, perhotelan dan restoran	8.678	846	22	-	8.373	17.919	Trading, hotel and Restaurant
Jasa dunia usaha	-	-	-	-	-	-	Business services
Industri	139	378	-	-	5.400	5.917	Manufacturing
Pembiayaan rumah	799.567	22.021	980	1.194	35.087	858.849	Housing loan
Pengangkutan, Pergudangan dan komunikasi	-	-	-	-	-	-	Transportation, warehousing and communication
Konstruksi	23.660	-	-	-	27.091	50.751	Construction
Perikanan	2.292	45.424	-	-	6.379	54.095	Fisheries
Pertambangan dan penggalian	-	-	-	-	25.926	25.926	Mining and excavation
Lain-lain	3.854.911	74.784	3.332	13.333	109.556	4.055.916	Others
Jumlah	4.689.247	143.453	4.334	14.527	217.812	5.069.373	Sub-total
Cadangan kerugian penurunan nilai	(32.013)	(7.922)	(796)	(2.390)	(137.500)	(180.621)	Allowance for impairment losses
Jumlah	4.657.234	135.531	3.538	12.137	80.312	4.888.752	Total
2024							
	Lancar / Current	Dalam Perhatian Khusus/ Special Mention	Kurang lancar/ Sub- Standard	Diragukan/ Doubtful	Macet/ Loss	Jumlah/ Total	
Perdagangan, perhotelan dan restoran	1.116	1.010	-	780	9.510	12.415	Trading, hotel and Restaurant
Jasa dunia usaha	111.967	249	-	12.318	33.770	158.303	Business services
Industri	859	43	-	-	6.833	7.734	Manufacturing
Pembiayaan rumah	775	1.627	-	-	652	3.054	Housing loan
Pengangkutan, Pergudangan dan komunikasi	231.913	-	-	-	5.606	237.519	Transportation, warehousing and communication
Konstruksi	24.970	-	-	-	80.446	105.416	Construction
Perikanan	16.302	45.424	-	-	227	61.953	Fisheries
Pertambangan dan penggalian	-	36	-	-	25.926	25.961	Mining and excavation
Lain-lain	3.077.718	47.244	6.148	4.669	103.145	3.238.925	Others
Jumlah	3.465.620	95.633	6.148	17.766	266.114	3.851.281	Sub-total
Cadangan kerugian penurunan nilai	(22.300)	(7.489)	(1.169)	(3.847)	(208.836)	(243.641)	Allowance for impairment losses
Jumlah	3.443.320	88.144	4.979	13.920	57.278	3.607.640	Total

- c. Menurut Jenis Konsumen

- c. By Type of Customers

	2025		2024		
Individu	4.894.803	97%	3.264.415	85%	Individual
Korporat	174.570	3%	586.866	15%	Corporate
Jumlah	5.069.373	100%	3.851.281	100%	Total
Cadangan kerugian penurunan nilai	(180.621)		(243.641)		Allowance for impairment losses
Jumlah	4.888.752		3.607.640		Net

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10. KREDIT (lanjutan)

- d. Berikut ini adalah saldo kredit pada tanggal 31 Desember 2025 dan 2024 berdasarkan klasifikasi kolektibilitas:

	2025			2024			
	Cadangan kerugian penurunan nilai/ Jumlah kredit/ Total loans			Cadangan kerugian penurunan nilai/ Jumlah kredit/ Total loans			
	Allowance for impairment losses			Allowance for impairment losses			
	Bersih/ Net			Bersih/ Net			
Lancar	4.689.249	(32.013)	4.657.236	3.465.620	(22.300)	3.443.320	Current
Dalam perhatian khusus	143.453	(7.921)	135.533	95.633	(7.489)	88.144	Special mention
Kurang lancar	4.334	(797)	3.537	6.148	(1.169)	4.979	Sub-standard
Diragukan	14.526	(2.390)	12.136	17.766	(3.847)	13.919	Doubtful
Macet	217.812	(137.501)	80.311	266.114	(208.836)	57.278	Loss
Jumlah	5.069.373	(180.621)	4.888.752	3.851.281	(243.641)	3.607.640	Total

- e. Pada tanggal 31 Desember 2025 dan 2024 rincian kredit bermasalah menurut sektor ekonomi adalah sebagai berikut:

	2025		2024		
	Cadangan kerugian penurunan nilai/ Jumlah kredit/ Total loans		Cadangan kerugian penurunan nilai/ Jumlah kredit/ Total loans		
	Allowance for impairment losses		Allowance for impairment losses		
Perdagangan, perhotelan dan restoran	8.394	7.790	10.289	7.291	Trading, hotel and restaurant
Jasa dunia usaha	-	-	46.087	7.593	Business service
Konstruksi	27.090	13.083	80.446	77.394	Construction
Industri	5.399	1.136	6.833	6.785	Manufacturing
Pengangkutan, Pergudangan dan Komunikasi	-	-	5.606	4.278	Transportation, Warehousing and Communication
Pembiayaan rumah	37.260	32.577	652	498	Housing loan
Perikanan	6.378	6.378	227	173	Fisheries
Pertambangan dan Penggalian	25.925	5.936	25.926	25.814	Mining and excavation
Lain-lain	126.218	73.787	113.962	84.026	Others
Jumlah	236.664	140.687	290.028	213.852	Total

10. LOANS (continued)

- d. The collectibility classification of loans as of December 31, 2025 and 2024 is as follows:

- e. The details of non-performing loans as of December 31, 2025 and 2024 based on economic sector, are as follows:

10. KREDIT (lanjutan)

f. Jangka Waktu

Jangka waktu kredit diklasifikasikan berdasarkan periode kredit sebagaimana yang tercantum dalam perjanjian kredit dan waktu yang tersisa sampai dengan saat jatuh temponya sebagai berikut:

Berdasarkan Periode Perjanjian

	2025
Kurang dari atau sama dengan 1 tahun	177.287
Lebih dari 1 sampai 2 tahun	49.149
Lebih dari 2 sampai 5 tahun	983.036
Lebih dari 5 tahun	3.859.901
Jumlah	5.069.373
Cadangan kerugian penurunan nilai	(180.621)
Bersih	4.888.752

Berdasarkan Sisa Umur Jatuh Tempo

	2025
Kurang dari atau sama dengan 1 tahun	233.654
Lebih dari 1 sampai 2 tahun	181.321
Lebih dari 2 sampai 5 tahun	1.261.130
Lebih dari 5 tahun	3.393.268
Jumlah	5.069.373
Cadangan kerugian penurunan nilai	(180.621)
Bersih	4.888.752

- g. Kisaran suku bunga untuk kredit yang diberikan diungkapkan dalam (Catatan 38).
- h. Kredit dijamin dengan deposito berjangka, agunan yang diikat dengan hak tanggungan atau surat kuasa untuk menjual dan jaminan lain yang umumnya diterima oleh Bank.
- i. Kredit Restrukturisasi

Pada tanggal 31 Desember 2025 dan 2024, saldo kredit yang direstrukturisasi Bank masing-masing adalah Rp49.907 dan Rp65.769 dengan cadangan kerugian penurunan nilai sebesar Rp17.780 dan Rp34.389 pada 31 Desember 2025 dan 2024. Kredit yang direstrukturisasi dilakukan dengan mengubah persyaratan pokok dan bunga serta perpanjangan waktu kredit.

Berikut ini adalah saldo kredit yang direstrukturisasi pada tanggal 31 Desember 2025 dan 2024 berdasarkan klasifikasi kolektibilitas:

	2025
Lancar	6.197
Dalam perhatian khusus	2.598
Kurang lancar	72
Diragukan	-
Macet	41.041
Jumlah	49.908
Cadangan kerugian penurunan nilai	(17.780)
Bersih	32.129

10. LOANS (continued)

f. By Maturity

Classification of loans by maturity based on the term of the loans as stated in the loan agreements and the remaining period until its maturity is as follows:

By Period of Contract

	2024	
	272.337	1 year or less
	81.446	More than 1 year until 2 years
	677.308	More than 2 years until 5 years
	2.820.190	More than 5 years
Total	3.851.281	
Allowance for impairment losses	(243.641)	
Net	3.607.640	

By Remaining Period to Maturity

	2024	
	457.006	1 year or less
	146.997	More than 1 year until 2 years
	973.637	More than 2 years until 5 years
	2.273.641	More than 5 years
Total	3.851.281	
Allowance for impairment losses	(243.641)	
Net	3.607.640	

- g. The average interest rates for loans are disclosed in (Note 38).
- h. Loans are secured with time deposits, registered mortgages over collateral or power of attorney to sell and by other guarantees generally acceptable to the Bank.
- i. Restructured Loans

As of December 31, 2025 and 2024, the balance of restructured loans amounting to Rp49,907 and Rp65,769 respectively, with related allowance for impairment loss of Rp17,780 and Rp34,389 and as of December 31, 2025 and 2024, respectively. Restructured loans represent change of principal and interest terms and extension in loans terms.

The collectibility classification of restructured loans as of December 31, 2025 and 2024 is as follows:

	2024	
	27.338	Current
	3.931	Special mention
	-	Sub-standard
	780	Doubtful
	33.720	Loss
Total	65.769	
Allowance for impairment losses	(34.389)	
Net	31.380	

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10. KREDIT (lanjutan)

i. Kredit Restrukturisasi

Mutasi cadangan kerugian penurunan nilai kredit adalah sebagai berikut:

	2025	2024
Saldo awal	243.641	365.754
Pemulihan nilai selama tahun berjalan	(74.780)	(163.166)
Pembentukan nilai selama tahun berjalan	11.760	41.053
Saldo akhir	180.621	243.641

j. Cadangan Kerugian Penurunan Nilai

Berikut ini adalah saldo kredit yang mengalami penurunan kolektibilitas dan tidak mengalami penurunan kolektibilitas pada tahun berjalan 31 Desember 2025 dan 2024 :

	2025	2024
Kredit yang mengalami penurunan kolektibilitas	66.664	52.976
Kredit yang tidak mengalami penurunan kolektibilitas	5.002.709	3.798.305
Jumlah kredit	5.069.373	3.851.281

10. LOANS (continued)

i. Restructured Loans

Changes in allowances for impairment losses on loans are as follows:

Beginning balance
Value recovery during the year
Formation in value during the year
Ending balance

j. Allowance for Impairment Losses

The following are credit balances that have decreased in collectability and have not experienced a decrease in collectability in the current year December 31, 2025 and 2024:

Loans have experienced a decrease in collectability
Loans not experience a decrease in collectability
Total loans

	2025				
	Stage 1	Stage 2	Stage 3	Jumlah	
Saldo awal	26.977	3.172	213.492	243.641	Beginning balance
Pembentukan (Pemulihan) periode berjalan	11.761	(844)	(73.936)	(63.020)	Value Formation (Recovery) during the period
Saldo akhir periode	38.738	2.328	139.556	180.621	Balance at end of the Period
	2024				
	Stage 1	Stage 2	Stage 3	Jumlah	
Saldo awal	32.323	27.324	306.107	365.754	Beginning balance
Pembentukan (Pemulihan) periode berjalan	(5.346)	(24.152)	(92.615)	(122.113)	Value Formation (Recovery) during the period
Saldo akhir periode	26.977	3.172	213.492	243.641	Balance at end of the Period

Tingkat Pemenuhan Penurunan Nilai

Compliance of Impairment

	2025	2024
Penurunan nilai sesuai dengan pemenuhan ketentuan Bank Indonesia	230.684	239.295
Tingkat pemenuhan	78,30%	101,82%

Compliance of impairment in accordance with Bank Indonesia regulation
The level of compliance

Peraturan Bank Indonesia terkait penurunan nilai adalah No. 7/2/PBI/2005 tanggal 20 Januari 2005 tentang Penilaian Kualitas Aktiva Bank Umum sebagaimana telah diubah dengan PBI No. 11/2/PBI/2009 tanggal 29 Januari 2009. Sejak 24 Oktober 2012, Bank mengikuti PBI No. 14/15/PBI/2012 tanggal 24 Oktober 2012 tentang Penilaian Kualitas Aset Bank Umum.

Bank Indonesia regulation relate to impairment is No. 7/2/PBI/2005 dated January 20, 2005 on Assets Quality Rating for Commercial Banks as amended by PBI No. 11/2/PBI/2009 dated January 29, 2009. Since October 24, 2012, the Bank followed the PBI No. 14/15/PBI/2012 date October 24, 2012 about Assessment of Commercial Bank Asset Quality.

Manajemen berpendapat bahwa cadangan kerugian penurunan nilai yang dibentuk cukup untuk menutup kemungkinan kerugian akibat tidak tertagihnya kredit.

The management believes that the allowance for impairment loss is adequate to cover impairment loss on uncollectible loans.

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10. KREDIT (lanjutan)

- k. Mutasi kredit yang dihapus buku untuk periode yang berakhir pada tanggal 31 Desember 2025 dan 2024 (Catatan 36a), adalah sebagai berikut:

	2025
Saldo awal	1.875.257
Kenaikan / (Penurunan)	54.466
Saldo akhir	1.929.723

- l. Pada tanggal 31 Desember 2025 dan 2024, Bank telah memenuhi ketentuan Batas Maksimum Pemberian Kredit (BPMK)
- m. Rasio *Non-performing Loan* (NPL) Bank sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011. Pada tanggal 31 Desember 2025 dan 2024, rasio NPL secara bruto masing-masing sebesar 4,67 % dan 7,53 % sedangkan rasio NPL secara neto masing-masing sebesar 1,92% dan 1,98%.
- n. Kredit konsumsi sebagian besar adalah kredit yang diberikan kepada Aparatur Sipil Negara Provinsi Banten yang dipergunakan untuk pembelian rumah, kendaraan bermotor dan kebutuhan konsumtif lainnya.
- o. Kredit modal kerja terdiri dari kredit berjangka, kredit rekening koran, kredit akseptasi dan cerukan yang diberikan kepada debitur untuk keperluan modal kerja.
- p. Kredit investasi merupakan kredit jangka menengah atau panjang yang diberikan kepada debitur untuk pembelian barang modal.
- q. Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat kredit sindikasi yang diberikan oleh Bank.
- r. Kredit yang diberikan kepada karyawan Bank dibebani bunga masing-masing 6,00% - 7,20% per tahun untuk tahun yang berakhir 31 Desember 2025 dan 2024 dengan jangka waktu pelunasan berkisar antara 1 sampai dengan 15 tahun dan dibayar melalui pemotongan gaji bulanan.
- s. Rasio kredit usaha mikro kecil terhadap jumlah kredit sesuai dengan Surat Edaran Bank Indonesia No. 13/30/DPNP tanggal 16 Desember 2011 adalah sebesar 4,65% dan 2,96% masing-masing pada tanggal 31 Desember 2025 dan 2024.
- u. Jumlah kredit yang dijamin dengan agunan tunai masing-masing sebesar Rp209.794 dan Rp314.465 pada tanggal 31 Desember 2025 dan 2024.
- v. Seluruh saldo kredit dalam mata uang Rupiah.
- w. Jumlah biaya transaksi (provisi) yang menjadi bagian dari kredit adalah RpNihil ada tanggal 31 Desember 2025 dan 2024.

10. LOANS (continued)

- k. The movement of loans written-off for the period ended December 31, 2025 and 2024 (Note 36a), are as follows:

	2024	
	1.888.620	Beginning balance
	(13.363)	Increase / (Decrease)
	1.875.257	Ending balance

- l. As of December 31, 2025 and 2024, the Bank was in compliance with Legal Lending Limits (BMPK).
- m. The ratio of *Non-performing Loan* (NPL) in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011. As of December 31, 2025 and 2024, ratio of NPL gross of allowance for impairment losses is 4.67% and 7.53% respectively, while the ratio of NPL net (net of allowance for impairment losses) is 1.92% and 1.98% respectively.
- n. Some of consumer loans are the loans that granted to Banten Provincial Civil State Apparatus which are used for the purchase of houses, vehicles and other consumptive needs.
- o. Working capital loans consist of term loans, overdraft loans, acceptances loans and overdrafts granted to borrowers for working capital purposes.
- p. Investment loans is a medium or long-term loans granted to debtor for the purchase of capital assets.
- q. As of December 31, 2025 and 2024, there were no syndicated loans granted by the Bank.
- r. The Bank charged interest for loans granted to employees for 6.00% - 7.20% per annum for year ended December 31, 2025 and 2024 with repayment periods ranging from 1 to 15 years and paid through monthly payroll deductions, respectively.
- s. The ratio of micro business loans to total loans in accordance with Bank Indonesia Circular Letter No. 13/30/DPNP dated December 16, 2011 is 4.65% and 2.96% on December 31, 2025 and 2024, respectively.
- u. Total loans with cash collateral amounting to Rp209,794 and Rp314,465 respectively, as of December 31, 2025 and 2024.
- v. All loans are denominated in Rupiah.
- w. Total of transaction costs (fees), which became part of the loans is RpNil as of December 31, 2025 and 2024, respectively.

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11. PENDAPATAN BUNGA YANG MASIH AKAN DITERIMA

Akun ini terdiri dari:

	2025
Kredit	22.534
Efek-efek	11.708
Jumlah	34.242

12. BIAYA DIBAYAR DIMUKA

Akun ini terdiri dari:

	2025
Asuransi:	
Asuransi Jamkrida	712.179
Asuransi lainnya	38.505
Sewa	1.671
Promosi dan hadiah	227
Lain-lain	637
Jumlah	753.219

Asuransi

Pada tanggal 3 Maret 2021 Bank melakukan perjanjian kerjasama dengan PT Penjaminan Kredit Daerah Banten dengan surat perjanjian kerjasama No.007/DIR/PKS/III/2021 dan No. 028/PKS/DIR-BB/III/21 terkait Penjaminan Kredit Mikro Eks Bank Pundi dengan nilai penjaminan maksimal Rp800.000.000.000 (nilai penuh) dan jangka waktu 1 Desember 2020 sampai dengan 30 November 2030.

Berdasarkan sertifikat penjaminan No.PKP-03-2022 30-0002 tanggal diterbitkan 24 Maret 2021 Bank telah mengikat Penjaminan kredit kepada PT Penjaminan Kredit Daerah Banten terkait Penjaminan Kredit Mikro Eks Bank Pundi dengan nilai jumlah kredit sebesar Rp771.220.970.581 (nilai penuh) dengan biaya penjaminan sebesar Rp778.933.180.293 (nilai penuh).

Berdasarkan sertifikat penjaminan No.PKP-12-2023 30-0064 tanggal diterbitkan 22 Desember 2023 Bank telah mengikat Penjaminan kredit kepada PT Penjaminan Kredit Daerah Banten terkait Penjaminan Kredit Mikro Eks Bank Pundi dengan nilai jumlah kredit sebesar Rp170.089.770.349 (nilai penuh) dengan biaya penjaminan sebesar Rp171.790.668.053 (nilai penuh).

Pada tahun 2023 Bank membuat Petunjuk Teknis No.004/Juknis/AKT-BB/XII/2023 tentang Mekanisme Proses Akuntansi Atas Transaksi Penjaminan Jamkrida, sekaligus merevisi Memorandum No.137/M/DIR-BB/III/2021 tentang mekanisme Hapus Buku Kredit Mikro Eks-Pundi/Eksekutif dengan skema Penjaminan kepada Jamkrida Banten, bahwa pencatatan dan pengakuan transaksi penjaminan kredit Jamkrida sebesar nilai pokok yang dijaminan sesuai klausul subrogasi akan berkurang sesuai dengan hasil penagihan yang dilakukan Bank, dan untuk biaya premi sebesar 1% yang dibayarkan oleh Bank akan dilakukan amortisasi selama jangka waktu sertifikat penjaminan.

Asuransi yang dijaminan Bank ke PT Penjaminan Kredit Daerah Banten adalah sebagai berikut:

11. ACCRUED INTEREST RECEIVABLE

This account consists of:

	2024
	13.336
	11.706
Total	25.042

Loans
Securities
Total

12. PREPAID EXPENSES

This account consists of:

	2024
	733.728
	16.612
	7.471
	559
	20.994
Total	779.365

Insurance:
Jamkrida insurance
Others insurance
Lease
Promotions and gifts
Others
Total

Insurance

On March 3, 2021, the Bank entered into a cooperation agreement with PT Penjaminan Kredit Daerah Banten with a cooperation agreement letter No. 007/DIR/PKS/ III/2021 and No. 028/PKS/DIR-BB/III/21 related to Micro Credit Guarantee for Ex-Pundi Bank with a maximum guarantee value of Rp800,000,000,000 (full amount) and a period of December 1, 2020 to November 30, 2030.

Based on the guarantee certificate No.PKP-03-2022 30-0002 issued date March 24, 2021, the Bank has binded a credit guarantee to PT Penjaminan Kredit Daerah Banten regarding Micro Credit Guarantee of Ex Pundi Bank with a total credit value of Rp771,220,970,581 (full amount) with a guarantee fee of Rp778,933,180,293 (full amount).

Based on the guarantee certificate No.PKP-12-2023 30-0064 issued date December 22, 2023, the Bank has binded a credit guarantee to PT Penjaminan Kredit Daerah Banten regarding Micro Credit Guarantee of Ex Pundi Bank with a total credit value of Rp170,089,770,349 (full amount) with a guarantee fee of Rp171,790,668,053 (full amount).

In 2023 the Bank will make Technical Instructions No.004/Juknis/AKT-BB/XII/2023 concerning Accounting Process Mechanism for Jamkrida Guarantee Transactions, while revising Memorandum No.137/M/DIR-BB/III/2021 concerning the mechanism for writing off Ex-Pundi/Executive Micro Credit Books with a Guarantee Scheme to Jamkrida Banten, that the recording and recognition of Jamkrida credit guarantee transactions is in the amount of the principal amount guaranteed in accordance with the subrogation clause will be reduced according to the results of the collection carried out by the Bank, and the 1% premium fee paid by the Bank will be amortized over the term of the guarantee certificate.

