



**Laporan Keberlanjutan**  
*Sustainability Report*

2025



Transformation  
and Performance  
for Sustainable  
Growth



## Transformation and Performance for Sustainable Growth

Tema ini mencerminkan pendekatan Bank Mayapada dalam mengintegrasikan transformasi strategis dengan percepatan kinerja untuk mewujudkan pertumbuhan yang berkelanjutan. Transformasi digital di berbagai proses dan layanan, penguatan tata kelola internal, serta pembentukan Tim Sustainable Finance menjadi fondasi yang memperkuat adaptabilitas dan ketahanan organisasi di tengah dinamika industri perbankan. Upaya transformasi ini disinergikan dengan strategi peningkatan penjualan, optimalisasi kemitraan bisnis, dan penguatan manajemen risiko untuk memperluas jangkauan pasar dan menjaga stabilitas kinerja. Melalui sinergi antara transformasi dan percepatan performa, Bank Mayapada senantiasa berkomitmen dalam menciptakan pertumbuhan jangka panjang yang bertanggung jawab, kompetitif, dan memberikan nilai berkelanjutan bagi para pemangku kepentingan.

*This theme reflects Bank Mayapada's approach in integrating strategic transformation with performance acceleration to achieve sustainable growth. Digital transformation across various processes and services, the strengthening of internal governance, and the establishment of a Sustainable Finance Team serve as the foundation for enhancing the organization's adaptability and resilience amid the dynamics of the banking industry. These transformation efforts are synergized with strategies to increase sales, optimize business partnerships, and strengthen risk management in order to expand market reach and maintain performance stability. Through the synergy between transformation and performance acceleration, Bank Mayapada always committed to creating long-term growth that is responsible, competitive, and delivers sustainable value to stakeholders.*

### Pernyataan

Laporan Keberlanjutan ini memuat rencana, proyeksi, strategi, dan sasaran dan tujuan Perseroan yang merupakan pernyataan mengenai masa depan dan bukan merupakan fakta historis. Pernyataan tersebut mengandung risiko dan ketidakpastian yang dapat menyebabkan kondisi dan hasil aktual Perseroan di masa mendatang berbeda dari yang diungkapkan. Oleh karena itu, Perseroan tidak memberikan jaminan atas tercapainya hasil sebagaimana diindikasikan dalam pernyataan tersebut.

Laporan Keberlanjutan ini memuat kata "Bank Mayapada" dan "Perseroan" yang didefinisikan sebagai PT Bank Mayapada Internasional Tbk yang menjalankan usaha di bidang perbankan.

### Disclaimer

*This Sustainability Report contains the Company's plans, projections, strategies, and objectives, which constitute forward-looking statements and are not historical facts. These statements are subject to risks and uncertainties that could cause the Company's actual conditions and results to differ materially from those described. Accordingly, the Company makes no guarantee regarding the achievement of such results.*

*This Sustainability Report contains the words "Bank Mayapada" and "Company" which are defined as PT Bank Mayapada Internasional Tbk which conducts business in the banking sector.*

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# Ikhtisar Kinerja Keberlanjutan

Sustainability Performance Highlights

**Rp12.88**

Triliun - Trillion

Pendapatan bunga  
Interest income

**Rp29.98**

Miliar - Billion

Laba tahun berjalan  
Profit for the year

**9.81%**

Peningkatan DPK  
Increase in third-party  
funds

**2,276** Jam  
Hours

Jumlah jam pelatihan  
karyawan selama  
setahun  
Total employee training  
hours

**98.64%**

Survei kepuasan  
nasabah  
Customer satisfaction  
survey

**Rp25.91**

Miliar - Billion

Penyaluran bantuan  
kepada masyarakat  
Community investment

**22.6%**

Pertumbuhan portofolio  
KKUB 2025 terhadap  
2024  
Growth of the Sustainable  
Financing portfolio in  
2025 compared to 2024

**1.01%**

Persentase kredit UKM  
terhadap total kredit  
Percentage of SME loans  
to total loans

**1%**

Total portofolio Kategori  
Kegiatan Usaha  
Berkelanjutan (KKUB)  
terhadap total kredit  
Percentage of Sustainable  
Financing (KKUB) portfolio  
to total loans

**100%**

Pemasok lokal  
Local suppliers

**945**

Giga Joule (GJ)

Pengurangan konsumsi  
energi listrik  
Electricity consumption  
reduction

**12.4**

GJ/Rp Milliar  
GJ/Rp Billion

Intensitas konsumsi  
energi per pendapatan  
Energy intensity per  
revenue

**57.40%**

Persentase karyawan  
perempuan  
dibandingkan total  
karyawan  
Percentage of female  
employees compared to  
total employees

**9.44%**

Persentase perputaran  
karyawan di tahun 2025  
Percentage of employee  
turnover in 2025

**Rp1.079**

Miliar - Billion

Kegiatan Usaha  
Berkelanjutan (KKUB)  
Sustainable Financing  
(KKUB)

**2.08**

Ton CO<sub>2</sub>eq/Rp Milliar  
Tonnes of CO<sub>2</sub>eq/Rp Billion

Intensitas emisi  
GRK dihasilkan per  
pendapatan  
GHG emissions intensity  
per revenue

**186 (-2.4%)**

Ton CO<sub>2</sub>eq  
Tonnes of CO<sub>2</sub>eq

Pengurangan emisi GRK  
GHG emissions  
reduction

**36.29%**

Pengurangan  
penggunaan kertas (rim)  
di Kantor Pusat  
Reduction of paper  
usage (reams) at Head  
Office