The insurance guaranteed by the Bank to PT Penjaminan Kredit Daerah Banten is as follows:

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12. BIAYA DIBAYAR DIMUKA (lanjutan)

	2025	2024
Saldo awal pokok asuransi jamkrida:		
Nilai kredit	727.464	763.959
Nilai premi	7.275	7.277
Mutasi:	734.739	771.236
Rekening perantara liabilitas segera (Catatan 17)	(21.551)	(36.494)
Amortisasi asuransi (Catatan 29)	(1.009)	(1.014)
	(22.560)	(37.508)
Saldo akhir	712.179	733.728

Biaya amortisasi pada beban umum dan administrasi pada 31 Desember 2025 dan 2024 sebesar Rp1.009 dan Rp1.014 (Catatan 28).

12. PREPAID EXPENSES (continued)

*Jamkrida insurance principal
starting balance:
Credit value
Premi value
Mutation:
Immediate liability brokerage
Account (Note 17)
Amortization insurance (Note 29)
Ending balance*

The amortization of general and administrative expenses as of December 31, 2025 and 2024 amounting to Rp1,009 and Rp1,014 (Note 28).

13. ASET TETAP DAN ASET HAK GUNA

Rincian aset tetap sebagai berikut:

13. FIXED ASSETS AND RIGHT OF USE OF ASSETS

The detail of fixed assets as follows:

	2025					
	Perubahan selama periode berjalan /Changes during the period					
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance	
Pemilikan langsung						Direct ownership
<u>Biaya perolehan</u>						<u>Cost</u>
Tanah	-	7.376	-	-	7.376	Land
Bangunan	-	132.193	-	-	132.193	Buildings
Renovasi bangunan yang disewa	166.653	4.452	-	19	171.124	Leasehold Improvement
Kendaraan	2.589	18	-	-	2.607	Vehicles
Perlengkapan, mesin dan peralatan kantor	138.221	4.168	-	-	142.389	Office equipment, machine and furnitures
Aset dalam pembangunan	19	-	-	(19)	-	Assets under construction
	307.482	148.207	-	-	455.689	
Aset sewa guna	40.002	1.786	(6.918)	-	34.870	Right of use of assets
Jumlah	347.483	149.993	(6.918)	-	490.558	Total
<u>Akumulasi penyusutan</u>						<u>Accumulated depreciation</u>
Renovasi bangunan yang disewa	161.857	1.964	-	-	163.821	Leasehold Improvement
Kendaraan	2.589	-	-	-	2.589	Vehicles
Perlengkapan, mesin dan peralatan kantor	133.227	3.305	-	-	136.532	Office equipment, machine and furnitures
	297.673	5.269	-	-	302.942	
Aset sewa guna	21.634	4.892	(6.918)	-	19.608	Right of use of assets
Jumlah	319.307	10.161	(6.918)	-	322.550	Total
Nilai Tercatat	28.176				168.008	Net-carrying value

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13. ASET TETAP DAN ASET HAK GUNA (lanjutan)

**13. FIXED ASSETS AND RIGHT OF USE OF ASSETS
(continued)**

		2024						
		Perubahan selama periode berjalan /Changes during the period						
	Saldo awal/ Beginning balance	Penambahan/ Additions	Pengurangan/ Deductions	Reklasifikasi/ Reclassification	Saldo akhir/ Ending balance			
Pemilikan langsung						Direct ownership		
<u>Biaya perolehan</u>						<u>Cost</u>		
Renovasi bangunan	165.141	1.512	-	-	166.653	Leasehold		
yang disewa						Improvement		
Kendaraan	2.589	-	-	-	2.589	Vehicles		
Perlengkapan, mesin	136.846	1.375	-	-	138.221	Office equipment,		
dan peralatan kantor						machine and furnitures		
Aset dalam pembangunan	-	19	-	-	19	Assets under construction		
	304.576	2.906	-	-	307.482			
Aset sewa guna	39.750	6.695	-	(6.443)	40.002	Right of use of assets		
Jumlah	344.326	9.600	-	(6.443)	347.483	Total		
<u>Akumulasi penyusutan</u>						<u>Accumulated depreciation</u>		
Renovasi bangunan	157.417	4.440	-	-	161.857	Leasehold		
yang disewa						Improvement		
Kendaraan	2.589	-	-	-	2.589	Vehicles		
Perlengkapan, mesin	129.991	3.236	-	-	133.227	Office equipment,		
dan peralatan kantor						machine and furnitures		
	289.997	7.676	-	-	297.673			
Aset sewa guna	22.009	6.068	-	(6.443)	21.634	Right of use of assets		
Jumlah	312.006	13.744	-	(6.443)	319.307	Total		
Nilai Tercatat	32.320				28.176	Net-carrying value		

Beban penyusutan yang dibebankan pada laba rugi untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp10.161 dan Rp13.744 (Catatan 28).

Depreciation charged to profit and loss for year ended Desember 31, 2025 and 2024 amounting to Rp10,161 and Rp13,744, respectively (Note 28).

Berdasarkan surat Peraturan Daerah Provinsi Banten No. 4 Tahun 2025 Tentang Penyertaan Modal Daerah ke dalam Perseroan Terbatas Bank Pembangunan Daerah Banten (Perseroda Terbuka) tanggal 30 Desember 2025. Dengan Peraturan Daerah ini, Pemerintah Daerah telah melakukan Penyertaan Modal Daerah ke dalam Bank berupa tanah dan bangunan senilai Rp139.569

Based on Banten Province Regional Regulation Number 4 of 2025 concerning Regional Capital Participation to the Limited Liability Company Banten Regional Development Bank (Perseroda Terbuka) dated December 30, 2025. With this Regional Regulation, the Regional Government has made Regional Capital Participation to the Bank in the form of land and buildings worth Rp139,569.

Aset tetap (termasuk aset yang disewa), kecuali tanah, diasuransikan pada PT Asuransi Askrida Syariah dengan nilai pertanggungan sebesar Rp70.640 pada tanggal 31 Desember 2023. Pada 31 Desember 2024, diasuransikan pada PT Asuransi Asei Indonesia dengan nilai pertanggungan sebesar Rp165, Manajemen berpendapat bahwa nilai pertanggungan tersebut cukup untuk menutupi kemungkinan kerugian atas aset yang dipertanggungan.

All fixed assets (include leased assets), except land, are insured with PT Asuransi Askrida Syariah, amounting to Rp and Rp70,640 as of December 31, 2023. On December 31, 2024, they are insured with PT Asuransi Asei Indonesia with a value coverage amounting to Rp165, Management believes that the insurance coverage is adequate to cover impairment loss on the assets insured.

Aset tetap (termasuk aset yang disewa), kecuali tanah, diasuransikan pada Asuransi Sinar Mas dengan nilai pertanggungan sebesar Rp73.935 pada tanggal 14 April 2025.

Fixed assets (including leased assets), except land, are insured with Sinar Mas Insurance with a coverage value of Rp73,935 as of April 14, 2025.

Manajemen berpendapat bahwa tidak terdapat penurunan nilai atas aset tersebut.

Management believes that there is no impairment in value of the aforementioned assets.

Pada tanggal 31 Desember 2025 dan 2024, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan adalah sebesar Rp168.008 dan Rp278.252

As of December 31, 2025 and 2024, the gross amount of fixed assets which have been fully depreciated and are still used amounting to Rp168,008 and Rp278,252 respectively.

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14. AGUNAN YANG DIAMBIL ALIH

Akun ini terdiri dari:

	2025	2024
Nilai tercatat	3.623	3.623
Cadangan kerugian penurunan nilai	(1.252)	(1.252)
Jumlah	2.371	2.371

Agunan yang diambil alih terdiri dari tanah dan bangunan.

Cadangan kerugian penurunan nilai pada tanggal 31 Desember 2025 dan 2024 adalah sebesar Rp1.252.

Manajemen berpendapat bahwa jumlah cadangan kerugian penurunan nilai agunan yang diambil alih adalah cukup untuk menutup kerugian yang mungkin timbul akibat tidak dapat terealisasinya agunan yang diambil alih tersebut.

15. ASET TAK BERWUJUD

Rincian akun ini adalah sebagai berikut:

	2025	2024
Aset tak berwujud	80.386	28.708
Jumlah	80.386	28.708

Rincian aset takberwujud adalah sebagai berikut:

	2025	2024
Perangkat lunak:		
Biaya perolehan		
Saldo awal	108.906	97.556
Penambahan	57.222	11.350
Saldo akhir	166.128	108.906
Akumulasi amortisasi		
Saldo awal	(92.864)	(89.375)
Penambahan	(7.116)	(3.488)
Saldo akhir	(99.979)	(92.864)
	66.149	16.043
Hak paten:		
Biaya perolehan		
Saldo awal	114	114
Penambahan	80	-
Saldo akhir	194	114
Akumulasi amortisasi		
Saldo awal	(104)	(97)
Penambahan	(5)	(7)
Saldo akhir	(109)	(104)
	85	10
Perangkat lunak - sedang dalam penyelesaian	14.152	12.655
Jumlah nilai tercatat	80.386	28.708

Biaya amortisasi aset takberwujud dicatat pada beban umum dan administrasi pada 31 Desember 2025 dan 2024 masing-masing adalah sebesar Rp7.116, dan Rp3.488 (Catatan 28).

Sampai dengan tanggal 31 Desember 2025, sisa umur dari perangkat lunak berkisar antara 1 sampai dengan 5 tahun dan hak paten berkisar 7 tahun dan dapat diperpanjang.

14. FORECLOSED ASSETS

This account consists of:

	2025	2024
Nilai tercatat	3.623	3.623
Cadangan kerugian penurunan nilai	(1.252)	(1.252)
Jumlah	2.371	2.371

Foreclosed assets consist of land and buildings.

Changes in the allowance for impairment losses as of December 31, 2025 and 2024 amounting to Rp1,252.

Management believes that the allowance for impairment losses of the foreclosed assets is adequate to cover all possible losses that may arise.

15. INTANGIBLE ASSETS

This account consists of:

	2025	2024
Aset tak berwujud	80.386	28.708
Jumlah	80.386	28.708

The details of intangible assets are as follows:

	2025	2024
Perangkat lunak:		
Biaya perolehan		
Saldo awal	108.906	97.556
Penambahan	57.222	11.350
Saldo akhir	166.128	108.906
Akumulasi amortisasi		
Saldo awal	(92.864)	(89.375)
Penambahan	(7.116)	(3.488)
Saldo akhir	(99.979)	(92.864)
	66.149	16.043
Hak paten:		
Biaya perolehan		
Saldo awal	114	114
Penambahan	80	-
Saldo akhir	194	114
Akumulasi amortisasi		
Saldo awal	(104)	(97)
Penambahan	(5)	(7)
Saldo akhir	(109)	(104)
	85	10
Perangkat lunak - sedang dalam penyelesaian	14.152	12.655
Jumlah nilai tercatat	80.386	28.708

The amortization intangible asset costs recorded in general and administrative expenses as of December 31, 2025 and 2024 amounting to Rp7,116 and Rp3,488 respectively (Note 28).

As of December 31, 2025, the remaining terms of software ranged from 1 to 5 years and patent ranged 7 years and are renewable.

16. ASET LAIN-LAIN

Rincian akun ini adalah sebagai berikut:

	2025	2024
Beban yang ditangguhkan	892.548	472.076
Tagihan - tagihan	66.953	66.346
Persediaan kantor	4.798	6.707
Lainnya	4.490	79.433
Jumlah	968.789	624.562

a. Tagihan - tagihan

Tagihan tagihan merupakan tagihan atas penarikan kliring, transaksi atm, tagihan pinjaman dan tagihan lainnya dengan rincian sebagai berikut:

	2025	2024
Tagihan transaksi atm	14.258	23.109
Tagihan bag. pinjaman	1.478	1.074
Tagihan bag. kliring	916	917
Tagihan lainnya	50.300	41.245
	66.953	66.346

b. Persediaan kantor

Persediaan kantor merupakan persediaan barang cetakan, persediaan materai perangko dan persediaan lainnya dengan rincian sebagai berikut:

	2025	2024
Barang cetak	2.289	2.244
Materai dan perangko	625	1.497
Lainnya	1.885	2.966
	4.798	6.707

c. Beban yang ditangguhkan

	2025	2024
BYD aspek keuangan	275.064	-
BYD Restrukturisasi	128.892	129.243
BYD pajak tangguhan	114.688	-
BYD perpajakan	32.269	-
BYD lainnya	341.635	342.833
	892.548	472.076

16. OTHER ASSETS

This account consists of:

	2025	2024
Deferred charges	892.548	472.076
Billing	66.953	66.346
Office supplies	4.798	6.707
Others	4.490	79.433
Total	968.789	624.562

a. Billing

Deferred charges are costs for restructuring and other costs which are costs that must be paid by the company, with the following details:

	2025	2024
ATM transaction billing	14.258	23.109
Loan billing	1.478	1.074
Clearing billing	916	917
Other billing	50.300	41.245
	66.953	66.346

b. Office supplies

Office supplies represent printed materials, postage stamps and other supplies with the following details:

	2025	2024
Printed goods	2.289	2.244
Stamps and stamps	625	1.497
Others	1.885	2.966
	4.798	6.707

c. Deferred charges

	2025	2024
BYD financial aspects	275.064	-
BYD Restructuring	128.892	129.243
BYD deferred tax	114.688	-
BYD taxation	32.269	-
BYD Others	341.635	342.833
	892.548	472.076

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16. ASET LAIN-LAIN (lanjutan)

Pada tahun 2025 Bank Banten mengalami kesulitan dalam memenuhi kewajiban pembebanan Biaya Yang Ditangguhkan (BYD) sesuai dengan jadwal yang ditetapkan dalam Action Plan Penyehatan per 7 April 2021. Jadwal pembebanan yang berlaku saat ini berakhir pada tahun 2030 dinilai dapat mempengaruhi sustainability serta going concern Bank Banten dalam jangka panjang. Sehingga bank telah menyusun dan mengajukan *Action Plan* Penyehatan (APP) sebagai upaya penyehatan dan penguatan kondisi keuangan bank melalui surat Direksi Bank Banten No.1187/Dir-BB/VIII/2025 ditunjukkan kepada Pemegang Saham Pengendali (Gubernur Provinsi Banten). Dan dari permohonan tersebut telah di setuju Pemerintah Provinsi Banten selaku pemegang saham pengendali melalui komitmen gubernur dengan No.194/2025 tanggal 15 Oktober 2025 dan No.267/2025 tanggal 28 November 2025 yang ditunjukkan kepada Otoritas Jasa Keuangan (OJK) dengan memberikan pernyataan pengungkapan permodalan Bank Banten. Selanjutnya Bank Banten mengajukan permohonan relaksasi kepada Otoritas Jasa Keuangan (OJK) melalui surat No.1243/Dir-BB/IX/2025 perihal berupa perpanjangan jangka waktu periode penambahan BYD yang semula berakhir pada tahun 2030 menjadi 2035.

Keterangan	Jumlah	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035
Aspek Keuangan APP 1	1.200.414	1.000	15.923	35.827	51.751	67.674	83.597	188.928	188.928	188.928	188.928	188.928
Aspek Keuangan pada Due Diligence per 31 Des 25	275.064	-	3.649	8.210	11.858	15.507	19.156	43.337	43.337	43.337	43.337	43.337
Aspek Perpajakan pada Due Diligence per 31 Des 25	32.269	-	428	963	1.391	1.819	2.247	5.084	5.084	5.084	5.084	5.084
Aset Pajak Tangguhan	115.688	1.000	5.000	10.000	15.000	20.000	20.000	8.938	8.938	8.938	8.938	8.936
Rencana Pembebanan BYD	1.623.435	2.000	25.000	55.000	80.000	105.000	125.000	246.287	246.287	246.287	246.287	246.285
Sisa BYD		1.621.435	1.596.435	1.541.435	1.461.435	1.356.435	1.231.435	985.147	738.860	492.573	246.285	0

Kebijakan ini secara strategis ditujukan untuk menjaga kesehatan keuangan, kelangsungan usaha dan keberlanjutan Bank Banten dengan mengelola beban keuangan secara lebih realistis dan terukur.

Total nilai biaya yang diusulkan untuk mendapatkan perpanjangan jangka waktu pembebanan adalah Rp 1.623 triliun yang terdiri dari biaya APP 1 tahun 2021 sebesar Rp1.2 triliun, Hasil Due Diligence konsultan independent EY sebesar Rp275 miliar, Biaya Yang Ditangguhkan (BYD) teknologi Informasi dan lainnya sebesar Rp32 miliar, dan Aset Pajak Tangguhan Rp115 miliar.

Biaya amortisasi atas BYD restrukturisasi dan BYD lainnya dicatat pada beban non operasional pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp2.701 dan Rp10.000 (Catatan 30).

Pada tanggal 23 Desember 2024, Berdasarkan Risalah Rapat Direksi dan Dewan Komisaris No.011/RR/KOM-DIR/XII/2024, manajemen Bank telah melakukan penyesuaian jumlah pembebanan biaya diamortisasi untuk tahun 2024 menjadi sebesar Rp10.000 dengan memperhatikan kebijakan yang dibuat manajemen Bank tahun 2020 perihal penyesuaian biaya yang ditangguhkan dan kinerja keuangan bank tahun 2024.

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16. OTHER ASSETS (continued)

In 2025, Bank Banten experienced difficulties in fulfilling the obligation to charge Deferred Costs (BYD) according to the schedule set out in the Restructuring Action Plan as of April 7, 2021. The current charging schedule ends in 2030 and is considered to affect the sustainability and going concern of Bank Banten in the long term. Therefore, the bank has prepared and submitted a Restructuring Action Plan (APP) as an effort to rehabilitate and strengthen the bank's financial condition through a letter from the Board of Directors of Bank Banten No. 1187 / Dir-BB / VIII / 2025 addressed to the Controlling Shareholder (Governor of Banten Province). And from this application, the Banten provincial government has approved it as the controlling shareholder through the governor's commitment with No. 194 / 2025 dated October 15, 2025 and No. 267 / 2025 dated November 28, 2025 shown to the Financial Services Authority (OJK) by providing a statement of disclosure of Bank Banten's capital. Furthermore, Bank Banten submitted a relaxation request to the Financial Services Authority (OJK) through letter No. 1243/Dir-BB/IX/2025 regarding the extension of the BYD addition period which originally ended in 2030 to 2035.

This policy is strategically intended to maintain financial soundness, business continuity, and the sustainability of Bank Banten by managing financial expenses in a more realistic and measurable manner.

The total amount of costs proposed for the extension of the amortization period is Rp1,623 trillion, consisting of: APP 1 costs in 2021 amounting to Rp1,2 trillion, Due diligence results from the independent consultant EY amounting to Rp275 billion, Deferred Charges (BYD) related to Information Technology and others amounting to Rp32 billion, and Deferred Tax Assets amounting to Rp115 billion.

Amortization costs for BYD restructuring and other BYD are recorded in non-operating expenses at December 31, 2025 2024 amounting to Rp2,701 and Rp10,000 (Note 30)

On December 23, 2024, Based on the Minutes of the Board of Directors and Board of Commissioners Meeting Number: 011/RR/KOM-DIR/XII/2024, the Bank's management has adjusted the amortized cost charge for 2024 to Rp10,000 by considering the policies taken by the Bank's management in 2020 regarding the adjustment of deferred costs and the Bank's financial performance in 2024.

17. LIABILITAS SEGERA

Akun ini terdiri dari:

	2025	2024	
Rekening perantara asuransi	21.551	36.494	Immediate liability insurance
Utang bunga	18.735	13.420	Interest payable
Lain-lain	59.731	92.456	Others
Jumlah	100.017	142.370	Total

18. SIMPANAN DARI NASABAH

Akun ini terdiri dari:

	2025			
	Pihak berelasi/ Related parties	Pihak ketiga/ Third parties	Jumlah/ Total	
Giro	1.663	721.974	723.637	Demand deposits
Tabungan	828	779.920	780.748	Savings
Deposito berjangka	19.424	4.896.506	4.915.930	Time deposits
Jumlah	21.915	6.398.400	6.420.315	Total
	2024			
	Pihak berelasi/ Related parties	Pihak ketiga/ Third parties	Jumlah/ Total	
Giro	431.700	235.394	667.094	Demand deposits
Tabungan	11	711.611	711.622	Savings
Deposito berjangka	28.688	3.448.437	3.477.125	Time deposits
Jumlah	460.399	4.395.442	4.855.841	Total

a. Giro

Giro yang diblokir dan dijadikan jaminan atas kredit Bank adalah sebesar RpNihil pada tanggal 31 Desember 2025 dan 2024. Saldo giro seluruhnya dalam mata uang Rupiah.

Kisaran suku bunga untuk giro diungkapkan dalam (Catatan 38).

b. Tabungan

Tabungan yang diblokir dan digunakan sebagai jaminan atas kredit sebesar RpNihil pada tanggal 31 Desember 2025 dan 2024. Saldo tabungan seluruhnya dalam mata uang Rupiah.

Kisaran suku bunga untuk tabungan diungkapkan dalam (Catatan 38).

17. LIABILITIES DUE IMMEDIATELY

This account consists of:

18. DEPOSITS FROM CUSTOMERS

This account consists of:

a. Demand deposits

Demand deposits blocked out and pledged as loan collateral amounting to RpNil as of December 31, 2025 and 2024. All demands deposits are in Indonesian Rupiah.

The ranges of interest rates for demand deposits are disclosed in (Note 38).

b. Savings

Savings blocked and pledged as loan collateral amounting to RpNil on December 31, 2025 and 2024. All savings are denominated in Indonesian Rupiah.

The ranges of interest rates for savings deposits are disclosed in (Note 38).

18. SIMPANAN DARI NASABAH (lanjutan)

c. Deposito berjangka

Berdasarkan Jangka Waktu Kontrak

2025			
	Pihak berelasi/ <i>Related parties</i>	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>
Kurang dari atau 1 bulan	-	1.519.134	1.519.134
Lebih dari 1 s/d 3 bulan	9.057	2.122.352	2.131.409
Lebih dari 3 s/d 6 bulan	1.077	722.612	723.689
Lebih dari 6 s/d 12 bulan	9.290	530.378	539.668
Lebih dari 12 bulan	-	2.030	2.030
	19.424	4.896.506	4.915.930

1 month or less
More than 1 month until 3 months
More than 3 months until 6 months
More than 6 months until 12 months
More than 12 months

2024			
	Pihak berelasi/ <i>Related parties</i>	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>
Kurang dari atau 1 bulan	8.963	881.916	890.879
Lebih dari 1 s/d 3 bulan	19.107	1.616.230	1.635.337
Lebih dari 3 s/d 6 bulan	618	779.022	779.640
Lebih dari 6 s/d 12 bulan	-	166.151	166.151
Lebih dari 12 bulan	-	5.118	5.118
	28.688	3.448.437	3.477.125

1 month or less
More than 1 month until 3 months
More than 3 months until 6 months
More than 6 months until 12 months
More than 12 months

Berdasarkan Jatuh Tempo

2025			
	Pihak berelasi/ <i>Related parties</i>	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>
Kurang dari atau 1 bulan	500	-	500
Lebih dari 1 s/d 3 bulan	-	1.000	1.000
Lebih dari 3 s/d 6 bulan	17.847	3.994.541	4.012.388
Lebih dari 6 s/d 12 bulan	1.077	569.163	570.240
Lebih dari 12 bulan	-	331.802	331.802
	19.424	4.896.506	4.915.930

1 month or less
More than 1 month until 3 months
More than 3 months until 6 months
More than 6 months until 12 months
More than 12 months

2024			
	Pihak berelasi/ <i>Related parties</i>	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>
Kurang dari atau 1 bulan	8.963	881.916	890.879
Lebih dari 1 s/d 3 bulan	19.107	1.616.230	1.635.337
Lebih dari 3 s/d 6 bulan	618	779.022	779.640
Lebih dari 6 s/d 12 bulan	-	166.151	166.151
Lebih dari 12 bulan	-	5.118	5.118
	28.688	3.448.437	3.477.125

1 month or less
More than 1 month until 3 months
More than 3 months until 6 months
More than 6 months until 12 months
More than 12 months

Kisaran suku bunga untuk deposito berjangka diungkapkan dalam (Catatan 38).

Deposito berjangka yang diblokir dan dijadikan jaminan atas kredit Bank adalah sebesar Rp45,466 dan Rp107,663 masing-masing pada tanggal 31 Desember 2025 dan 2024. Saldo deposito berjangka seluruhnya dalam mata uang Rupiah.

Pada tanggal 31 Desember 2025 dan 2024, tidak terdapat sertifikat deposito yang di amortisasi pada tahun berjalan.

The ranges of interest rates for time deposits are disclosed in (Note 38).

Time deposits blocked out and pledged as loan collateral amounting to Rp45,466 and Rp107,663 as of December 31, 2025 and 2024, respectively. All time deposits are in Indonesian Rupiah.

As of December 31, 2025 and 2024, there is no deposits certificate that amortized on current year.

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19. SIMPANAN DARI BANK LAIN

Rincian simpanan dari bank lain terdiri atas:

	2025			
	Pihak berelasi/ <i>Related parties</i>	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>	
Deposito berjangka	-	1.078.997	1.078.997	Time deposits
Giro	4.013	170.533	174.546	Demand Deposit
Tabungan	-	20.085	20.085	Savings
	4.013	1.269.615	1.273.628	
	2024			
	Pihak berelasi/ <i>Related parties</i>	Pihak ketiga/ <i>Third parties</i>	Jumlah/ <i>Total</i>	
Deposito berjangka	-	533.372	533.372	Time deposits
Giro	3.297	143.795	147.092	Demand Deposit
Tabungan	-	13.564	13.564	Savings
	3.297	690.731	694.028	

Jangka waktu kontrak simpanan dari bank lain, kecuali deposito berjangka, adalah kurang dari atau satu bulan. Jangka waktu kontrak deposito berjangka dari bank lain adalah sebagai berikut:

	2025	2024	
Kurang dari atau 1 bulan	480.342	160.659	1 month or less
Lebih dari 1 s/d 3 bulan	393.350	243.106	More than 1 month until 3 months
Lebih dari 3 s/d 6 bulan	131.255	17.755	More than 3 months until 6 months
Lebih dari 6 s/d 12 bulan	74.050	111.852	More than 6 months until 12 months
	1.078.997	533.372	

Kisaran suku bunga untuk simpanan dari bank lain diungkapkan dalam (Catatan 38).

Giro yang diblokir dan dijadikan jaminan atas kredit Bank adalah sebesar Rp27.100 dan Rp19.570 pada tanggal 31 Desember 2025 dan 2024. Saldo giro seluruhnya dalam mata uang Rupiah.

Deposito berjangka yang diblokir dan dijadikan jaminan atas kredit Bank adalah sebesar Rp81.055 and Rp186.317 masing-masing pada tanggal 31 Desember 2025, dan 2024. Saldo deposito berjangka seluruhnya dalam mata uang Rupiah.

19. DEPOSITS FROM OTHER BANKS

Deposits from other banks consists of:

Period of contract of deposits from other banks, except time deposits, is a month or less. Period of contract of time deposits from other banks are as follow:

The ranges of interest rates for deposits from other banks are disclosed in (Note 38).

Demand deposits blocked out and pledged as loan collateral amounting to Rp27,100 and Rp19,570 as of December 31, 2025 and 2024. All demands deposits are in Indonesian Rupiah.

Time deposits blocked out and pledged as loan collateral amounting to Rp81,055 and Rp186,317 as of December 31, 2025 and 2024, respectively. All time deposits are in Indonesian Rupiah.

20. UTANG PAJAK

Akun ini terdiri dari:

	2025	2024	
Pajak penghasilan:			Income tax:
Pajak BPHTB	6.979	-	BPHTB tax
Pasal 4 (2)	5.762	3.498	Article 4 (2)
Pasal 21	194	244	Article 21
Pasal 23	90	158	Article 23
PPN	21	83	PPN
Pasal 26	13	-	Article 26
	13.060	3.982	

Besarnya pajak penghasilan terutang ditetapkan berdasarkan perhitungan pajak yang dilakukan sendiri oleh wajib pajak. Berdasarkan Undang-undang No. 28 Tahun 2007 mengenai "Perubahan Ketiga atas Undang-Undang Nomor 6 Tahun 1983 tentang Ketentuan Umum dan Tata Cara Perpajakan" yang berlaku mulai tahun 2008, Direktorat Jenderal Pajak ("DJP") dapat menetapkan dan mengubah kewajiban pajak dalam batas waktu 5 tahun sejak tanggal terhutangnya pajak. Ketentuan peralihan dari Undang-Undang tersebut mengatur bahwa perpajakan untuk tahun fiskal 2007 dan sebelumnya dapat ditetapkan oleh DJP paling lambat pada akhir tahun 2013.

20. TAXES PAYABLE

This account consists of:

The filing of tax returns is based on the Bank's self-assessment of tax liabilities. Based on the Law No. 28 Year 2007 regarding "Third Amendment of Law No. 6 Year 1983 Regarding General Rules and Procedures of Taxation" which are applicable starting 2008, the Directorate General of Tax ("DGT") may assess or amend taxes within 5 years from the date the tax becomes due. The transitional provisions of the said Law stipulate that taxers for fiscal year 2007 and before maybe assessed by the DGT at the latest at the end of 2013.

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21. LIABILITAS LAIN-LAIN

Akun ini terdiri dari:

	2025	2024
Kewajiban aspek keuangan	72.828	-
Kewajiban risiko perpajakan	32.269	-
Kewajiban transaksi ATM	27.006	37.238
Asuransi	18.398	7.119
Liabilitas sewa guna usaha	1.047	1.897
Setoran jaminan	2.804	646
Lain-lain	103.239	72.482
	257.591	119.383

Asuransi adalah pembayaran asuransi dari debitur atas kredit yang diberikan untuk kemudian dibayarkan ke perusahaan asuransi.

21. OTHER LIABILITIES

This account consists of:

*Financial liabilities
Tax risk liabilities
ATM transaction liabilities
Insurance
Leases liabilities for business
Security deposits
Others*

Insurance is the payment of the debtor for loans and then paid to the insurance company.

22. MODAL SAHAM

Rincian pemegang saham dan kepemilikan saham Bank pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

22. SHARE CAPITAL

The details of the Bank's shareholders and their shareholdings as of December 31, 2025 and 2024 are as follows:

2025 dan/and 2024				
Jenis saham	Jumlah saham (Jumlah penuh)/ Number of shares (Full amount)	Nilai nominal (Jumlah penuh)/ Nominal amount (Full amount)	Jumlah/ Total	Types of shares
Saham seri A	1.075.511.715	1000	1.075.512	Series A shares
Saham seri B	5.335.431.323	180	960.378	Series B shares
Saham seri C:	45.459.495.228	50	2.272.974	Series C shares
Sub - jumlah	51.870.438.266		4.308.864	Sub - total

2025				
Nama pemegang saham	Jumlah saham (Jumlah penuh)/ Number of shares (Full amount)	Persentase kepemilikan/ Percentage of ownership (%)	Jumlah/ Total	Types of shares
Pemerintah Provinsi Banten	34.289.755.661	66,11%	2.139.556	Banten Provincial Government
PT Bank Pembangunan				PT Bank Pembangunan
Daerah Jawa Timur Tbk	27.511.900	0,05%	2.154	Daerah Jawa Timur Tbk
Masyarakat (masing-masing dibawah 5%)	17.553.170.705	33,84%	2.167.154	Public (each below5%)
	51.870.438.266		4.308.864	

2024				
Nama pemegang saham	Jumlah saham (Jumlah penuh)/ Number of shares (Full amount)	Persentase kepemilikan/ Percentage of ownership (%)	Jumlah/ Total	Types of shares
Pemerintah Provinsi Banten	34.289.755.661	66,11%	2.139.556	Banten Provincial Government
Masyarakat (masing-masing dibawah 5%)	17.580.682.605	33,89%	2.169.308	Public (each below5%)
	51.870.438.266		4.308.864	

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) sebagaimana dinyatakan dalam Akta No. 10 tanggal 21 Juli 2016 dari Fathiah Helmi, S.H., Notaris di Jakarta para pemegang saham Bank telah menyetujui penawaran umum terbatas IV dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak-banyaknya 35.416.600.785 saham biasa seri B. Setiap pemegang saham yang memiliki 1.000 saham biasa seri A berhak membeli 3.293 saham biasa seri B dengan harga penawaran sebesar Rp18,35 (nilai penuh) per saham. Pada tanggal 29 Juli 2016, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan dengan suratnya No. S-384/D.04-16.

Based on the Extraordinary Shareholders' Meeting, as documented in Notarial Deed No. 10, dated July 21, 2016 of Fathiah Helmi, S.H., a Notary in Jakarta, the Bank's shareholders approved the limited public offering IV in issuance of rights for existing shareholders at a maximum of 35,416,600,785 series B common shares. The shareholder can exercise the rights to purchase 3,293 series B common shares for every 1,000 series A common shares held at Rp18.35 (full amount) per share. On July 29, 2016, the Bank obtained the notice of effectivity from the Financial Services Authority in Letter No. S-384/D.04-16.

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22. MODAL SAHAM (lanjutan)

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) sebagaimana dinyatakan dalam Akta No. 35 tanggal 31 Oktober 2016 dari Fathiah Helmi, S.H., Notaris di Jakarta para pemegang saham Bank telah menyetujui penawaran umum terbatas V dalam rangka penerbitan Hak Memesan Efek Terlebih Dahulu kepada para pemegang saham sebanyak-banyaknya 17.937.712.419 saham biasa seri B. Pada tanggal 24 Nopember 2016, Bank memperoleh pernyataan efektif dari Otoritas Jasa Keuangan dengan suratnya No.S-694/D-04/2016.

Berdasarkan hasil pelaksanaan penawaran umum terbatas IV dan V dengan Hak Memesan Efek Terlebih Dahulu (HMETD), Bank telah menambah 53.354.313.204 lembar saham dengan nilai nominal Rp18 (jumlah penuh) yang berasal dari penawaran umum terbatas IV sebanyak 35.416.600.785 lembar dan penawaran umum terbatas V sebanyak 17.937.712.419 lembar dan dengan demikian jumlah seluruh saham ditempatkan dan disetor penuh Bank meningkat menjadi 64.109.430.357 lembar saham.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) sebagaimana dinyatakan dalam Akta No. 06 tanggal 11 Februari 2021 dari Syarifudin, S.H., Notaris di Kota Tangerang, para pemegang saham Bank telah menyetujui penawaran umum terbatas VI dengan Hak Memesan Efek Terlebih Dahulu (HMETD), Bank telah menambah 37.431.400.914 lembar saham dengan nilai nominal Rp50 (jumlah penuh), dengan demikian seluruh saham ditempatkan dan disetor penuh Bank meningkat menjadi 43.842.343.952 jumlah lembar saham.

Berdasarkan Rapat Umum Pemegang Saham Luar Biasa (RUPSLB) sebagaimana dinyatakan dalam Akta No. 07 tanggal 6 Desember 2021 dari Syarifudin, S.H., Notaris di Kota Tangerang, para pemegang saham Bank telah menyetujui penawaran umum terbatas VII dengan Hak Memesan Efek Terlebih Dahulu (HMETD), Bank telah menambah 8.028.094.314 lembar saham dengan nilai nominal Rp50 (jumlah penuh), dengan demikian seluruh saham ditempatkan dan disetor penuh Bank meningkat menjadi 51.870.438.266 jumlah lembar saham.

Berdasarkan laporan informasi atau fakta material tanggal 05 November 2025, dalam rangkaian dari pelaksanaan Kelompok Usaha Bank (KUB) antara PT Bank Pembangunan Daerah Banten (Perseroda) Tbk dengan PT Bank Pembangunan Daerah Jawa Timur Tbk, dimana Bank Jatim telah melakukan pembelian saham perseroan di *Secondary Market* dengan harga Rp27 dengan jumlah 275.119 lot atau 27.511.900 lembar saham dengan komposisi sebesar 0,05%.

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22. SHARE CAPITAL (continued)

Based on the Extraordinary Shareholders' Meeting, as documented in Notarial Deed No. 35, dated October 31, 2016 of Fathiah Helmi, S.H., a Notary in Jakarta, the Bank's shareholders approved the limited public offering V in issuance of rights for existing shareholders at a maximum of 17,937,712,419 series B common shares. On November 24, 2016, the Bank obtained the notice of effectivity from the Financial Services Authority in Letter No.S-694/D-04/2016.

Based on the results of limited public offering IV and V with pre-emptive rights to the Bank's shareholders, the Bank has added 53,354,313,204 shares with nominal value Rp18 (full amount) derived from limited public offering IV for 35,416,600,785 shares and limited public offering V for 17,937,712,419 and thus the Bank's total shares issued and fully paid increased to become 64,109,430,357 shares.

Based on the Extraordinary General Meeting of Shareholders (EGMS) as stated in the Deed No. 06 dated February 11, 2021 from Syarifudin, SH, Notary in Tangerang City, the Bank's shareholders have approved a limited public offering VI with Pre-emptive Rights (HMETD), the Bank has added 37,431,400,914 shares with a nominal value of Rp50 (full amount), thus all issued and fully paid shares of the Bank increased to 43,842,343,952 total shares.

Based on the Extraordinary General Meeting of Shareholders (EGMS) as stated in the Deed No. 07 December 6, 2021 from Syarifudin, SH, Notary in Tangerang City, the Bank's shareholders have approved a limited public offering VII with Pre-emptive Rights (HMETD), the Bank has added 8,028,094,314 shares with a nominal value of Rp50 (full amount), thus the total number of issued and fully paid shares of the Bank increased to 51,870,438,266 total shares.

Based on the material information or fact report dated November 5, 2025, in a series of implementation of the Bank Business Group (KUB) between PT Bank Pembangunan Daerah Banten (Perseroda) Tbk and PT Bank Pembangunan Daerah Jawa Timur Tbk, where Bank Jatim has purchased the company's shares in the Secondary Market at a price of Rp27 with a total of 275,119 lots or 27,511,900 shares with a composition of 0.05%.

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23. TAMBAHAN MODAL DISETOR

Berdasarkan Surat dari Otorisasi Jasa Keuangan (OJK) No. SR-288/PB.31/2020 pada tanggal 26 November 2020. Bank mendapat persetujuan untuk mencatat dana hasil RKUD milik pemerintah provinsi Banten sebesar Rp1.551.000 sebagai dana tambahan modal disetor. Pada tanggal 31 Desember 2023 dana tambahan modal tersebut telah direklasifikasi pada modal saham.

Akun ini merupakan agio saham sehubungan dengan penawaran umum pada tahun 2001, 2012, 2016 dan 2022 setelah dikurangi biaya emisi saham dan dana setoran modal dengan perincian sebagai berikut:

	2025	2024
Perbedaan antara harga penawaran saham dengan nilai nominal per saham		
Tahun 2001	11.100	11.100
Tahun 2012	29.932	29.932
Tahun 2016	18.674	18.674
Tahun 2021	216.759	216.759
Biaya emisi saham		
Tahun 2001	(3.434)	(3.434)
Tahun 2010	(7.111)	(7.111)
Tahun 2011	(3.557)	(3.557)
Tahun 2012	(2.905)	(2.905)
Tahun 2016	(10.203)	(10.203)
Tahun 2020	(4.213)	(4.213)
Tahun 2021	(3.567)	(3.567)
Dana setoran modal		
Tahun 2025	139.569	-
	381.044	241.475

Berdasarkan Surat Peraturan Daerah Provinsi Banten No 4 tahun 2025 tentang Penyertaan Modal Daerah kedalam Perseroan Terbatas Bank Pembangunan Daerah Banten (Perseroda Terbuka) tanggal 30 Desember 2025. Pemerintah daerah melakukan penyertaan modal daerah ke dalam bentuk barang milik daerah berupa tanah dan bangunan sebesar Rp 139.569.320.000 (nilai penuh). (Catatan 13)

24. PENDAPATAN BUNGA

Akun ini terdiri dari:

	2025	2024
Kredit	449.070	384.325
Efek-efek	66.924	63.370
Efek Reverse Repo	35.673	27.863
Penempatan pada Bank Indonesia dan bank lain	15.293	13.034
Giro pada Bank Indonesia dan bank lain	3.535	3.212
	570.495	491.804

Pendapatan bunga dari efek-efek berasal dari obligasi pemerintah, Sertifikat Bank Indonesia dan Sertifikat Deposito Bank Indonesia.

23. ADDITIONAL PAID-IN CAPITAL

Based on the Letter from the Financial Services Authorization (OJK) No. SR-288/PB.31/2020 on November 26, 2020. The bank received approval to record the proceeds from the RKUD owned by the Banten provincial government amounting to Rp1,551,000 as additional paid-in capital funds. As of December 31, 2023, the additional capital funds have been reclassified to share capital.

This account represents additional paid-in capital in connection with public offering in 2001, 2012, 2016 and 2022 after deducting share issuance and capital contribution funds costs as follows:

Difference between the offering price with par value per share
Year 2001
Year 2012
Year 2016
Year 2021
Share issuance costs
Year 2001
Year 2010
Year 2011
Year 2012
Year 2016
Year 2020
Year 2021
capital contribution funds
Year 2025

Based on Banten Provincial Regulation Letter No. 4 of 2025 concerning Regional Capital Participation into the Limited Liability Company of the Banten Regional Development Bank (Perseroda Terbuka) dated December 30, 2025. The regional government made regional capital participation in the form of regional property in the form of land and buildings amounting to Rp 139,569,320,000 (full value). (Note 13).

24. INTEREST INCOME

This account consists of:

Loans
Securities
Reverse Repo Securities
Placement with Bank Indonesia and other banks
Current account with Bank Indonesia and other banks

Interest income from securities comes from government bonds, Certificate of Bank Indonesia and Deposits Certificates of Bank Indonesia.

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25. BEBAN BUNGA

Akun ini terdiri dari:

	2025	2024
Simpanan dari nasabah		
Deposito berjangka	284.546	227.366
Tabungan	6.108	4.789
Giro	28.714	25.631
Simpanan dari bank lain	52.435	43.991
Liabilitas atas efek-efek yang dijual dengan janji dibeli kembali	-	665
	371.804	302.443

25. INTEREST EXPENSE

This account consists of:

Deposits from customers
Time deposits
Saving
Demand deposits
Deposits from other banks
Securities sold under
repurchase agreement

26. PENDAPATAN ADMINISTRASI

Akun ini terdiri dari:

	2025	2024
Administrasi kredit	21.663	17.452
Denda dan pinalti	9.405	6.903
Lain-lain	45.280	18.798
	76.348	43.153

26. ADMINISTRATIVE INCOME

This account consists of:

Loan administration
Late payment and penalties
Others

27. KERUGIAN PENURUNAN NILAI

Akun ini terdiri dari:

	2025	2024
<u>Aset keuangan</u>		
Penyisihan (Pemulihan) kerugian penurunan nilai kredit (Catatan 10j)	(63.020)	(122.113)
Penyisihan (Pemulihan) kerugian penurunan nilai aset keuangan	(63.020)	(122.113)

27. IMPAIRMENT LOSSES

This account consists of:

Financial assets
Provision (Recovery) for impairment losses Loans (Note 10j)
Provision(Recovery) of impairment losses on financial assets

28. BEBAN UMUM DAN ADMINISTRASI

Akun ini terdiri dari:

	2025	2024
Sewa	17.271	23.535
Jasa tenaga kerja	16.031	19.767
Penyusutan (Catatan 13)	10.161	13.744
Honorium tenaga ahli	9.984	16.804
Iklan promosi dan pemasaran	8.477	6.621
Amortisasi aset takberwujud (Catatan 15)	7.116	3.488
Transportasi dan perjalanan dinas	5.821	5.725
Perlengkapan kantor	5.246	4.438
Listrik air dan gas	3.857	3.855
Penagihan kredit	3.219	7.827
Komunikasi	2.821	8.710
Iuran dan administrasi	1.520	5.925
Perbaikan dan pemeliharaan	1.091	1.875
Amortisasi asuransi kredit (Catatan 12)	1.009	1.014
Pajak dan perizinan	421	398
Premi penjaminan pemerintah (catatan 39b)	-	10.065
Lain-lain	64.725	9.647
	158.769	143.437

28. GENERAL AND ADMINISTRATIVE EXPENSES

This account consists of:

Operating lease
Outsourcing
Depreciation (Note 13)
Professional fees
Advertising, promotion and marketing
Amortization of intangible assets (Note 15)
Transportation and traveling
Office supplies
Electricity, water and gas
Loan collection
Telecommunication
Administration and Contribution
Repair and maintenance
Amortization credit insurance (Note 12)
Taxes and licenses
Government guarantee premium (Note 39b)
Others

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29. BEBAN TENAGA KERJA DAN TUNJANGAN

Akun ini terdiri dari:

	2025	2024
Gaji dan Upah	99.127	91.133
Kesejahteraan karyawan	23.315	29.865
Imbalan pasca kerja (catatan 32)	5.582	5.009
Pelatihan	1.645	1.666
Biaya tenaga kerja lainnya	-	288
Jumlah	129.669	127.961

Perincian gaji dan tunjangan atas dewan komisaris, direksi dan komite audit adalah sebagai berikut:

	2025			
	Jumlah/ Total	Gaji/ Salaries	Tunjangan/ Allowance	Jumlah/ Total
Dewan Komisaris	3	2.063	495	2.561
Direksi	4	4.488	1.028	5.520
Komite Audit	2	413	35	450
	9	6.964	1.558	8.531

	2024			
	Jumlah/ Total	Gaji/ Salaries	Tunjangan/ Allowance	Jumlah/ Total
Dewan Komisaris	3	1.976	372	2.351
Direksi	4	4.488	1.028	5.520
Komite Audit	2	456	38	496
	9	6.920	1.438	8.367

Bank belum dapat merealisasi kewajiban pendanaan pendidikan dan pelatihan sebesar 5% dari biaya sumber daya manusia tahun sebelumnya dikarenakan Bank menyesuaikan anggaran pendidikan dengan situasi dan kondisi Bank secara keseluruhan.

29. PERSONAL EXPENSES

This account consists of:

Salaries and wages
Social security cost
Post-employment benefit (Note 32)
Training
Other labor cost

The details of salaries and allowances of commissioners, directors and audit committee are as follows:

Board of commissioners
Directors
Audit committee

Board of commissioners
Directors
Audit committee

The Bank has not been able to realize the obligation for education and training expense by 5% of prior year's human resources expense since the Bank adjusted the education budget based on the overall current situation and condition of the Bank.

30. PENDAPATAN (BEBAN) NON OPERASIONAL – BERSIH

Akun ini terdiri dari:

	2025	2024
Denda	(19)	(85)
Amortisasi biaya yang ditangguhkan (Catatan 16)	(2.701)	(10.000)
Lain-lain	(334)	(11.070)
	(3.054)	(21.156)

30. NON-OPERATING INCOME (EXPENSE) – NET

This account consists of:

Penalties
Amortization of deferred costs (Note 16)
Others

31. PAJAK PENGHASILAN

Akun ini terdiri dari:

- a. Bank mengalami rugi fiskal untuk periode dan tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.
- b. Pajak kini
- Rekonsiliasi antara rugi sebelum pajak menurut laporan laba rugi dan penghasilan komprehensif lain dengan rugi fiskal adalah sebagai berikut:

	2025	2024
Laba sebelum pajak menurut laporan laba rugi	56.472	74.997
Perbedaan temporer:		
Penyusutan aset tetap	(42)	(293)
Penyisihan kerugian penurunan nilai	(19.485)	8.394
Amortisasi perangkat lunak	5	(468)
Cadangan imbalan pasca kerja - bersih	1.568	2.387
Bersih	(17.953)	10.018
Perbedaan tetap:		
Beban yang tidak boleh dikurangkan - bersih	(3.753)	(987)
Bersih	(3.753)	(987)
Laba fiskal periode berjalan	42.273	86.003
Ditambah akumulasi rugi fiskal tahun sebelumnya	(760.722)	(932.865)
Rugi fiskal yang tidak dapat diperhitungkan lagi	483.581	86.140
Akumulasi rugi fiskal akhir periode	(234.869)	(760.722)

Menurut peraturan perpajakan, rugi fiskal dapat dikompensasikan dengan laba fiskal pada masa lima tahun mendatang sejak terjadinya kerugian fiskal. Akumulasi rugi fiskal sebesar Rp234.869 dan Rp760.722 masing-masing untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024.

31. INCOME TAX

This account consists of:

- a. The Bank is in tax loss position for the periods and years ended December 31, 2025 and 2024.
- b. Current tax
- A reconciliation between loss before tax per statements of profit or loss and other comprehensive income and tax loss is as follows:

Gain before tax per statements of profit or loss
Temporary differences:
Depreciation of fixed assets
Allowance for impairment losses
Software amortization
Provision for post employment benefits-net
Net
Permanent differences:
Non deductible expenses-Net
Net
Fiscal gain for the period
Add accumulated fiscal loss from previous year
Less expired fiscal loss
Accumulated tax losses at the end of period

In accordance with Indonesia tax regulations, tax loss can be offset against the taxable income immediately within a period of five years after the tax loss had incurred. The tax loss amounting to Rp234,869 and Rp760,722 for the year ended December 31, 2025 and 2024, respectively.

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31. PAJAK PENGHASILAN (lanjutan)

b. Pajak kini (lanjutan)

	Dikreditkan (dibebankan)/ Credited (charged) to				
	31 Desember/ December 31, 2024	Laba rugi/ Profit or loss	Penghasilan komprehensif lain/ Other comprehensive income	Penyesuaian/ Adjustment	31 Desember/ December 31, 2025
Rugi fiskal	167.359	-	-	(115.688)	51.671
Akumulasi penyusutan aset tetap	5.460	(9)	-	-	5.451
Amortisasi perangkat lunak	835	1	-	-	836
Penyisihan kerugian penurunan nilai	167.608	(4.287)	-	-	163.321
Keuntungan efek-efek yang belum direalisasi	1.981	-	(478)	-	1.503
Liabilitas imbalan pasca kerja	6.997	345	726	-	8.068
	350.240	(3.950)	248	(115.688)	230.850

	Dikreditkan (dibebankan)/ Credited (charged) to				
	31 Desember/ December 31, 2023	Laba rugi/ Profit or loss	Penghasilan komprehensif lain/ Other comprehensive income	31 Desember/ December 31, 2024	
Rugi fiskal	205.230	(37.871)	-	167.359	Fiscal loss
Akumulasi penyusutan aset tetap	5.525	(65)	-	5.460	Accumulated depreciation of fixed asset
Amortisasi perangkat lunak	938	(103)	-	835	Accumulated amortization of intangible asset
Penyisihan kerugian penurunan nilai	165.761	1.847	-	167.608	Provision of impairment losses
Keuntungan efek-efek yang belum direalisasi	502	-	1.479	1.981	Unrealized gain on available for sale securities
Liabilitas imbalan pasca kerja	6.125	525	347	6.997	Post-employment benefit liability
	384.081	(35.667)	1.827	350.240	

c. Pajak Tangguhan

Manajemen berpendapat bahwa terdapat kemungkinan besar bahwa jumlah laba fiskal pada masa mendatang akan memadai untuk mengkompensasi perbedaan temporer yang menimbulkan aset pajak tangguhan tersebut.

d. Rekonsiliasi antara manfaat pajak dan hasil perkalian rugi akuntansi sebelum pajak Bank dengan tarif pajak yang berlaku adalah sebagai berikut:

	2025	2024
Laba sebelum pajak penghasilan	56.472	74.997
Manfaat pajak berdasarkan tarif pajak yang berlaku	12.424	16.499
Pengaruh pajak:		
Perbedaan tetap	826	217
Pajak tangguhan yang tidak dapat diakui	106.388	18.951
Penyesuaian	(115.688)	-
Manfaat (Beban) pajak penghasilan	3.950	35.667

31. INCOME TAX (continued)

b. Current tax (continued)

c. Deferred Tax

Management believes that it is probable that future taxable profit will be available against which the temporary differences, which results in deferred tax assets, can be utilized.

d. A reconciliation between the total tax benefit and the amounts computed by applying the effective tax rates to loss before tax is as follow:

Gain before income tax
Income tax benefit based on prevailing tax rates
Tax effects of:
Permanent differences
Recognized deffered taxes
Adjusment
Income (Expenses) tax benefit

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31. PAJAK PENGHASILAN (lanjutan)

Pada tanggal 18 Mei 2020, pemerintah menerbitkan UU No.2 tahun 2020, yang menetapkan Peraturan Pemerintah Pengganti Undang - Undang Republik Indonesia (Perppu) No.1 tahun 2020 menjadi Undang - Undang yang antara lain menurunkan tarif pajak penghasilan badan dari sebelumnya sebesar 25% menjadi 22% untuk tahun fiskal 2020 dan 2021, serta menjadi 20% sejak tahun fiskal 2022.

32. LIABILITAS IMBALAN PASCA – KERJA

Pada tanggal 31 Desember 2025 dan 2024 Bank menghitung dan mencatat imbalan pasca-kerja tanpa pendanaan khusus untuk karyawan yang berhak menurut Undang-Undang Cipta Kerja No. 11 Tahun 2020 berdasarkan perhitungan aktuarial independen. Berikut ini laporan aktuarial independen yaitu:

No./ No.	Periode/ Period	Aktuarial Independen/ Independent Actuaries	Tanggal Laporan/ Date of Report
1.	31 Desember/December 31, 2025	KKA Azwir Arifin & Rekan	07 Januari/January 07, 2026
2.	31 Desember/December 31, 2024	KKA Azwir Arifin & Rekan	16 Januari/January 16, 2025
3.	31 Desember/December 31, 2023	KKA Azwir Arifin & Rekan	08 Januari/January 08, 2024

Rincian liabilitas imbalan pasca-kerja yang diakui dalam laporan posisi keuangan adalah sebagai berikut:

The detail of defined post-employment benefit obligation is as follows:

	2025	2024	
Nilai kini kewajiban imbalan pasti	36.678	31.811	Present value of defined benefit obligation
Liabilitas imbalan pasca-kerja	36.678	31.811	Post-employment benefit liabilities

Beban imbalan pasca-kerja yang diakui pada laporan laba rugi dan penghasilan komprehensif lain adalah sebagai berikut:

The post-employment benefits expense recognized in the statements of profit or loss and other comprehensive income are as follows:

	2025	2024	
Laba rugi			Profit loss
Beban jasa kini	3.437	3.184	Current service cost
Beban bunga	2.145	1.826	Interest cost
	5.582	5.009	
Penghasilan komprehensif lainnya			Other comprehensive income
Kerugian (Keuntungan) aktuarial	3.299	1.583	Actuarial (Gain) loss
	3.299	1.583	

Rekonsiliasi nilai kini liabilitas imbalan pasti pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

Reconciliation of present value of defined benefit liabilities as of December 31, 2025 and 2024 are as follows:

	2025	2024	
Nilai kini liabilitas awal tahun	31.811	27.841	Actual present value of liability at beginning of year
Beban jasa kini	3.437	3.184	Current service cost
Beban bunga	2.145	1.826	Interest cost
	5.582	5.009	
Kerugian/ (Keuntungan) aktuarial	3.299	1.583	Actuarial loss
Imbalan kerja yang dibayar perusahaan	(4.014)	(2.623)	Employment benefit paid by company
Nilai kini liabilitas imbalan pasti akhir Tahun	36.678	31.811	Ending balance of present value of defined benefit liabilities

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32. LIABILITAS IMBALAN PASCA – KERJA (lanjutan)

Jumlah nilai kini imbalan pasti untuk tahun yang berakhir pada tanggal 31 Desember 2025, dan 2 tahun sebelumnya adalah sebagai berikut:

	<u>2025</u>	<u>2024</u>	<u>2023</u>	
Nilai kini liabilitas	36.678	31.811	27.841	<i>Present value of liabilities</i>

Asumsi utama yang digunakan untuk menghitung imbalan pasti pasca-kerja adalah sebagai berikut:

**32. POST-EMPLOYMENT BENEFITS LIABILITIES
(continued)**

Present value of defined benefit liability for the year ended December 31, 2024 and for the 2 previous years are as follows:

The principal assumptions used in the valuation of the defined post-employment benefits are as follows:

	<u>2025</u>	<u>2024</u>	
Umur pensiun normal	56 tahun/ years	56 tahun/ years	<i>Normal retirement age</i>
Tingkat kenaikan gaji	1,50% per tahun /annum	1,50% per tahun /annum	<i>Salary increase rate</i>
Tingkat diskonto	4,89 - 7,12% per tahun/annum	6,88 - 7,13% per tahun/annum	<i>Discount rate</i>
Tingkat Pengunduran Diri	Tingkat pengunduran diri khusus untuk karyawan <i>account officer</i> diasumsikan sebesar 20% per tahun/ <i>Withdrawal resignation rate for account officer staff assumed up to 20% per annum</i>	Tingkat pengunduran diri khusus untuk karyawan <i>account officer</i> diasumsikan sebesar 20% per tahun/ <i>Withdrawal resignation rate for account officer staff assumed up to 20% per annum</i>	<i>Resignation rate</i>
Tingkat mortalita	<u>TMI IV 2019</u>	<u>TMI IV 2019</u>	<i>Mortality rate</i>

33. LABA PER SAHAM DASAR DAN DILUSIAN

Perhitungan rugi per saham dasar dan dilusian adalah sebagai berikut:

	<u>2025</u>	<u>2024</u>	
Laba bersih untuk perhitungan rugi per saham dasar dan dilusian	52.522	39.330	<i>Net Gain for computation of basic and diluted loss per share</i>
Jumlah rata-rata tertimbang saham biasa untuk perhitungan rugi per saham dasar dan dilusian	51.870.438.266	51.870.438.266	<i>Weighted average number of ordinary shares for computation of basic and diluted loss per share</i>
Laba Per saham dasar dan dilusian (nilai penuh)	1,01	0,75	<i>Basic Gain per share and diluted (full amount)</i>

33. BASIC GAIN PER SHARE AND DILUTED

The calculation of basic loss per share and diluted are as follows:

34. TRANSAKSI PIHAK-PIHAK BERELASI

Berdasarkan Peraturan Bank Indonesia No. 7/3/PBI/2005 tanggal 20 Januari 2005 yang diubah dengan Peraturan Bank Indonesia No. 8/13/PBI/2006 tanggal 5 Oktober 2006 tentang Batas Maksimum Pemberian Kredit Bank Umum, pihak-pihak berelasi adalah perseorangan atau perusahaan/badan yang mempunyai hubungan pengendalian dengan Bank, baik secara langsung maupun tidak langsung, melalui hubungan kepemilikan, kepengurusan, dan atau keuangan.

Sifat Hubungan Pihak-pihak Berelasi

Sifat hubungan dengan pihak-pihak berelasi dan transaksinya adalah sebagai berikut:

34. RELATED PARTIES TRANSACTION

Based on Bank Indonesia Regulation No. 7/3/PBI/2005 dated January 20, 2005, as amended by Bank Indonesia Regulation No. 8/13/PBI/2006 dated October 5, 2006 concerning the Legal Lending Limit for Commercial Banks, related parties are individuals and companies who have controlling relationship with the Bank, either direct or indirect, through ownership, management and finance.

Nature of Related Parties Relationship

The nature of relationship with related parties and transactions are as follows:

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34. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)
Sifat Hubungan Pihak-pihak Berelasi (lanjutan)

Pihak Berelasi/ <i>Related parties</i>	Sifat Hubungan/ <i>Nature of Relationship</i>
Pemerintah Provinsi Banten	Pemegang Saham pengendali Terakhir/ <i>ultimate shareholder</i>
PD BPR Serang	Perusahaan afiliasi/ <i>Affiliated company</i>
PT. Banten Global Development	Perusahaan afiliasi / <i>Affiliated company</i>
PT Jamkrida Banten	Perusahaan afiliasi/ <i>Affiliated company</i>
Direksi, Komisaris dan pejabat eksekutif/ <i>Directors, Commissioners and executive officers</i>	Pengurus / <i>Management</i>

Transaksi-transaksi dengan Pihak-pihak Berelasi

Transaksi dan saldo yang signifikan dengan pihak- pihak berelasi adalah sebagai berikut:

	2025	
	Jumlah/ <i>Total</i>	Persentase Terhadap jumlah Liabilitas/ <i>Percentage to Total Liabilities</i> (%)
Liabilitas		
Simpanan dari nasabah (Catatan 18)	21.915	0,27%
Simpanan dari bank lain (Catatan 19)	4.013	0,05%
Jumlah	25.928	0,32%

	2025	
	Jumlah/ <i>Total</i>	Persentase Terhadap jumlah Liabilitas/ <i>Percentage to Total Liabilities</i> (%)
Beban Bunga	291	0,08%

Penempatan dana dari pihak berelasi dalam bentuk simpanan (Catatan 19)

Giro

Pada tanggal 31 Desember 2025 dan 2024, persentase rekening giro pihak berelasi dari jumlah rekening giro masing-masing sebesar 0,78%, dan 53,04%,. Pada tanggal 31 Desember 2025 dan 2024, tingkat bunga yang diberikan adalah berkisar antara 1,80%.

Tabungan

Pada tanggal 31 Desember 2025 dan 2024, persentase tabungan pihak berelasi dari jumlah tabungan masing-masing sebesar 0,11% dan 0,01%. Pada tanggal 31 Desember 2025 dan 2024, tingkat bunga yang diberikan adalah masing-masing sebesar 0% - 0,96% dan 0% -5,50%

34. RELATED PARTIES TRANSACTION (continued)
Nature of Related Parties Relationship (continued)

Transaksi/Transaction
- Giro (Catatan 18)/ <i>Demand deposit (Note 18)</i>
- Giro (Catatan 19) / <i>Demand deposit (Note 19)</i>
-Deposito berjangka (Catatan 19) / <i>Time deposit (Note 19)</i>
- Deposito berjangka (Catatan 18)/ <i>Time deposit (Note 18)</i>
- Deposito berjangka (Catatan 18)/ <i>Time deposit (Note 18)</i>
- Giro (Catatan 18) / <i>Demand deposit (Note 18)</i>
-Tabungan (Catatan 18) / <i>Savings (Note 18)</i>
-Deposito berjangka (Catatan 18) / <i>Time deposit (Note 18)</i>
-Modal saham (Catatan 22) / <i>Share capital (Note 22)</i>

Transactions with Related Parties

Significant transaction and balances with related parties are as follows:

	2024	
	Jumlah/ <i>Total</i>	Persentase Terhadap jumlah Liabilitas/ <i>Percentage to Total Liabilities</i> (%)
Liabilities		
Deposits from customers (Note 18)	460.399	7,88%
Deposits from other bank (Note 19)	3.297	0,06%
Total	463.696	7,94%

	2024	
	Jumlah/ <i>Total</i>	Persentase Terhadap jumlah Liabilitas/ <i>Percentage to Total Liabilities</i> (%)
Interest expense	3.215	0,06%

Placement of funds from related parties in the form of deposits (Note 19)

Demand Deposits

On December 31, 2025 and 2024, the percentage of demand deposits from related parties to the total demand deposits is 0.78%, and 53.04% respectively. As of December 31, 2025 and 2024, interest rates are in the range of 1.80%.

Savings

On December 31, 2025 and 2024, the percentage saving from related parties to the total saving is 0.11% and 0.01% respectively. As of December 31, 2025 and 2024, interest rates are and 0% - 0,96% and 0% - 5.50% respectively.

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34. TRANSAKSI PIHAK-PIHAK BERELASI (lanjutan)

Transaksi-transaksi dengan Pihak-pihak Berelasi (lanjutan)

Deposito Berjangka

Pada tanggal 31 Desember 2025 dan 2024, persentase deposito berjangka pihak berelasi dari jumlah deposito berjangka masing-masing sebesar 0,40% dan 0,72%. Pada tanggal 31 Desember 2025 dan 2024, tingkat bunga yang diberikan berkisar antara 2,75% - 8,00% dan 2,75% - 9,25%

Pihak berelasi perseorangan yang memiliki saldo simpanan diatas Rp1.000 dan pihak berelasi entitas yang memiliki simpanan diatas 0,5% modal disetor adalah sebagai berikut:

Pada tanggal 31 Desember 2025 dan 2024, tidak ada kompensasi yang diberikan kepada masing-masing anggota atau kelompok Direksi, Komisaris, Pemegang Saham Utama yang juga sebagai karyawan, dan manajemen kunci lainnya.

	2025	2024
<u>Deposito Berjangka</u>		
PT Jamkrida Banten	12.332	9.560
Direksi, Komisaris dan Pejabat eksekutif bank	3.770	3.631
PT Banten Global Development	-	15.850
<u>Tabungan</u>		
Direksi, Komisaris dan pejabat eksekutif bank	276	619
<u>Giro</u>		
PD BPR Serang	4.013	3.297
PT Jamkrida Banten	998	1.914
RKUD Provinsi Banten	336	429.352
CV Aksata Jaya Consulindo	170	-
PT Banten Global Development	155	428
PT Banten Global Pariwara	5	5

35. KOMITMEN DAN KONTINJENSI

- a. Bank memiliki transaksi komitmen dan kontinjensi dengan rincian sebagai berikut:

	2025	2024
<u>KOMITMEN</u>		
Tagihan komitmen	1.719	1.719
Jumlah	1.719	1.719
Liabilitas Komitmen Lainnya	(22.251)	(14.186)
Jumlah	(22.251)	(14.186)
Jumlah tagihan komitmen – bersih	(20.532)	(12.467)
	2025	2024
<u>KONTINJENSI</u>		
Tagihan kontinjensi		
Kredit yang hapus buku (Catatan10k)	1.929.723	1.875.257
Penghasilan bunga dalam penyelesaian	797.816	799.309
Jumlah	2.727.539	2.674.566
Liabilitas kontinjensi		
Bank garansi	(26.640)	(2.408)
Jumlah tagihan kontinjensi – Bersih	2.700.899	2.672.158

Pada 31 Desember 2025 dan 2024, Bank tidak memiliki saldo transaksi komitmen dan kontinjensi dengan pihak berelasi.

34. RELATED PARTIES TRANSACTION (continued)

Transactions with Related Parties (continued)

Time Deposits

On December 31, 2025 and 2024, the percentage saving from related parties to the total saving is 0.40% and 0.72%, respectively. As of December 31, 2025 and 2024, interest rates are in the range 2.75% - 8.00% and 2.75% - 9.25% respectively.

Individual related parties with deposit more than Rp1,000 and entities related parties with outstanding deposits more than 0.5% fully paid shares are as follows:

As of December 31, 2025 and 2024, there is no compensations given to each members or Board of Directors, Board of Commisioners, Major Shareholders, who are also as employees and other key management.

<u>Time Deposits</u>	
PT Jamkrida Banten	
The Bank's Directors, Commissioners and Executive Officers	
PT Banten Global Development	
<u>Savings</u>	
The Bank's Directors, Commissioners and executive officers	
<u>Demand Deposits</u>	
PD BPR Serang	
PT Jamkrida Banten	
RKUD Provinsi Banten	
CV Aksata Jaya Consulindo	
PT Banten Global Development	
PT Banten Global Pariwara	

35. COMMITMENTS AND CONTINGENCIES

- a. The Bank has commitment and contingent transactions as follows:

<u>COMMITMENTS</u>
Commitment receivables
Total
Commitment liabilities Others
Total
Total commitment receivables – net
<u>CONTINGENCIES</u>
Contingent receivables
Loans written-off (Note 10k)
Past due interest income
Total
Contingent Liabilities
Bank guarantee
Total contingencies receivables – net

As of December 31, 2025 and 2024, the Bank does not have commitment and contingent transactions with related parties.

35. KOMITMEN DAN KONTINJENSI (lanjutan)

b. Komitmen sewa.

Bank memiliki beberapa komitmen sewa operasi untuk kantor-kantor cabang dengan PT Dakara Makmur. Jangka waktu penyewaan berkisar antara 1 – 15 tahun dan dapat diperpanjang berdasarkan persetujuan kedua pihak. Apabila Bank menunggak pembayaran maka akan dikenakan denda sebesar 1 ‰ (satu per mil) per hari dihitung sejak jatuh tempo pembayaran uang sewa.

Adapun pembatasan-pembatasan lain dalam perjanjian sewa tersebut diantaranya yaitu Bank memiliki hak untuk mengakhiri lebih awal setelah tahun ke-13 dari masa sewa dengan membayar ganti rugi kepada PT Dakara Makmur dan Bank juga mengasuransikan gedung serta perlengkapannya. Berikut adalah rincian lokasi gedung yang disewa dari PT Dakara Makmur:

No.	Nama lokasi/ Address of location
1	KC Bandung/ Jl. Astana Anyar No. 42 – 44, Bandung

Beban sewa untuk tahun yang berakhir pada 31 Desember 2025 dan 2024 masing-masing sebesar Rp17.271 dan Rp23.535 (Catatan 28)

c. Litigasi

Saat ini Bank mempunyai perkara-perkara yang terkait dengan perkara perdata dan perkara sengketa konsumen sejumlah 11 perkara, Bank berstatus sebagai Tergugat atau Turut Tergugat.

35. COMMITMENTS AND CONTINGENCIES (continued)

b. Lease commitments

The Bank has entered into various operating lease commitments for its branches' premises with PT Dakara Makmur. The terms of the rentals range from 1 to 15 years and renewable upon mutual agreement of both parties. If the Bank arrears the payment will be charged with the calculation of pinalty 1 ‰ (one per mile) per day calculated from due the rent payment.

As for other restrictions in agreement rent is the Bank has the right to end earlier after years of 13 from tenancy by paying the compensation to PT Dakara Makmur and the Bank is also insuring the building and equipment. The following are details of location building lease from PT Dakara Makmur:

Rental expense for the year ended December 31, 2025 and 2024 amounting to Rp17,271 and Rp23,535 respectively. (Note 28)

c. Litigation

Currently, the Bank has cases associated with civil case and dispute consumer case total of 11 cases, he Bank's status as the Defendant or co-defendant.

35. KOMITMEN DAN KONTINJENSI (lanjutan)

c. Litigasi (lanjutan)

Berikut ini rincian permasalahan hukum yang dihadapi oleh Bank dengan debitur yaitu:

1. Kasus Perdata

No/No	No. Perkara/Putusan / Case / Decision No.	Nama Penggugat/ Plaintiff Name	Nilai Gugatan/ Accusation Value	Status/Status
1	No.124/Pdt.G/2020/PN.Sby/ No.124/Pdt.G/2020/PN.Sby	Alvian Bertho	1.000	Sedang di lakukan Upaya Peninjauan Kembali Oleh Bank Banten dan saudara Alvian Bertho / A judicial review effort is currently underway by Bank Banten and Alivan Bertho's brother.
2	No.5/Pdt.Eks/2022/PN.Cbi/ No.5/Pdt.Eks/2022/PN.Cbi	Bank Banten	14.061	Menunggu Perbikan Apprasial / Waiting for Appraisal Repair
3	No.19/Eks.HT/2022/PN.JKT.S EL/No.19/Eks.HT/2022/PN.JK T.SEL	Bank Banten	25.712	Akan membuat permohonan lelang eksekusi melalui KPKNL / Will make an execution auction request through the KPKNL
4	No.5/Pdt.Eks/2022/PN.Cbi/ No.5/Pdt.Eks/2022/PN.Cbi	Bank Banten	14.061	Masih Menunggu Perbaikan/Appraisal / Still waiting for repair / Appraisal
5	No.6/Pdt.Eks/2022/PN.Cbi/ No.6/Pdt.Eks/2022/PN.Cbi	Bank Banten	35.490	Masih Menunggu Appraisal Asli / Still waiting for the original appraisal
6	No.784/Pdt.G/2023/PN. Sby/ No.784/Pdt.G/2023/PN. Sby	Ibu Wastri	483	Dalam Putusan Sela Pengadilan Negeri Surabaya mengabulkan Eksepsi Tergugat I (Bank Banten) terkait Kewenangan Absolut, sehingga atas hal tersebut para Penggugat mengajukan upaya hukum lain yaitu Kasasi yang masih dalam proses dan belum diputus / In the Interim Decision, the Surabaya District Court granted the Exception of Defendant I (Bank Banten) regarding Absolute Authority, so that in this regard the Plaintiffs filed another legal remedy, namely an appeal which is still in process and has not been decided.
7	No.45/Pdt.G/2024/PN.Pkl/ No.45/Pdt.G/2024/PN.Pkl	Ibu Wastri	710	Menang dalam tingkat pertama, dan Putusan Banding menguatkan Putusan Pengadilan Negeri Pekalongan, atas hal tersebut PENGGUGAT mengajukan upaya hukum lain yaitu Kasasi yang sedang dalam proses/ Winning at first instance, and the Appeal Decision Confirmed the Decision of the Pekalongan District Court, regarding this matter the PLAINTIFF filed another legal remedy, namely an appeal which is currently in process.

35. COMMITMENTS AND CONTINGENCIES (continued)

c. Litigation(continued)

The details legal issues encountered by Bank with debtors are as follows:

1. Civil Case

35. KOMITMEN DAN KONTINJENSI (lanjutan)

c. Litigasi (lanjutan)

1. Kasus Perdata

No/No	No. Perkara/Putusan / Case / Decision No.	Nama Penggugat/ Plaintiff Name	Nilai Gugatan/ Accusation Value	Status/Status
8	No.31/Pdt.G/2025/PN.PKB/ No.31/Pdt.G/2025/PN.PKB	Ir. Ahmad Riva'I	309	Telah dilakukan kelengkapan identitas Para Pihak dan selanjutnya pada tanggal 30 Juli 2025 akan dilakukan Mediasi Pertama dengan Mediator Majelis Hakim Pengadilan Negeri Pangkalan Balai bahwa pada tanggal 3 September 2025 PT Bank Pembangunan Daerah Banten (Perseroda) Tbk KC Palembang selaku Turut Tergugat telah mengupload Jawaban/Eksepsi ke Ecourt dan agenda selanjutnya pada tanggal 10 September 2025 Replik dari Penggugat atas Jawaban Para Tergugat dan Turut Tergugat; Bahwa pada tanggal 19 November 2025 Pengadilan Negeri Pangkalan Balai telah memutus perkara tsb dengan Putusan sebagai berikut: Menolak Gugatan PENGGUGAT untuk seluruhnya dan Menghukum PENGGUGAT untuk membayar biaya perkara sejumlah Rp. 295.000/ <i>The identity of the Parties has been completed and then on July 30, 2025 the First Mediation will be conducted with the Mediator Panel of Judges of the Pangkalan Balai District Court that on September 3, 2025 PT Bank Pembangunan Daerah Banten (Perseroda) Tbk KC Palembang as Co-Defendant has uploaded the Answer/Exception to Ecourt and the next agenda on September 10, 2025 Reply from the Plaintiff to the Answers of the Defendants and Co-Defendant; That on November 19, 2025 the Pangkalan Balai District Court has decided the case with the following Decision: Rejecting the PLAINTIFF'S Lawsuit in its entirety and Sentencing the PLAINTIFF to pay court costs in the amount of Rp. 295,000,-</i>

2. Kasus Pidana

2. Criminal Case

No/No	Para Pihak / The Parties	Instansi/ Agency	Pokok Perkara/Subject Matter	Nilai Kasus/Case Value	Status/Status
1	Pelapor / Reporter : Bank Banten Terlapor / Reported : Suryadi Angga Kusuma	Bareskrim Mabes Polri/ <i>Criminal Investigation Unit of the Indonesian National Police Headquarters.</i>	Dugaan Pemalsuan Surat Keterangan lunas dari pihak Suryadi Angga Kusuma dan Pergantian Aset jaminan yang sebelumnya mencukupi untuk agunan menjadi tidak mencukupi. / <i>Alleged falsification of certificate of settlement from Suryadi Angga Kusuma and replacement of collateral assets that were previously sufficient for collateral to be insufficient.</i>	6.500	Sudah dilakukan pemanggilan para saksi dan telah dilakukan kunjungan ke Lampung, masih menunggu tindak lanjut dari Penyidik. / <i>Witnesses have been summoned and a visit to Lampung has been made, still awaiting follow-up from investigators.</i>

35. KOMITMEN DAN KONTINJENSI (lanjutan)

35. COMMITMENTS AND CONTINGENCIES (continued)

c. Litigasi (lanjutan)

c. Litigation (continued)

No/No	Para Pihak / The Parties	Instansi/ Agency	Pokok Perkara/Subject Matter	Nilai Kasus/Case Value	Status/Status
2	-	Kejaksaan Tinggi Banten 07 Juli 2022/ Banten High Prosecutor's Office July 07, 2022 .	Berdasarkan surat perintah penyidikan Kepala Kejaksaan Tinggi Banten Nomor PRINT-688/M.6/Fd.1/07.2022 Tanggal 07 Juli 2022, Adanya dugaan Tindak Pidana Korupsi dugaan Penyimpangan dalam Pemberian Fasilitas Kredit Modal Kerja (KMK) dan Kredit Investasi (KI) Oleh Bank Banten Kepada PT Harum Nusantara Makmur pada tahun 2017. / Based on the investigation warrant of the Banten High Prosecutor's Office Number PRINT-688/M.6/Fd.1/07.2022 dated July 7, 2022, there are allegations of Corruption Crimes, Allegations of Irregularities in Provision of Working Capital Credit Facility (KMK) and Investment Credit (KI) by Bank Banten to PT Harum Nusantara Makmur in 2017.	65.000	Sdr Satyavadin dan Sdr Rayid Samsudin Sudah ditetapkan Menjadi Tersangka oleh kejaksaan Tinggi Banten. Bahwa sudah terdapat Tersangka Baru yang ditetapkan oleh Kejaksaan Tinggi Banten , ialah Sdr Darwinis selaku Pimpinan Administrasi Kredit. Bahwa agenda selanjutnya ialah pemanggilan dari Pihak Notaris Liz Ambar Sari bahwa pada tanggal 04 Oktober 2023 telah dibacakan putusan an terdakwa Darwinis, yang mana Sdr Darwinis di jatuhi masa tahanan selama 3 tahun dan denda 50 juta / Mr. Satyavadin and Mr. Rayid Samsudin have been named as suspects by the Banten High Prosecutor's Office. That there is a new suspect who has been named by the Banten High Prosecutor's Office, namely Mr. Darwinis as the Head of Credit Administration. That the next agenda is a summons from Notary Liz Ambar Sari that on October 4, 2023, the verdict for the defendant Darwinis has been read, in which Mr. Darwinis was sentenced to 3 years in prison and a fine of 50 million.
3	Pelapor / Reporter :Bank Banten Terlapor / Reported : Sdr Nurul Hidayat		Penggelapan setoran 13 (tiga belas) debitur oleh ex karyawan AO Collection Sdr. Nurul Hidayat sebesar Rp 81.000.000,- (delapan puluh satu juta rupiah)./ Embezzlement of deposits from 13 (thirteen) debtors by former AO Collection employee Mr. Nurul Hidayat amounting to Rp. 81,000,000,- (eighty one million rupiah).	81	Pemanggilan Para Saksi /Summoning of Witnesses

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35. KOMITMEN DAN KONTINJENSI (lanjutan)

c. Litigasi (lanjutan)

Pada umumnya perkara perdata atau sengketa konsumen yang dihadapi oleh Bank dikarenakan adanya upaya Bank untuk melakukan eksekusi atas barang jaminan yang diberikan oleh Debitur atau Penjamin berdasarkan Hak Tanggungan dan kemudian Debitur atau Penjamin melakukan perlawanan atas upaya eksekusi yang dilakukan oleh Bank.

Perkara-perkara tersebut diatas tidak mempengaruhi secara material terhadap kegiatan dan kelangsungan usaha serta keadaan keuangan Bank karena risikonya sudah diperhitungkan sebagai resiko ketika Bank memberikan kredit (resiko kredit macet) dan sudah diberikan pencadangan sesuai ketentuan yang berlaku.

Apabila gugatan dimenangkan oleh Perseroan dalam pengadilan maka putusan atas nilai gugatan akan diakui sebagai pendapatan operasional lainnya, demikian juga sebaliknya.

36. INFORMASI SEGMENT

Kegiatan Bank sepenuhnya adalah bank konvensional sehingga informasi segmen Bank tidak dikelompokkan per segmen usaha hanya dikelompokkan berdasarkan segmen geografis.

35. COMMITMENTS AND CONTINGENCIES (continued)

c. Litigation (continued)

Generally, civil case or dispute consumer faced by the Bank due to the Bank's effort to do execution on goods collateral provided by Debtor or Guarantor based on Collateral and Debtor and Guarantor to resistance of execution's effort that has done by the Bank.

That cases has not materially affected on activities and going concern and financial state of the Bank because the risk is calculated as the risk when the Bank provides a loans (loss of credit risk) and it has been provided reserve based on applicable regulation.

If the lawsuit won by the Company in the court, the decision on the value of the lawsuit will be recognized as other operating income, and vice versa.

36. SEGMENT INFORMATION

Bank activities are entirely conventional bank so that bank segment information is not classified as business segments and is only classified by geographical segment.

	2025			
	DKI Jakarta/ DKI Jakarta	Luar DKI Jakarta/ Outside Jakarta	Jumlah/ Total	
PENDAPATAN				REVENUE
Pendapatan bunga	33.817	164.874	198.691	Interest income
Pendapatan lainnya	2.434	83.819	86.253	Other income
	<u>36.251</u>	<u>248.693</u>	<u>284.944</u>	
HASIL				INCOME
Laba bersih	6.613	45.909	52.522	Net income
INFORMASI LAINNYA				OTHER INFORMATION
ASET				ASSETS
Penempatan pada Bank Indonesia				Placements in Bank Indonesia
dan bank lain – bersih	-	818.409	818.409	and other banks – net
Efek-efek – bersih		1.005.527	1.005.527	Securities – net
Efek-efek yang dibeli dengan janji				Securities purchased under
dijual kembali	-	108.734	108.734	agreement to resell
Kredit – bersih	369.495	4.519.257	4.888.752	Loans – net
Aset tetap – bersih	1.311	166.697	168.008	Fixed assets – net
Aset lainnya	11.321	3.000.694	3.012.015	Other assets
Jumlah aset	<u>382.127</u>	<u>9.619.318</u>	<u>10.001.445</u>	Total assets
LIABILITAS				LIABILITIES
Simpanan nasabah dan dari				Deposits from customers and from
bank lain	1.893.088	5.800.855	7.693.943	other banks
Liabilitas Lainnya	2.716	404.630	407.346	Other liabilities
Jumlah Liabilitas	<u>1.895.804</u>	<u>6.205.485</u>	<u>8.101.289</u>	Total liabilities

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36. INFORMASI SEGMENT (lanjutan)

36. SEGMENT INFORMATION (continued)

	2024			
	DKI Jakarta/ DKI Jakarta	Luar DKI Jakarta/ Outside Jakarta	Jumlah/ Total	
PENDAPATAN				REVENUE
Pendapatan bunga	42.206	449.598	491.804	Interest income
Pendapatan lainnya	6.871	49.206	56.077	Other income
	49.077	498.804	547.881	
HASIL				INCOME
Laba bersih	107.610	(68.280)	39.330	Net income
INFORMASI LAINNYA				OTHER INFORMATION
ASET				ASSETS
Penempatan pada Bank Indonesia dan bank lain – bersih	-	450.583	450.583	Placements in Bank Indonesia and other banks – net
Efek-efek – bersih	-	1.053.236	1.053.236	Securities – net
Kredit – bersih	432.557	3.175.083	3.607.640	Loans – net
Aset tetap – bersih	147	28.029	28.176	Fixed assets – net
Aset lainnya	12.830	2.398.650	2.411.480	Other assets
Jumlah aset	445.534	7.105.581	7.551.115	Total assets
LIABILITAS				LIABILITIES
Simpanan nasabah dan dari bank lain	849.446	4.700.424	5.549.870	Deposits from customers and from other banks
Liabilitas Lainnya	1.662	295.886	297.548	Other liabilities
Jumlah Liabilitas	851.108	4.996.310	5.847.418	Total liabilities

37. ASET KEUANGAN DAN LIABILITAS KEUANGAN

37. FINANCIAL ASSETS AND FINANCIAL LIABILITIES

Tabel dibawah ini adalah nilai tercatat dan nilai wajar atas aset keuangan dan liabilitas keuangan dalam laporan posisi keuangan pada tanggal 31Desember 2025 dan 2024:

The table below sets out the carrying values and fair values of financial assets and liabilities in statements of financial position as of December 31, 2025 and 2024:

	2025		2024		
	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	Nilai tercatat/ Carrying value	Nilai wajar/ Fair value	
<u>Aset keuangan</u>					<u>Financial assets</u>
Pinjaman yang diberikan dan piutang					Loans and receivables:
Kas	183.498	183.498	133.328	133.328	Cash
Giro pada Bank Indonesia	731.471	731.471	456.348	456.348	Current accounts with Bank Indonesia
Giro pada bank lain	27.190	27.190	11.513	11.513	Current accounts with other Banks
Penempatan pada Bank Indonesia dan bank lain	818.409	818.409	450.583	450.583	Placements with Bank Indonesia and other banks
Kredit – bersih	4.888.752	4.888.752	3.607.640	3.607.640	Loans – net
Pendapatan bunga yang masih akan diterima	34.242	34.242	25.042	25.042	Accrued interest receivables
Aset lain-lain – bersih	968.789	968.789	624.562	624.562	Other assets – net
Tersedia untuk dijual:					Available for sale:
Efek-efek	375.000	381.594	440.000	436.700	Securities
Dimiliki hingga jatuh tempo:					Held to maturity:
Efek-efek	611.606	616.536	611.606	616.651	Securities
Jumlah	8.638.957	8.650.481	6.360.622	6.362.366	Total
<u>Liabilitas keuangan</u>					<u>Financial liabilities</u>
Liabilitas segera	100.017	100.017	142.373	142.373	Liabilities due immediately
Simpanan dari nasabah	6.420.315	6.420.315	4.855.841	4.855.841	Deposit from customers
Simpanan dari bank lain	1.273.628	1.273.628	694.029	694.029	Deposit from other banks
Liabilitas lain-lain	257.591	257.591	119.382	119.382	Other liabilities
Jumlah	8.051.552	8.051.552	5.811.625	5.811.625	Total

**37. ASET KEUANGAN DAN LIABILITAS KEUANGAN
(lanjutan)**

Nilai wajar aset keuangan dan liabilitas keuangan diukur dengan dasar sebagai berikut:

Aset keuangan

Nilai wajar atas aset keuangan jangka pendek (umumnya kurang dari satu tahun) seperti giro pada Bank Indonesia, giro pada bank lain, penempatan pada Bank Indonesia dan bank lain, dan aset lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Nilai wajar atas efek-efek ditentukan dengan mengacu pada kuotasi harga pasar terakhir yang dipublikasikan pada tanggal 31 Desember 2025 dan 2024.

Estimasi nilai wajar kredit yang diberikan (umumnya kredit dengan bunga mengambang) merupakan nilai kini dari estimasi arus kas masa depan yang diharapkan akan diterima yang didiskontokan pada suku bunga pasar. Kredit yang diberikan disajikan bersih setelah dikurangi cadangan kerugian penurunan nilai.

Liabilitas keuangan

Nilai wajar liabilitas keuangan jangka pendek (biasanya kurang dari satu tahun) seperti simpanan dari nasabah dan simpanan dari bank lain dan liabilitas lainnya adalah sebesar nilai tercatat karena telah mendekati estimasi nilai wajarnya.

Estimasi nilai wajar simpanan tanpa jatuh tempo adalah sebesar jumlah terutang ketika utang tersebut harus segera dibayar pada saat ditagih.

Pengukuran nilai wajar yang diakui pada laporan posisi keuangan

- Tingkat pertama pengukuran nilai wajar berasal dari kuotasi harga (tidak disesuaikan) dalam pasar aktif untuk aset dan liabilitas yang identik.
- Tingkat kedua pengukuran nilai wajar berasal dari masukan lain selain dari kuotasi harga pasar yang sudah termasuk dalam tingkat pertama yang dapat diamati untuk aset maupun liabilitas, baik secara langsung (contohnya harga) atau tidak langsung (contohnya yang berasal dari harga).
- Tingkat ketiga pengukuran nilai wajar yang berasal dari teknik penilaian yang meliputi input untuk aset atau liabilitas jika tidak berdasarkan data pasar yang dapat diamati (masukan yang tidak dapat diamati).

38. MANAJEMEN RISIKO

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki aset keuangan HTM yaitu efek-efek. Nilai wajar instrumen keuangan ini pada tanggal 31 Desember 2025 dan 2024 hanya ada di tingkat pertama sebesar Rp616.536 dan Rp616.651

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki aset keuangan AFS yaitu efek-efek. Nilai wajar instrumen keuangan ini pada tanggal 31 Desember 2025 dan 2024 hanya ada di tingkat pertama sebesar Rp381.594 dan Rp436.700

**37. FINANCIAL ASSETS AND FINANCIAL LIABILITIES
(continued)**

The fair values of the above financial assets and liabilities are determined based on the following:

Financial assets

The fair values of financial asset that are short-term in nature (generally less than 1 year) such as current accounts in Bank Indonesia, current accounts in other banks, placements in Bank Indonesia and other banks and other assets represent their carrying amounts as these approximates their fair values.

The fair values of securities are determined based on the latest published quoted price as of December 31, 2025 and 2024.

The estimated fair value of credit (normally floating interest bearing credit) represents the present value of estimated future cash flows which expected to be received at discounted current market rate. Loans are presented net of allowance for impairment losses.

Financial liabilities

The fair values of financial liabilities that are short-term in nature (generally less than 1 year) such as deposits from customers and deposits from other banks, and other liabilities represent their carrying amounts as these approximates their fair values.

The estimated fair value of deposits with no stated maturity is the amount payable on demand.

Fair value measurements recognized in the statements of financial position

- Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices).
- Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

38. RISK MANAGEMENT

As of December 31, 2025 and 2024, the Bank has securities as financial assets at HTM. The fair value of this financial instrument as of December 31, 2025 and 2024 is only in the level 1 of Rp616,536 and Rp616,651, respectively.

As of December 31, 2025 and 2024, the Bank has securities as financial assets at AFS. The fair value of this financial instrument as of December 31, 2025 and 2024 is only in the level 1 of Rp381,594 and Rp436,700 respectively.

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38. MANAJEMEN RISIKO (lanjutan)

Pada tanggal 31 Desember 2025 dan 2024, Bank memiliki aset keuangan diperdagangkan yaitu efek-efek. Nilai wajar instrumen keuangan ini pada tanggal 31 Desember 2025 dan 2024 hanya ada di tingkat pertama masing-masing sebesar RpNihil

Bank, sebagai penyedia jasa keuangan, menghadapi risiko dalam kegiatan operasionalnya seperti risiko kredit, risiko pasar/suku bunga, risiko likuiditas, risiko operasional, risiko hukum, risiko kepatuhan serta risiko reputasi dan risiko strategik.

Dalam mengelola risiko-risiko tersebut, Bank telah menyempurnakan Kebijakan Manajemen Risiko, Profil Risiko dan Penilaian Tingkat Kesehatan Bank yang mengacu pada:

- POJK No. 4/POJK.03/2016 tentang “Penilaian Tingkat Kesehatan Bank Umum” yang dikeluarkan tanggal 27 Januari 2016
- POJK No. 18/POJK.03/2016 tentang “Penerapan Manajemen Risiko Bagi Bank Umum” yang dikeluarkan tanggal 22 Maret 2016.

Bank sudah menyusun Laporan Profil Risiko dan Penilaian Tingkat Kesehatan Bank sesuai ketentuan Bank Indonesia tersebut sejak periode Desember 2011.

Dewan Komisaris dan Direksi bertanggung jawab penuh atas manajemen risiko Bank. Penerapan manajemen risiko dilakukan melalui pembentukan struktur organisasi, kebijakan dan prosedur, serta beberapa komite khusus seperti Komite Manajemen Risiko, Komite Pemantau Risiko, Komite Audit, Komite Aset-Liabilitas (ALCO), Komite Kredit, serta Komite Teknologi Informasi. Komite-komite tersebut bertugas mengarahkan Bank untuk dapat mengidentifikasi, mengukur, memantau dan meminimalkan risiko-risiko.

Satuan Kerja Audit Internal (SKAI) juga bertanggung jawab melakukan kaji ulang atas penerapan manajemen risiko dan kepatuhan terhadap kebijakan.

Risiko Kredit

Risiko kredit adalah risiko yang terjadi akibat kegagalan debitur Bank untuk membayar pokok dan bunga pinjaman. Bank memonitor risiko kredit untuk meyakinkan bahwa kemungkinan kerugian yang terjadi akibat gagal bayar debitur Bank serta pemenuhan kontrak perjanjian dapat diminimalkan, baik untuk debitur individu maupun kelompok.

Pengelolaan eksposur risiko kredit meliputi identifikasi risiko, pengukuran risiko, pemantauan risiko, dan pengendalian risiko.

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38. RISK MANAGEMENT (continued)

As of December 31, 2025 and 2024, the Bank has securities as financial assets at HTM. The fair value of this financial instrument as of December 31, 2025 and 2024, is only in the level 1 of RpNil respectively.

The Bank, being in a financial service industry, is facing various inherent risks in its day-to-day business activities such as credit risk, market/interest rate risk, liquidity risk, operational risk, legal risk, compliance risk, reputation risk and strategic risk.

In managing those risks, Bank has improved the Risk Management Policy, Risk Profile and Bank Rating Assessment which refers to:

- POJK No. 4/POJK.03/2016 concerning “Health Level Assessment of Commercial Banks” released on January 27, 2016.
- POJK No. 18/POJK.03/2016 concerning “Implementation of Risk Management for Commercial Banks” released on March 22, 2016.

The Bank has prepared Risk Profile Report and Bank Rating Assessment based on BI regulation since December 2011.

The members of the Boards of Commissioners and Directors are overall responsible for the risk management of the Bank. Risk management implementation is carried out through establishment of organizational structure, policies and procedures, and various committees such as Risk Management Committee, Risk Monitoring Committee, Audit Committee, Asset-Liability Committee, Credit Committee, and Information Technology Committee. These committees provide guidance to the Bank to identify, measure, monitor and mitigate risks.

The Internal Audit also responsible to review the application of risk management and compliance of policies.

Credit Risk

Credit risk is the risk that occurs due to the failure of debtors to pay principal and interest on credit. The Bank monitors credit risk to ensure that the potential loss from default on the credit and fulfillment of contractual agreements is minimized, at both on individual debtor and group of debtor.

Exposures to credit risk is managed through risk identification, risk measurement, risk monitoring and risk control.

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38. MANAJEMEN RISIKO (lanjutan)

Risiko Kredit (lanjutan)

- Pemberian kredit dilakukan dengan mengutamakan prinsip hati-hati dan berkelanjutan. Kebijakan dan prosedur pemberian kredit disusun secara sistematis dan terstruktur dengan tujuan untuk pengendalian risiko. Pemberian kredit dilakukan berdasarkan pada suatu kerangka acuan khusus pemberian kredit dan disetujui serta diketahui oleh pejabat Bank yang berwenang. Mulai tahun 2011, proses persetujuan kredit ditambahkan dengan metode presentasi proposal kredit oleh *Account Officer* di hadapan Komite Kredit Cabang.
- Analisa berkala atas kemampuan debitur untuk membayar pokok dan bunga pinjaman.
- Pemantauan Batas Maksimum Pemberian Kredit (BMPK) sesuai peraturan Bank Indonesia. Pada 31 Desember 2025 dan 2024, kredit kepada pihak berelasi dan pihak ketiga masih dalam BMPK yang ditetapkan oleh Bank Indonesia.
- Sejalan dengan misi Bank, maka sejak tahun 2017, Bank fokus pada pembiayaan konsumen.
- Bank melengkapi sistem pemantauan kinerja cabang dan kualitas portofolio kredit secara nasional dan harian.
- Permintaan jaminan atas kredit kepada debitur, berdasarkan kriteria yang ditetapkan Bank.
- Pengakuan cadangan kerugian penurunan nilai untuk tujuan pelaporan keuangan hanya dibentuk atas kerugian yang terjadi pada tanggal laporan keuangan berdasarkan bukti obyektif atas penurunan nilai. Cadangan kerugian penurunan nilai yang tidak didukung dengan bukti obyektif mengenai adanya penurunan nilai dibentuk secara kolektif berdasarkan PSAK dan PAPI 2008.
- Eksposur maksimum risiko kredit tanpa memperhitungkan agunan ataupun pendukung kredit lainnya yang tercatat dalam laporan posisi keuangan maupun rekening administratif pada tanggal 31 Desember 2025 dan 2024 sebagai berikut:

	2025	2024
<u>Laporan posisi keuangan</u>		
Giro pada Bank Indonesia	731.471	456.348
Giro pada bank lain	27.190	11.513
Penempatan pada Bank Indonesia dan bank lain	818.409	450.583
Efek-efek	1.005.527	1.053.236
Kredit – bersih	4.888.752	3.607.640
Efek-efek yang dibeli dengan janji dijual kembali	108.734	-
Pendapatan bunga yang masih akan diterima	34.242	25.042
Aset lain-lain – bersih	2.387.119	1.946.754
Jumlah	10.001.445	7.551.115
<u>Rekening administratif</u>		
Komitmen kredit yang belum Ditarik	22.251	14.186
Jumlah	22.251	14.186

38. RISK MANAGEMENT (continued)

Credit Risk (continued)

- Lending is conducted by prioritizing prudent and sustainable principle. Lending policies and procedures are developed in a systematic and structured in order to control risk. Lending is conducted within a defined framework specially for lending and are approved and noted at the appropriate level of responsibility within the Bank. Since 2011, lending approval process is added by the method of credit proposals presentation by *Account Officer* in the presence of *Branch Credit Committee*.
- Regular analysis of the ability of debtors to meet interest and principal repayment obligations.
- Monitor Legal Lending Limits (LLL) as required by Bank Indonesia. As of December 31, 2025 and 2024, the loans granted to related parties and third parties are still within the LLL required by Bank Indonesia.
- In line with the Bank's mission, since 2017, the Bank focuses on consumer financing.
- Bank controls the branches performance and loans portfolio quality nationally and daily.
- Collateral requirement as an assurance from debtors are based on the Bank's criteria.
- Allowance for impairment losses are recognized for financial reporting purposes only for losses that have been incurred at the date of the statements of financial position based on objective evidence of impairment. For those assets that have no objective evidence, these are assessed using collective assessment in accordance with PSAK and PAPI 2008.
- The maximum exposure to credit risk before collateral or other credit enhancements relating to on-balance items and off-statement of financial position items as of December 31, 2025 and 2024 are as follows:

	<u>On-financial position</u>
	Current accounts with Bank Indonesia
	Current accounts with other banks
	Placements with Bank Indonesia and other banks
	Securities
	Loans – net
	Securities purchased under agreement to resell
	Accrued interest receivable
	Other assets-net
	Total
	<u>Off-financial position</u>
	Unused customer loan facilities
	Total

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38. MANAJEMEN RISIKO (lanjutan)

Untuk aset laporan posisi keuangan, eksposur risiko kredit maksimal adalah berdasarkan nilai tercatat dalam laporan posisi keuangan pada tanggal 31 Desember 2025, dan 2024 dengan memperhitungkan agunan.

Manajemen berkeyakinan bahwa Bank memiliki kemampuan untuk mengendalikan dan mempertahankan eksposur risiko kredit pada tingkat yang minimal.

Konsentrasi risiko aset keuangan yang memiliki eksposur risiko kredit.

a. Sektor geografis

Pada tanggal 31 Desember 2025 dan 2024, eksposur risiko kredit atas aset keuangan dan transaksi komitmen dan kontinjensi menurut sektor geografis berdasarkan laporan posisi keuangan dan rekening administratif adalah sebagai berikut:

		2025					
		Jakarta	Sumatera	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Lainnya/ Others
		Jumlah/ Total					
Laporan posisi keuangan							
Giro pada Bank Indonesia	-	-	731.471	-	-	-	731.471
Giro pada bank lain	-	-	27.166	24	-	-	27.190
Penempatan pada bank Indonesia dan bank lain	-	-	818.409	-	-	-	818.409
Efek-efek	-	-	1.005.527	-	-	-	1.005.527
Efek-efek yang dibeli dengan janji dijual kembali	108.734	-	-	-	-	-	108.734
Kredit – bersih	220.848	137.333	4.112.277	110.096	76.892	231.306	4.888.752
Pendapatan bunga yang masih akan diterima	1.112	1.187	28.761	797	620	1.761	34.238
Aset lain-lain – bersih	51.434	14.114	2.298.887	7.721	5.160	9.808	2.387.124
Jumlah	382.128	152.634	9.022.498	118.638	82.672	242.875	10.001.445
Rekening administrasi							
Komitmen kredit yang belum ditarik	3.156	-	9.811	1.033	6.388	1.863	22.251
Jumlah	3.156	-	9.811	1.033	6.388	1.863	22.251

		2024					
		Jakarta	Sumatera	Jawa Barat/ West Java	Jawa Tengah/ Central Java	Jawa Timur/ East Java	Lainnya/ Others
		Jumlah/ Total					
Laporan posisi keuangan							
Giro pada Bank Indonesia	-	-	456.348	-	-	-	456.348
Giro pada bank lain	-	-	11.488	25	-	-	11.513
Penempatan pada bank Indonesia dan bank lain	-	-	450.583	-	-	-	450.583
Efek-efek	-	-	1.053.236	-	-	-	1.053.236
Kredit – bersih	276.072	172.293	2.654.379	141.713	91.433	271.750	3.607.640
Pendapatan bunga yang masih akan diterima	759	1.092	20.463	674	544	1.510	25.042
Aset lain-lain – bersih	168.703	14.217	1.710.374	5.954	5.607	41.898	1.946.753
Jumlah	445.534	187.602	6.356.871	148.366	97.584	315.158	7.551.115
Rekening administrasi							
Komitmen kredit yang belum ditarik	2.214	-	3.272	416	6.639	1.645	14.186
Jumlah	2.214	-	3.272	416	6.639	1.645	14.186

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38. RISK MANAGEMENT (continued)

For on-statement of financial position items, the maximum credit risk exposures are based on the net carrying amounts reflected in the statements of financial position as of December 31, 2025 and 2024 considering the related collateral.

Management believes that it has the ability to continue to control and sustain minimal exposure of credit risk.

Concentration of risks of financial assets with credit risk exposure.

a. Geographical sectors

As of December 31, 2025 and 2024, the exposure to credit risk on financial assets and commitments and contingencies by geographical sector based on the statement of financial position and administrative accounts is as follows:

On-financial position
Current accounts in Bank Indonesia
Current accounts in other Banks
Placements in bank Indonesia and other banks
Securities
Securities purchased under agreement to resell
Loans – net
Accrued interest receivable
Other assets-net
Total
Off-financial position
Unused customer loan Facilities
Total

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38. MANAJEMEN RISIKO (lanjutan)

b. Sektor industri

Pada tanggal 31 Desember 2025 dan 2024, eksposur risiko kredit atas aset keuangan dan transaksi komitmen dan kontinjensi menurut sektor industri berdasarkan laporan posisi keuangan dan rekening administratif adalah sebagai berikut:

	2025					
	Pemerintah/ Government	Lembaga keuangan/ Financial Statement	Industri/ Manufacturing	Jasa dunia usaha/ Services	Pertanian/ Agriculture	Lainnya/ Others
Laporan posisi keuangan						Jumlah/ Total
Giro pada Bank Indonesia	731.471	-	-	-	-	731.471
Giro pada bank lain	-	27.190	-	-	-	27.190
Penempatan pada bank Indonesia dan bank lain	817.897	512	-	-	-	818.409
Efek-efek	1.005.527	-	-	-	-	1.005.527
Efek-efek yang dibeli dengan janji dijual kembali	-	108.734	-	-	-	108.734
Kredit – bersih	-	819.348	4.720	62.881	4.001.803	4.888.752
Pendapatan bunga yang masih akan diterima	-	11.682	14.602	2.862	9	34.238
Aset lain-lain – bersih	-	-	-	-	-	2.387.124
Jumlah	2.554.895	967.466	19.322	65.743	4.001.812	10.001.445
Rekening administrasi						
Komitmen kredit yang belum ditarik	-	-	-	-	-	22.251
Jumlah	-	-	-	-	-	22.251

On-financial position
Current accounts in Bank Indonesia
Current accounts in other Banks
Placements in bank Indonesia and other banks
Securities
Securities purchased under agreement to resell
Loans – net
Accrued interest receivable
Other assets-net
Total
Off-financial position
Unused customer loan Facilities
Total

	2024					
	Pemerintah/ Government	Lembaga keuangan/ Financial Statement	Industri/ Manufacturing	Jasa dunia usaha/ Services	Pertanian/ Agriculture	Lainnya/ Others
Laporan posisi keuangan						Jumlah/ Total
Giro pada Bank Indonesia	-	-	456.348	-	-	456.348
Giro pada bank lain	-	-	11.488	25	-	11.513
Penempatan pada bank Indonesia dan bank lain	-	-	450.583	-	-	450.583
Efek-efek	-	-	1.053.236	-	-	1.053.236
Kredit – bersih	276.072	172.293	2.654.379	141.713	91.433	3.607.640
Pendapatan bunga yang masih akan diterima	759	1.092	20.463	674	544	25.042
Aset lain-lain – bersih	168.703	14.217	1.710.374	5.954	5.607	1.946.753
Jumlah	445.534	187.602	6.356.871	148.366	97.584	7.551.115
Rekening administrasi						
Komitmen kredit yang belum ditarik	-	-	-	-	-	14.186
Jumlah	-	-	-	-	-	14.186

On-financial position
Current accounts in Bank Indonesia
Current accounts in other Banks
Placements in bank Indonesia and other banks
Securities
Loans – net
Accrued interest receivable
Other assets-net
Total
Off-financial position
Unused customer loan Facilities
Total

38. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar/Suku Bunga

Risiko pasar merupakan risiko yang timbul karena adanya pergerakan variabel pasar dari portofolio yang dimiliki oleh Bank, yang dapat merugikan Bank (*adverse movement*). Variabel pasar adalah suku bunga dan nilai tukar, termasuk derivatif dari kedua jenis risiko pasar tersebut yaitu perubahan harga options. Sebagai Bank Non Devisa, saat ini Bank hanya terekspos risiko suku bunga.

Risiko suku bunga merupakan bagian risiko pasar bagi Bank. Risiko suku bunga adalah potensi kerugian yang timbul akibat pergerakan suku bunga di pasar yang berlawanan dengan transaksi Bank yang mengandung risiko suku bunga. Adapun transaksi Bank yang mengandung risiko suku bunga seperti: simpanan atau dana pihak ketiga (deposito berjangka, giro dan tabungan), kredit, surat berharga dan penempatan antar bank.

Manajemen Bank bertanggung jawab atas penerapan dan pengawasan kebijakan manajemen risiko suku bunga sesuai dengan batasan, sistem dan prosedur yang telah dibuat untuk menghadapi risiko suku bunga ini. Tujuan utama manajemen risiko suku bunga adalah untuk membatasi dampak buruk dari pergerakan suku bunga yang dapat mengurangi laba dan untuk meningkatkan pendapatan di dalam batasan tertentu. Sebagian besar suku bunga atas simpanan nasabah adalah suku bunga mengambang yang langsung berhubungan dengan suku bunga pasar atau suku bunga yang diumumkan secara periodik, sementara kredit adalah suku bunga tetap.

Untuk memperkecil dampak perubahan risiko suku bunga terhadap pendapatan Bank, Bank tetap menjaga rasio RSA (*rate sensitivity asset*) terhadap RSL (*rate sensitivity liabilities*) agar tidak terlalu jauh dari 100%. Pada posisi 31 Desember 2025 dan 2024, rasio RSA/RSL masing-masing sebesar 102,85% dan 108,33%. Dengan rasio yang tidak jauh dari 100% tersebut apabila terjadi perubahan suku bunga secara paralel pada aset dan liabilitas, Bank tidak terekspos risiko suku bunga yang besar. Bank juga senantiasa memantau *repricing profile* setiap pengelompokan waktu (*time bucket*) untuk mengetahui dampak perubahan suku bunga terhadap *Net Interest Income* (NII) Bank secara lebih akurat.

Tabel dibawah ini menunjukkan *repricing profile* aset dan liabilitas Bank yang sensitif terhadap suku bunga dan diurutkan berdasarkan rentang waktu suku bunga tersebut akan di-*repricing* (untuk *floating rate*) atau tanggal jatuh temponya (untuk *fixed rate*), 31 Desember 2025 dan 2024:

38. RISK MANAGEMENT (continued)

Market/Interest Rate Risk

Market risk is the risk that arises because of the market variable movement of the portfolio held by the Bank, which could cause adverse movement to the Bank. Market variables are interest rates and exchange rates, including the derivative of these two types of market risk, i.e. changes in options price. As a Non Foreign Exchange Bank, now Bank is only exposed to interest rate risk.

Interest rate risk is a part of market risk. The interest rate risk is the potential loss arising from the movement in market interest rates which opposite with the Bank's transactions that have interest rate risk. The Bank's transactions that have interest rate risk such as: customers' deposits (time deposits, demand deposits, and savings), loans, securities and inter-bank placement.

The Bank's management is responsible for implementing and monitoring the interest risk management policies in accordance with defined limits, system procedures and policy to manage the risk of interest rate. The main objectives of interest rate risk management are to limit the adverse effect of interest rate movements to reduce profits and to enhance earnings within defined parameters. A substantial portion of deposits from customers are entered at floating interest rates, either directly linked to market rates or based upon published rates, while loans are entered at fix interest rates.

To minimize the impact of changes in interest rate risk on the Bank's income, the Bank continues to maintain the RSA (*rate sensitivity asset*) to RSL (*rate sensitivity liabilities*) ratio so that it is not too far from 100%. On position December 31, 2025 and 2024, the RSA/RSL ratio will be 102.85% and 108.33%, respectively. With a ratio that is not far from 100%, if there are parallel changes in interest rates on assets and liabilities, the Bank is not exposed to large interest rate risks. The Bank also always monitors the repricing profile for each time bucket to determine the impact of changes in interest rates on the Bank's Net Interest Income (NII) more accurately.

The table below showed the repricing profile of the assets and liabilities that were sensitive to interest rate exchange arranged by its periodic repricing for floating rates and by its tenor for fixed rates, as of December 31, 2025 and 2024:

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38. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar/Suku Bunga (lanjutan)

	2025					
	Sampai dengan 1 bulan/ <i>Up to 1 month</i>	1-3 bulan/ <i>1-3 months</i>	3-12 bulan/ <i>3-12 months</i>	1-5 tahun/ <i>1-5 years</i>	Lebih dari 5 tahun/ <i>More than 5 years</i>	Jumlah/ <i>Total</i>
<u>Aset keuangan</u>						
Giro pada Bank Indonesia	731.471	-	-	-	-	731.471
Giro pada bank lain	27.190	-	-	-	-	27.190
Penempatan pada bank Indonesia dan bank lain	818.409	-	-	-	-	818.409
Efek-efek	389.114	-	-	-	616.413	1.005.527
Efek-efek yang dibeli dengan janji dijual kembali	108.734	-	-	-	-	108.734
Kredit – bersih	22.500	25.645	167.957	1.402.978	3.269.672	4.888.752
Pendapatan bunga yang masih akan diterima	906	60	545	11.213	21.518	34.242
Jumlah	2.098.324	25.705	168.502	1.414.191	3.907.603	7.614.325
<u>Liabilitas keuangan</u>						
Simpanan dari nasabah						
Giro	723.637	-	-	-	-	723.637
Tabungan	780.748	-	-	-	-	780.748
Deposito berjangka	1.519.134	2.131.409	723.689	541.699	-	4.915.931
Simpanan dari bank lain						
Giro	174.546	-	-	-	-	174.546
Tabungan	20.085	-	-	-	-	20.085
Deposito berjangka	480.342	393.350	131.255	74.050	-	1.078.997
Jumlah	3.698.492	2.524.759	854.944	615.749	-	7.693.944

	2024					
	Sampai dengan 1 bulan/ <i>Up to 1 month</i>	1-3 bulan/ <i>1-3 months</i>	3-12 bulan/ <i>3-12 months</i>	1-5 tahun/ <i>1-5 years</i>	Lebih dari 5 tahun/ <i>More than 5 years</i>	Jumlah/ <i>Total</i>
<u>Aset keuangan</u>						
Giro pada Bank Indonesia	456.348	-	-	-	-	456.348
Giro pada bank lain	11.513	-	-	-	-	11.513
Penempatan pada bank Indonesia dan bank lain	450.583	-	-	-	-	450.583
Efek-efek	-	-	298.503	-	754.733	1.053.236
Kredit – bersih	63.731	39.976	263.978	1.038.448	2.201.507	3.607.640
Pendapatan bunga yang masih akan diterima	-	884	387	180	23.591	25.042
Jumlah	982.175	40.860	562.868	1.038.628	2.979.831	5.604.362
<u>Liabilitas keuangan</u>						
Simpanan dari nasabah						
Giro	667.091	-	-	-	-	667.091
Tabungan	711.622	-	-	-	-	711.622
Deposito berjangka	890.878	1.635.337	945.792	5.121	-	3.477.128
Simpanan dari bank lain						
Giro	147.095	-	-	-	-	147.095
Tabungan	13.564	-	-	-	-	13.564
Deposito berjangka	220.758	243.106	69.505	-	-	533.369
Jumlah	2.651.008	1.878.443	1.015.297	5.121	-	5.549.869

Financial assets
Current accounts in Bank Indonesia
Current accounts in other Banks
Placements in bank Indonesia
and other banks
Securities
Securities purchased under
agreement to resell
Loans – net
Accrued interest receivable

Total

Financial liabilities
Deposit from customer
Demand deposits
Savings
Time
Deposits from other banks
Demand deposits
Savings
Time deposits
Total

Financial assets
Current accounts in Bank Indonesia
Current accounts in other Banks
Placements in bank Indonesia
and other banks
Securities
Loans – net
Accrued interest receivable

Total

Financial liabilities
Deposit from customer
Demand deposits
Savings
Time
Deposits from other banks
Demand deposits
Savings
Time deposits
Total

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38. MANAJEMEN RISIKO (lanjutan)

Risiko Pasar/Suku Bunga (lanjutan)

Kisaran suku bunga atas aset dan liabilitas keuangan adalah sebagai berikut:

	2025	2024
<u>Aset keuangan</u>		
Giro pada Bank Indonesia	0 - 1,50%	0 - 1,50%
Giro pada bank lain	0 - 1,00%	0 - 1,00%
Penempatan pada Bank Indonesia dan bank lain	3,75 - 4,00%	5,25 - 5,90%
Efek-efek	6,125 - 8,25%	1 - 6,75%
Kredit – bersih	1 - 30,00%	1 - 30,00%
Jumlah		
<u>Liabilitas keuangan</u>		
Simpanan dari nasabah		
Giro	1,81%	0 - 2,50%
Tabungan	0,96%	0 - 5,50%
Deposito berjangka	7,07%	2 - 9,25%
Simpanan dari bank lain		
Giro	0 - 4,5%	0 - 6,50%
Tabungan	0 - 3,2%	0,00 - 5,50%
Inter-bank call money	2 - 4%	2 - 4,00%
Deposito berjangka	3,50 - 6,75%	3,50 - 6,75%

Sensitivitas Suku Bunga

Analisis sensitivitas suku bunga diukur dengan kemampuan eksekusi modal Bank untuk menyerap potensi kerugian dari perubahan suku bunga/fluktuasi suku bunga (BI rate). Berdasarkan data historis BI rate selama satu tahun terakhir, fluktuasi suku bunga (standar deviasi) untuk posisi 31 Desember 2025 dan 2024 masing-masing sebesar 4,75% dan 6,0% . Hal ini disebabkan karena eksekusi modal bank yang tinggi untuk menutup perubahan suku bunga pada laporan posisi keuangan sehingga Bank dinilai sangat tidak rentan terhadap pergerakan suku bunga.

Risiko Likuiditas

Risiko likuiditas adalah risiko dimana Bank tidak dapat memenuhi liabilitasnya kepada nasabah dan pihak lawan pada saat jatuh tempo.

Bank memantau likuiditasnya dengan menganalisa profil jatuh tempo dari aset dan liabilitas.

38. RISK MANAGEMENT (continued)

Market/Interest Rate Risk (continued)

The ranges of interest rates for financial assets and liabilities are as follows:

	2025	2024	<u>Financial assets</u>
			Current accounts with Bank Indonesia
			Current accounts with other banks
			Placements with Bank Indonesia and other banks
			Securities
			Loans – net
			Total
			<u>Financial liabilities</u>
			Deposit from customer
			Demand deposits
			Savings
			Time
			Deposits from other banks
			Demand deposits
			Savings
			Inter-bank call money
			Time deposits

Interest Rate Sensitivity

Interest rate sensitivity analysis is measured with capital excess capability to cover interest rate exchange potential loss. by making an interest rate/fluctuation interest rate (BI rate). Based on historical data BI rate over the past year, interest rate fluctuation (standard deviation) as of December 31, 2025 and 2024 is 4,75% and 6,0% , respectively. This was due to Bank's capital excess was high enough to cover the impact to interest rate exchange so that the Bank was assessed as not vulnerable to interest rate exchange movements.

Liquidity Risk

Liquidity risk is the risk that the Bank may unable to meet its obligations to customers and counterparties at maturity.

The Bank monitors its liquidity by analyzing its maturity profile of assets and liabilities.

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38. MANAJEMEN RISIKO (lanjutan)
Risiko Likuiditas (lanjutan)

38. RISK MANAGEMENT (continued)
Liquidity Risk (continued)

2025							
	Nilai tercatat/ Carrying value	Tidak mempunyai jatuh tempo kontraktual/ No contractual maturity	Kurang dari 1 bulan/ Less than 1 months	1-3 bulan/ 1-3 months	3-6 bulan/ 3-6 months	6-12 bulan/ 6-12 months	Lebih dari 12 bulan/ More than 12 months
Aset keuangan							Financial assets
Kas	183.498	183.498	-	-	-	-	Cash
Giro pada Bank Indonesia	731.471	731.471	-	-	-	-	Current accounts in Bank Indonesia
Giro pada bank lain	27.190	27.190	-	-	-	-	Current accounts in other Banks
Penempatan pada bank Indonesia dan bank lain	818.409	-	818.409	-	-	-	Placements in bank Indonesia and other banks
Efek-efek	1.005.527	-	-	-	-	-	Securities
Efek-efek yang dibeli dengan janji dijual kembali	108.734	-	108.734	-	-	-	Securities purchased under agreement to resell
Kredit – bersih	4.888.752	-	22.500	25.645	41.341	126.608	Loans – net
Pendapatan bunga yang masih akan diterima	34.242	-	42	96	268	589	Accrued interest receivable
Jumlah	7.797.823	942.159	949.685	25.741	41.609	127.197	Total
Liabilitas keuangan							Financial liabilities
Liabilitas segera	100.017	100.017	-	-	-	-	Liabilities due immediately
Simpanan dari nasabah	6.420.315	1.504.384	1.519.134	2.131.409	723.689	539.669	Deposit from customers
Simpanan dari bank lain	1.273.628	194.631	480.342	393.350	131.255	74.050	Deposit from other banks
Liabilitas lain-lain	257.591	257.591	-	-	-	-	Other liabilities
Jumlah	8.051.551	2.056.623	1.999.476	2.524.759	854.944	613.719	Total
Perbedaan jatuh tempo	(253.728)	(1.114.464)	(1.049.791)	(2.499.018)	(813.335)	(486.522)	Maturity gap
2024							
	Nilai tercatat/ Carrying value	Tidak mempunyai jatuh tempo kontraktual/ No contractual maturity	Kurang dari 1 bulan/ Less than 1 months	1-3 bulan/ 1-3 months	3-6 bulan/ 3-6 months	6-12 bulan/ 6-12 months	Lebih dari 12 bulan/ More than 12 months
Aset keuangan							Financial assets
Kas	133.328	133.328	-	-	-	-	Cash
Giro pada Bank Indonesia	456.348	456.348	-	-	-	-	Current accounts in Bank Indonesia
Giro pada bank lain	11.513	11.513	-	-	-	-	Current accounts in other Banks
Penempatan pada bank Indonesia dan bank lain	450.583	-	450.583	-	-	-	Placements in bank Indonesia and other banks
Efek-efek	1.053.236	-	-	-	-	-	Securities
Kredit – bersih	3.607.640	-	63.731	39.976	35.174	228.804	Loans – net
Pendapatan bunga yang masih akan diterima	25.042	-	169	921	41	482	Accrued interest receivable
Jumlah	5.737.690	601.189	514.483	40.897	35.215	229.286	Total
Liabilitas keuangan							Financial liabilities
Liabilitas segera	142.373	142.373	-	-	-	-	Liabilities due immediately
Simpanan dari nasabah	4.855.841	1.378.716	890.878	1.635.337	779.641	166.151	Deposit from customers
Simpanan dari bank lain	694.028	160.656	220.761	243.106	17.755	51.750	Deposit from other banks
Liabilitas lain-lain	119.382	119.382	-	-	-	-	Other liabilities
Jumlah	5.811.624	1.801.127	1.111.639	1.878.443	797.396	217.901	Total
Perbedaan jatuh tempo	(73.934)	(1.199.938)	(597.156)	(1.837.546)	(762.181)	11.385	Maturity gap

38. MANAJEMEN RISIKO (lanjutan)

Risiko Likuiditas (lanjutan)

Bank telah mengambil langkah-langkah untuk mengatasi perbedaan jatuh tempo (*gap*) antara lain dengan cara menggeser deposito jangka pendek menjadi deposito dengan jangka waktu yang lebih panjang yaitu dengan pola komitmen. Disamping itu, Bank telah mengelola pola penarikan simpanan nasabah.

Risiko Operasional

Risiko operasional adalah risiko timbulnya kerugian akibat sistem dan pengendalian yang tidak memadai, kesalahan manusia atau kegagalan pengendalian manajemen, termasuk bencana alam, kegagalan sistem, risiko pengelolaan dana, risiko operasi kustodian dan kecurangan (*fraud*).

Kerangka kerja dibentuk untuk memastikan adanya identifikasi dan pengendalian terhadap risiko operasional, termasuk pengendalian melalui kebijakan dan prosedur standar, praktik usaha serta pengawasan kepatuhan. Pengendalian tersebut akan terus ditinjau kembali dan disempurnakan secara berkala.

Risiko Hukum

Risiko hukum dapat bersumber antara lain dari kelemahan aspek yuridis yang disebabkan oleh lemahnya perikatan yang dilakukan oleh Bank. Ketidadaan dan/atau perubahan peraturan perundang-undangan yang menyebabkan suatu transaksi yang telah dilakukan Bank menjadi tidak sesuai dengan ketentuan yang akan ada dan adanya proses litigasi baik yang timbul dari gugatan pihak ketiga terhadap Bank maupun Bank terhadap pihak ketiga.

Bank selalu melakukan penilaian terhadap segala jenis perjanjian yang dilakukan Bank, baik dengan nasabah maupun dengan pihak ketiga sebelum perjanjian tersebut digunakan.

Risiko Kepatuhan

Risiko kepatuhan adalah risiko yang disebabkan Bank tidak mematuhi atau tidak melaksanakan peraturan dan perundang-undangan yang berlaku. Pada prakteknya risiko kepatuhan melekat pada Bank, seperti terkait dengan ketentuan Kewajiban Penyediaan Modal Minimum (KPMM) Bank Umum, Kualitas Aset Produktif, Cadangan Kerugian Penurunan Nilai (CKPN), Batas Maksimum Pemberian Kredit (BMPK) dan risiko lain yang terkait dengan ketentuan

Risiko reputasi adalah risiko yang antara lain disebabkan oleh adanya publikasi negatif yang terkait dengan kegiatan usaha Bank atau persepsi negatif terhadap Bank.

Reputasi berkaitan erat dengan kepercayaan. Tanpa reputasi, maka kepercayaan tidak akan ada karena reputasi merupakan komponen yang sangat penting dalam industri perbankan. Reputasi merupakan salah satu aset Bank yang terpenting, namun justru paling sulit untuk dilindungi. Reputasi dapat menjadi suatu keunggulan kompetitif, namun berpotensi untuk rusak terutama karena perkembangan media dan komunikasi, regulasi yang makin ketat, juga loyalitas nasabah yang menurun.

38. RISK MANAGEMENT (continued)

Liquidity Risk (continued)

The Bank undertakes actions to overcome the maturity gap among others by shifting short-term time deposits into time deposits with longer period using commitment pattern. In addition, the Bank has been managing the pattern of withdrawals of customer deposits.

Operational Risk

Operational risk is the risk arising from losses as a result of inadequate systems and controls, human error or management failure, includes the threat of natural disasters, systems failure, funds management risk, custodian operations risk and fraud.

A framework is in place to ensure operational risk is identified and controlled. This includes a variety of controls including formal policies and standard procedures, business practices and compliance monitoring. These controls are subject for regular reviews and updates.

Legal Risk

Legal risk may arise due to the weakness of juridical aspects caused by lack of agreement made by the Bank. Absence and/or changes in regulation which led to a transaction conducted by the Bank to be not in accordance with the regulation and the litigation process arising from third-party lawsuit against the Bank and the Bank against third party.

Bank always make an assessment of any kind of agreement involving the Bank, both with customers and with third parties before the agreement is implemented.

Compliance Risk

Compliance risk is the risk that may arise due to the non-compliance by the Bank with prevailing regulations and laws. In practice, compliance risks are inherent with the Bank's risks. such as to comply with Minimum Reverse Requirement, Quality of Earning Assets, Allowance for Impairment Loss, Legal Lending Limit and other risk that may arise relating to certain regulations.

Reputation risks are risks which are caused by among others negative publication of the Bank's business or negative perception of the Bank itself.

Reputation is closely related with trust. Without reputation, there will be no trust since reputation is a crucial component in a banking industry. Reputation is one of the Bank's precious assets, nonetheless it is also the most difficult to guard. Reputation can be a competitive advantage, but also potential to be damaged due to development of news and communication, more tightened regulations and declining in customers' loyalty.

38. MANAJEMEN RISIKO (lanjutan)

Risiko Kepatuhan (lanjutan)

Penilaian risiko reputasi meliputi risiko inherent dan kualitas penerapan manajemen risiko. Risiko inherent terdiri dari pengaruh reputasi dari pemilik Bank dan perusahaan terkait, pelanggaran etika bisnis, kompleksitas produk dan kerjasama bisnis Bank, frekuensi dan materialitas eksposur pemberitaan negatif Bank, serta frekuensi dan materialitas keluhan nasabah.

Risiko Strategi

Risiko strategi adalah risiko yang antara lain disebabkan adanya penetapan dan pelaksanaan strategi Bank yang tidak tepat atau pengambilan keputusan bisnis yang tidak tepat.

Penilaian risiko strategi meliputi risiko inherent dan kualitas penerapan manajemen risiko. Risiko inherent terdiri dari kesesuaian strategi dengan kondisi lingkungan bisnis, strategi berisiko tinggi dan strategi berisiko rendah, posisi bisnis Bank, dan pencapaian rencana bisnis Bank.

Pengelolaan Modal

Peraturan Permodalan

Bank Indonesia (BI) menetapkan dan memonitor ketentuan dan persyaratan modal untuk Bank sebagai entitas individu. Bank diharuskan untuk mematuhi peraturan BI sebagai badan pengawas modal.

Bank menggunakan pendekatan Model Standar untuk mengukur risiko kredit, sedangkan untuk risiko operasional menggunakan pendekatan Indikator Dasar.

Perhitungan modal bank umum sesuai dengan peraturan Bank Indonesia dikelompokkan menjadi modal inti (*tier 1*), modal pelengkap (*tier 2*), dan modal pelengkap tambahan (*tier 3*).

Modal Inti (*tier 1*)

Bank wajib menyediakan modal inti (*tier 1*), paling kurang 6% (lima persen) dari aset tertimbang menurut risiko (ATMR), dan modal inti utama paling kurang 4,5% dari ATMR.

Modal inti terdiri dari:

- a. Modal inti utama, yang mencakup
 - Modal disetor
 - Cadangan tambahan modal
- b. Modal inti tambahan

38. RISK MANAGEMENT (continued)

Compliance Risk (continued)

Reputational risk assessment includes inherent risk and quality of risk management implementation. Inherent risk consists of the influence of the reputation of the Bank's owner and related companies, violation of business ethics, the complexity of the Bank's products and business cooperation, materiality and frequency of the Bank's negative news, and the materiality and the frequency of customer complaints.

Strategic Risk

Strategic risks are risks which are caused by among others inappropriate or less responsive in application of the Bank's strategy and making business decisions.

Strategic risk assessment includes inherent risk and quality of risk management implementation. Inherent risk consists of compliance of strategy with the business environment, high risk and low-risk strategy, the Bank's business positioning, and the achievement of the Bank's business plan.

Capital Management

Regulatory Capital

Bank Indonesia (BI) establishes and monitors the terms and conditions for the Bank's capital as an individual entity. Banks are required to comply with regulatory capital of BI as a supervisory board.

The Bank is using the Standard Model approach for measuring credit risk, while for operational risk is measured using the Basic Indicator approach.

The calculation of capital for commercial banks is in accordance with the Bank Indonesia regulation which are grouped into core capital (*tier 1*), supplementary capital (*tier 2*), and additional supplementary capital (*tier 3*).

Core Capital (*tier 1*)

Banks are required to provide the core capital (*tier 1*), at least 6% (five percent) of risk weighted assets (RWA), and common equity tier 1 at least 4.5% of RWA.

Core capital consists of:

- a. Common equity tier 1, includes:
 - Paid in capital
 - Disclosed reserve
- b. Additional tier 1

38. MANAJEMEN RISIKO (lanjutan)

Pengelolaan Modal (lanjutan)

Peraturan Permodalan (lanjutan)

Modal Pelengkap (tier 2)

Modal pelengkap (tier 2) meliputi:

- Instrumen modal dalam bentuk saham atau instrumen modal lainnya
- Agio atau disagio yang berasal dari penerbitan instrumen modal yang tergolong sebagai modal pelengkap
- Cadangan umum penyisihan penghapusan atas aset produktif yang wajib dibentuk

Berbagai batasan diterapkan untuk unsur-unsur dari modal dasar. Pengaruh pajak tangguhan telah dikecualikan dalam menentukan jumlah laba ditahan untuk modal tier 1, hanya 50 persen dari laba tahun berjalan sebelum pajak tangguhan yang termasuk dalam modal tier 1 dan kualifikasi modal tingkat 2 tidak dapat melebihi modal tier 1. Ada juga pembatasan pada jumlah cadangan penurunan kolektif yang dapat dimasukkan sebagai bagian dari modal tier 2.

Operasional/aktivitas perbankan dikategorikan sebagai pembukuan perdagangan (*trading book*) atau pembukuan perbankan (*banking book*) dan ATMR yang ditentukan sesuai dengan persyaratan yang ditetapkan yang mencerminkan berbagai tingkat risiko yang melekat pada aset dan eksposur yang tidak diakui dalam laporan posisi keuangan. Seperti disebutkan di atas, aset tertimbang menurut risiko memperhitungkan risiko operasional.

Alokasi modal antara kegiatan operasional dan kegiatan khusus, untuk pengembangan usaha didorong oleh optimalisasi pengembalian yang dicapai pada modal yang dialokasikan. Jumlah modal yang dialokasikan untuk setiap operasi atau kegiatan didasarkan terutama pada peraturan modal, tetapi dalam beberapa kasus peraturan tidak mencerminkan sepenuhnya berbagai tingkat risiko yang terkait dengan kegiatan yang berbeda. Dalam kasus seperti ini kebutuhan modal dapat mencerminkan profil risiko yang berbeda, sesuai dengan tingkat keseluruhan modal untuk mendukung operasional atau kegiatan tertentu yang tidak di bawah persyaratan minimum yang diperlukan untuk tujuan pemenuhan peraturan. Proses mengalokasikan modal untuk kegiatan operasional dan kegiatan khusus dilakukan secara independen dari mereka yang bertanggung jawab untuk operasi oleh Risiko Bank dan Kredit Bank, dan ditinjau apakah sudah sesuai atau belum oleh Komite Kredit Bank atau ALCO.

Meskipun memaksimalkan pengembalian modal yang disesuaikan dengan risiko adalah dasar utama yang digunakan dalam menentukan bagaimana modal dialokasikan didalam Bank untuk kegiatan operasional atau kegiatan tertentu, tetapi hal tersebut bukan satu-satunya dasar yang digunakan untuk pengambilan keputusan. Namun juga memperhitungkan sinergi dengan kegiatan operasional dan kegiatan lainnya, ketersediaan manajemen dan sumber daya lainnya dan kesesuaian dari aktivitas dengan tujuan jangka panjang Bank. Kebijakan Bank dalam hal manajemen dan alokasi modal ditinjau secara teratur oleh Direksi.

38. RISK MANAGEMENT (continued)

Capital Management (continued)

Regulatory Capital (continued)

Supplementary Capital (tier 2)

Supplementary capital shall include:

- Capital instruments in the form of shares or other equity instruments
- Addition paid in capital derived from the issuance of capital instruments classified as supplementary capital
- Common reserve allowance for earning assets which shall be established

Various limits are applied to elements of the capital base. The effect of deferred taxation has been excluded in determining the amount of retained earnings for tier 1 capital, only 50 percent of the profit for the year before deferred taxation being included in tier 1 capital; and qualifying tier 2 capital cannot exceed tier 1 capital. There are also restrictions on the amount of collective impairment allowances that may be included as part of tier 2 capital.

Banking operations are categorized as either trading book or banking book, and RWA are determined according to specified requirements that reflect the varying levels of risk attached to assets and exposures that were not recognized in the statements of financial position. As noted above, risk weighted asset in respect of operational risk is included in the measurement.

The allocation of capital between operation and specific activities is, to a large extent, driven by optimization of the return achieved on the capital allocated. The amount of capital allocated to each operation or activity is based primarily upon the regulatory capital, but in some cases the regulatory requirements do not reflect fully the varying degree of risk associated with different activities. In such cases the capital requirements may be flexed to reflect differing risk profiles, subject to the overall level of capital to support a particular operation or activity not falling below the minimum required for regulatory purposes. The process of allocating capital to operation and specific activities is undertaken independently of those responsible for the operation by Bank Risk and Bank Credit, and is subject to review by the Bank Credit Committee or ALCO as appropriate.

Although maximization of the return on risk-adjusted capital is the principal basis used in determining how capital is allocated within the Bank to particular operations or activities, it is not the sole basis used for decision-making. Synergies with other operations and activities, the availability of management and other resource, and the fit of the activity with the Bank's longer term strategic objectives are also taken into consideration. The Bank's policies regarding capital management and allocation are reviewed regularly by the Board of Directors.

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(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH BANTEN
(PERSERODA) Tbk**
NOTES TO FINANCIAL STATEMENTS
As of and For the Year Ended
December 31, 2025

(Expressed in million Rupiah, unless otherwise specified)

39. INFORMASI LAINNYA

- a. Berdasarkan POJK No. 11 /POJK.03/2016 tanggal 29 Januari 2016 tentang “Kewajiban Penyediaan Modal Minimum Bank Umum” dan Surat Edaran Bank Indonesia No. 14/37/DPNP tanggal 27 Desember 2012 perihal “Kewajiban Penyediaan Modal Minimum sesuai Profil Risiko dan Pemenuhan *Capital Equivalency Maintained Asset (CEMA)*”, Bank wajib menyediakan modal minimum sesuai profil risiko.

Perhitungan ATMR untuk risiko kredit diatur dalam Surat Edaran Bank Indonesia No. 13/6/DPNP tanggal 18 Februari 2011, perihal Pedoman Perhitungan Aset Tertimbang Menurut Risiko (ATMR) untuk Risiko Kredit dengan menggunakan Pendekatan Standar.

Perhitungan ATMR untuk risiko operasional diatur dalam Surat Edaran Bank Indonesia No. 11/3/DPNP tanggal 27 Januari 2009 tentang “Perhitungan ATMR untuk Risiko Operasional dengan Menggunakan Pendekatan Indikator Dasar”. Berdasarkan surat edaran tersebut, sejak 1 Januari 2011, Bank telah memperhitungkan ATMR untuk risiko operasional dengan perhitungan beban modal risiko operasional 15% dari rata-rata pendapatan bruto positif tahunan selama tiga periode terakhir.

Perhitungan rasio kecukupan modal pada tanggal 31 Desember 2025 dan 2024 adalah sebagai berikut:

	2025	2024
Aset Tertimbang Menurut Risiko (ATMR)		
Untuk risiko kredit	3.703.779	2.761.692
Untuk risiko operasional	272.937	278.888
Untuk risiko pasar	306	-
Modal inti	1.415.692	1.274.849
Modal perlengkapan	45.124	32.310
Jumlah modal inti dan Pelengkap	1.460.816	1.307.159
Rasio Kewajiban Penyediaan Modal Minimum (KPM) Minimum (KPM)	36,73%	42,99%
Dengan memperhitungkan risiko kredit dan operasional	36,73%	42,99%
Rasio modal inti terhadap aset tertimbang menurut risiko	35,60%	41,93%

- b. Jaminan Pemerintah terhadap Kewajiban Pembayaran Bank Umum

Pada tanggal 31 Desember 2025 dan 2024, berdasarkan Peraturan Pemerintah Republik Indonesia No. 66 Tahun 2008 tanggal 13 Oktober 2008 tentang Besaran Nilai Simpanan yang Dijamin Lembaga Penjamin Simpanan, jumlah simpanan yang dijamin LPS adalah simpanan sampai dengan Rp2.000 untuk masing-masing nasabah per masing-masing bank dengan kriteria suku bunga deposito tertentu.

Beban premi penjaminan Pemerintah untuk tahun yang berakhir pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar, RpNihil dan Rp10.065 dan dibukukan pada akun beban bunga (Catatan 28).

39. OTHER INFORMATION

- a. In accordance with POJK No. 11/POJK.03/2016 dated January 29, 2016 regarding “Commercial Bank Minimum Capital Adequacy Requirement” and Bank Indonesia Circular Letter No. 14/37/DPNP dated December 27, 2012 regarding “Minimum Capital Adequacy Requirement and Fulfillment of Capital Equivalency Maintained Assets (CEMA)”, the Bank is required to fulfill minimum capital based on risk profile.

The calculation of RWA with credit risk is stipulated in Bank Indonesia Circular Letter No. 13/6/DPNP dated February 18, 2011 regarding “RWA with Credit Risk Calculation using Standard Approach”.

The calculation of RWA with operational risk is stipulated in Bank Indonesia Circular Letter No. 11/3/DPNP dated January 27, 2009 regarding “RWA with Operational Risk Calculation using Basic Indicator Approach”. Based on this circular letter, since January 1, 2011, bank has calculated RWA with operational risk in which capital charge with operational risk at 15% of average annual positive gross income for the last three periods.

The calculation of capital adequacy ratio as of December 31, 2025 and 2024 is as follows:

	2025	2024	Risk Weighted Assets (RWA)
			With credit charge
			With operational charge
			With market charge
			Core capital
			Supplementary capital
			Total core and Supplementary
			Capital Adequacy Ratio (CAR)
			With credit and operational risk
			Ratio of core capital to risk weighted assets

- b. Government Guarantee on Obligations of Banks

As of December 31, 2025 and 2024, based on Government Regulation No. 66/2008 dated October 13, 2008 regarding the amount of deposit guaranteed by Indonesia Deposit Insurance Corporation, the amount of deposits covered by LPS is up to Rp2,000 per depositor per bank subject to certain criteria of interest rates of deposits.

The government guarantee premium incurred for the years ended December 31, 2025 and 2024 amounting to RpNil and Rp10,065 and respectively, are recognized as part of interest expense (Note 28).

39. INFORMASI LAINNYA (lanjutan)

c. Perjanjian-perjanjian Signifikan

Perjanjian tentang Keanggotaan Layanan Transaksi Elektronik Artajasa dalam rangka Implementasi Gerbang Pembayaran Nasional tanggal 16 Oktober 2024 dengan PT Artajasa Pembayaran Elektronik Nomor: 092/PKS/DIR-BB/X/2024 dengan jangka waktu 3 tahun dan dapat diperpanjang.

Perjanjian Kerjasama tanggal 1 Agustus 2024 dengan PT Sigma Cipta Caraka dengan tujuan penyediaan Jasa Manajemen Teknologi Informasi, Nomor: 043/PKS/DIR-BB/VI/2024 yang berlaku selama 2 tahun.

Perjanjian Kerjasama tanggal 22 September 2025 dengan Noesantara Law Firm dengan tujuan Penyediaan Jasa Pihak Ketiga (Penyelesaian Kredit), Nomor: 146/PKS/DIR-BB/IX/2025, yang berakhir tanggal 21 September 2026.

Perjanjian Kerjasama tanggal 22 September 2025 dengan Law Firm Gaw-Tu dengan tujuan Penyediaan Jasa Pihak Ketiga (Penyelesaian Kredit), Nomor: 148/PKS/DIR-BB/IX/2025, yang berakhir tanggal 21 September 2026.

Perjanjian Kerjasama tanggal 22 September 2025 dengan PT Putra Banten Mulia dengan tujuan Penyediaan Jasa Pihak Ketiga (Penyelesaian Kredit), Nomor: 147/PKS/DIR-BB/IX/2025, yang berakhir tanggal 21 September 2026.

Perjanjian Kerjasama tanggal 22 September 2025 dengan PT Andalas Jawadwipa Solution dengan tujuan Penyediaan Jasa Pihak Ketiga (Penyelesaian Kredit), Nomor: 149/PKS/DIR-BB/IX/2025, yang berakhir tanggal 21 September 2026.

40. SALDO AKUMULASI RUGI DAN RENCANA MANAJEMEN-

Bank mengalami Akumulasi saldo rugi Bank pada tanggal 31 Desember 2025 dan 2024 masing-masing sebesar Rp2.778.249 dan Rp2.830.771.

Pada tanggal 31 Desember 2025 dan 2024 Bank mencatat modal inti masing-masing sebesar Rp1.415.692 dan Rp1.274.849

39. OTHER INFORMATION (continued)

c. Significant Agreement

Agreement regarding Artajasa Electronic Transaction Service Membership in the context of Implementing National Payment Gates on October 16, 2024 with PT Artajasa Pembayaran Elektronik Number: 092/PKS/DIR-BB/X/2024 with a period of 3 years and can be extended.

Agreement dated August 1, 2024 with PT Sigma Cipta Caraka with the aim of providing Information Technology Management Services, Number: 043/PKS/DIR-BB/VI/2014 which is valid for 2 years.

Agreement dated September 22, 2025 with Noesantara Law Firm with the purpose of providing third parties Services (Loans settlement), Number : 146/PKS/DIR-BB/IX/2025, which expired on September 21, 2026.

Agreement dated September 22, 2025 with Law Firm Gaw-Tu with the purpose of providing third parties Services (Loans settlement), Number : 148/PKS/DIR-BB/IX/2025 which expired on September 21, 2026.

Agreement dated September 22, 2025 with PT Putra Banten Mulia with the purpose of providing third parties Services (Loans settlement), Number : 147/PKS/DIR-BB/IX/2025 which expired on September 21, 2026.

Agreement dated September 22, 2025 with PT Andalas Jawadwipa Solution with the purpose of providing third parties Services (Loans settlement), Number: 149/PKS/DIR-BB/IX/2025 which expired on September 21, 2026.

40. ACCUMULATED DEFICIT AND MANAGEMENT PLAN

The Bank experienced an accumulated Bank loss balance on December 31, 2025 and 2024 amounting to Rp2,778,249 and Rp2,830,771 respectively.

As of December 31, 2025 and 2024, the Bank recorded core capital of Rp1,415,692 and Rp1,274,849 respectively.

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40. SALDO AKUMULASI RUGI DAN RENCANA MANAJEMEN (lanjutan)

Berdasarkan rencana bisnis Bank untuk tahun 2025 sampai dengan 2028 tentang penyesuaian bisnis Bank, manajemen Bank telah menetapkan:

- a. Penguatan dan pertumbuhan bisnis yang berkualitas dan berkelanjutan, melalui optimalisasi pengelolaan Rekening Kas Umum Daerah (RKUD), pertumbuhan portofolio kredit yang prudent dan berkualitas, peningkatan dana murah (CASA), pengembangan fee based income, serta pengelolaan dan pemulihan kredit bermasalah dan kredit yang telah dihapusbukukan secara berkelanjutan.
- b. Penguatan service excellence dan operational excellence, melalui digitalisasi produk dan layanan, peningkatan efisiensi proses, serta penguatan jaringan dan kualitas layanan;
- c. Optimalisasi sinergi dan kolaborasi strategis, termasuk optimalisasi operasional dalam Kelompok Usaha Bank (KUB) yang telah efektif, serta kolaborasi dengan Pemerintah Daerah dan mitra strategis lainnya.
- d. Penguatan human capital dan tata kelola, melalui penerapan manajemen berbasis kinerja, penguatan praktik manajemen risiko, serta pengembangan kompetensi dan profesionalisme sumber daya manusia.

Manajemen telah menyusun proyeksi keuangan untuk periode setelah tanggal 31 Desember 2025 berdasarkan asumsi yang dianggap wajar dan dapat dicapai. Proyeksi tersebut menunjukkan perbaikan kinerja profitabilitas, kualitas aset, pengelolaan likuiditas, dan kecukupan permodalan.

Berdasarkan pelaksanaan inisiatif strategis tersebut dan proyeksi keuangan yang telah disusun, Manajemen berkeyakinan bahwa Bank memiliki kapasitas yang memadai untuk mempertahankan kelangsungan operasionalnya dalam jangka waktu yang dapat diperkirakan. Oleh karena itu, laporan keuangan ini disusun berdasarkan asumsi kelangsungan usaha (going concern).

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(Expressed in million Rupiah, unless otherwise specified)

40. ACCUMULATED DEFICIT AND MANAGEMENT PLAN (continued)

Based the Bank's business plan for 2025 to 2028 regarding the Bank's business adjustment, the Bank management has determined:

- a. *Enhancement of sustainable quality business growth, through optimization of Regional Government Cash Management (RKUD), prudent expansion of quality loan portfolios, strengthening of low-cost funding (CASA), improvement of fee-based income, and continued management and recovery of non-performing and written-off loans.*
- b. *Strengthening service and operational excellence, through product and service digitalization, process efficiency improvements, and enhancement of distribution channels and service quality.*
- c. *Optimization of synergies and strategic collaborations, including operational optimization within the Bank Business Group (KUB), which has become effective, as well as collaboration with Regional Governments and other strategic partners;*
- d. *Strengthening human capital and governance, through performance-based management, enhancement of risk management practices, and continuous development of employee competencies.*

Management has prepared financial projections covering the period subsequent to December 31, 2025, based on assumptions considered reasonable and achievable. These projections indicate improvements in profitability, asset quality, liquidity management, and capital adequacy.

Based on the implementation of these strategic initiatives and the financial projections prepared, Management believes that the Bank has adequate capacity to sustain its operations for the foreseeable future. Accordingly, the accompanying financial statements have been prepared on a going concern basis.

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(PERSERODA) Tbk
CATATAN ATAS LAPORAN KEUANGAN
Pada dan Untuk Tahun yang Berakhir Tanggal
31 Desember 2025**

(Disajikan dalam jutaan Rupiah, kecuali dinyatakan lain)

**PT BANK PEMBANGUNAN DAERAH BANTEN
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(Expressed in million Rupiah, unless otherwise specified)

41. PERISTIWA SETELAH PERIODE PELAPORAN

Berdasarkan surat keterangan No: 04/NOT-PE/I/2026, dari Periasman Effendi, SH notaris di tanggerang tanggal 21 Januari 2026, telah diadakan Rapat Pemegang Saham Luar Biasa (RUPSLB) PT Bank Pembangunan Daerah Banten (Persero), Tbk, memutuskan :

- Menyetujui pengunduran diri Tuan Bambang Widyatmoko, S.E dari jabatannya selaku Direktur Bisnis Perseroan.
- Menyetujui pemberhentian dengan hormat Tuan Rodi Judo Dahono selaku Direktur Operasional Perseroan
- Menyetujui pengangkatan Tuan Deden Apriandhi sebagai Komisaris Perseroan
- Menyetujui pengangkatan Tuan Slamet Riyadi sebagai Direktur Bisnis Perseroan dan Tuan Purbaji Basuki sebagai Direktur Operasional Perseroan.

Sehingga susunan Dewan Komisaris dan Direksi Perseroan menjadi :

Dewan Komisaris

Komisaris Utama
Komisaris Independen
Komisaris
Komisaris

Hoiruddin Hasibuan
Deden Riki Hayatul Firman
Rina Dewiyanti
Deden Apriandhi

Direksi

Direktur Utama
Direktur
Direktur
Direktur

Muhammad Busthami
Eko Virgianto
Slamet Riyadi
Purbaji Basuki

Pada tanggal 7 Januari 2026, atas transaksi aset repo periode 31 Desember 2025 sudah di cairkan dan diterima oleh bank.

41. SUBSEQUENT EVENT

Based on the statement letter No: 04/NOT-PE/I/2026, from Periasman Effendi, SH, notary in Tangerang dated January 21, 2026, an Extraordinary Shareholders Meeting of PT Bank Pembangunan Daerah Banten (Persero), Tbk was held, deciding:

- Approved the resignation of Mr. Bambang Widyatmoko, S.E. from his position as Business Director of the Company.
- Approved the honorable dismissal of Mr. Rodi Judo Dahono as the Company's Operational Director
- Approved the appointment of Mr. Deden Apriandhi as Commissioner of the Company
- Approved the appointment of Mr. Slamet Riyadi as the Company's Business Director and Mr. Purbaji Basuki as the Company's Operational Director.

So that the composition of the Company's Board of Commissioners and Directors is:

Board of Commissioners

President Commissioners
Commissioners Independen
Commissioners
Commissioners

Board of Directors

President Director
Director
Director
Director

On January 7, 2026, the repo asset transaction for the period December 31, 2025 was disbursed and received by the bank.

Counterparty/ Counterparty	Jenis efek/ Type of securities	Jumlah nominal/ Nominal amount	Tanggal mulai/ Start date	Jatuh tempo/ Maturity date	Nilai penjualan kembali/ Resale value	Pendapatan bunga yang belum di realisasi/ Unrealized interest income	Nilai tercatat/ Carrying value
Bank Indonesia	VR0070	111.087	31 Des/ Dec 31, 2025	7 Jan/ Jan 7, 2026	108.835	100	108.734
Jumlah		<u>111.087</u>			<u>108.835</u>	<u>100</u>	<u>108.734</u>

42. PERSETUJUAN LAPORAN KEUANGAN

Laporan keuangan telah disetujui Direksi untuk diterbitkan tanggal 25 Februari 2026.

42. APPROVAL OF FINANCIAL STATEMENTS

The financial statements were approved and authorized for issue by the Directors on February 25, 2026.

2025

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PT Bank Pembangunan Daerah Banten (Persero) Tbk
Kantor Pusat Grha Bank Banten
Jl. Veteran No. 04, Cipare, Kota Serang
Provinsi Banten - 42117

Telp.: 0254 7914966
Email: corporate.secretary@bankbanten.co.id

www.bankbanten.co.id