## Kinerja Aspek Ekonomi

### Economic Aspect Performance

Uraian - Description	Satuan - Unit	2025	2024	2023
Pendapatan bunga bersih <i>Net interest income</i>	Rp Miliar <i>Rp Billion</i>	3,166.16	2,338.42	1,895.75
Laba tahun berjalan <i>Profit for the year</i>		29.98	25.57	22.10
Penyaluran kredit (kredit bruto) <i>Loan disbursement (gross loans)</i>		108,151.75	106,532.46	103,530.28
Penyaluran kredit UKM <i>SME loan disbursement</i>		1,094.37	1,250.42	1,080.24
Dana pihak ketiga (DPK) <i>Third-party funds</i>		138,776.19	126,372.79	116,597.26

## Kinerja Aspek Sosial

### Social Aspect Performance

Uraian - Description	Satuan - Unit	2025	2024	2023
<b>Kinerja Internal - Internal Performance</b>				
Karyawan perempuan dibanding total karyawan <i>Female employees to total employees</i>	%	57.40	57.42	55.69
Peserta pelatihan - Training participants*	Orang/People	2,643	9,841	12,931
Total jam pelatihan <i>Total training hours</i>	Jam <i>Hour</i>	2,276	3,119	5,679
Peserta edukasi literasi keuangan <i>Financial literacy participants</i>	Orang <i>People</i>	582	586	481
Persentase penyelesaian pengaduan nasabah <i>Percentage of customer complaints resolved</i>	%	99***	100	100
Persentase pemasok lokal** <i>Percentage of local supplier</i>	%	100	100	100
<b>Kegiatan Tanggung Jawab Sosial Perusahaan <i>Corporate Social Responsibility Activities</i></b>				
Realisasi dana kegiatan tanggung jawab sosial <i>Realization of social responsibility program funds</i>	Rp Miliar <i>Rp Billion</i>	130.1	120.5	56.7

Keterangan | Note:

\*Penyajian kembali karena adanya penyempurnaan data. [2-4]

\*\*Restatement due to refinements in data.

\*\*Pemasok lokal meliputi area Jakarta.

\*\*Local suppliers include those located within the Jakarta area.

\*\*\*Sebesar 1% pengaduan masih dalam proses penyelesaian hingga akhir tahun 2025.

\*\*\*Approximately 1% of complaints remained under resolution as of the end of 2025.

## Kinerja Aspek Lingkungan

### Environmental Aspect Performance

Uraian - Description	Satuan - Unit	2025	2024	2023
Penggunaan energi - Energy usage	kWh Liter	5,824,537 715,017	6,086,955* 595,060*	249,985 27,007
- Listrik - Electricity - BBM - Fuel				
Penggunaan energi - Energy usage	GJ	45,382	42,127	
Intensitas energi per pendapatan - <i>Energy intensity per revenue</i>	GJ/Rp Miliar <i>GJ/Rp Billion</i>	12.40	17.36	
Emisi yang dihasilkan - Emissions generated	Ton CO <sub>2</sub> e	1,732 4,810 1,083	1,429 5,026 1,357	
• Cakupan 1 - Scope 1				
• Cakupan 2 - Scope 2				
• Cakupan 3 Operasional - Scope 3 Operational				
Intensitas emisi (Cakupan 1, 2, 3 Operasional) - <i>Emissions intensity (Scope 1, 2, 3 Operational)</i>	Ton CO <sub>2</sub> e/Rp Miliar <i>Tonnes of CO<sub>2</sub>e/Rp Billion</i>	2.08	3.22	
Penggunaan kertas - Paper usage	Rim/ Ream	1,903	2,952	2,920
Penanaman pohon <i>Tree planting</i>	Pohon <i>Trees</i>	61	292	463

Keterangan | Note:

\*) Penyajian kembali karena adanya perluasan cakupan perhitungan.

Pada tahun 2025, Bank Mayapada melakukan perubahan metodologi dan perluasan cakupan perhitungan energi dan emisi.

Sejalan dengan itu, data tahun 2023 tidak tersedia untuk diungkapkan.

Penggunaan kertas mencakup Kantor Pusat dan Kantor Cabang Bogor.

\*) Restatement following the expansion of the calculation scope.

In 2025, Bank Mayapada revised its methodology and expanded the scope of energy and emissions calculations. Accordingly, data for 2023 is not available for disclosure.

Paper usage include of Head office and Bogor Branch Office.

## Penghargaan terkait Kinerja Keberlanjutan di 2025

### Awards related to sustainability performance in 2025

No.	Penghargaan - Awards	Penyelenggara/Pemberi Penghargaan <i>Presenter</i>
1	The Best GCG Award-IX-2025, Gold Award (B) Excellent	Warta Ekonomi
2	Indonesia Best Bank 2025 for Driving Holistic Growth Through Innovation, Social, Commitments, and Sector-Based Financial Solutions	Warta Ekonomi
3	Advancing Employee Welfare through Union Support and Transparent Dialogue Channels	Warta Ekonomi
4	Indonesia Most Excellence Company Awards 2025 with Outstanding Commitment to Empowering Society through Financial and Social Synergy, Kategori: Conventional Bank	Warta Ekonomi
5	ESG Appreciation 2025 for Outstanding in the Category Governance Training	B Universe – Investor Daily
6	Indonesia Best Digital Awards 2025 in Conventional Bank for The Utilization of AI-Powered Assistance and Environmentally Friendly Products and Services	Jak TV
7	The Best Indonesia Enterprises Risk Management-VII-2025, Gold Award (B) Excellent	Economic Review
8	Partnership Award atas Kerja Sama Literasi Keuangan & CSR 2025 <i>Partnership Award for Financial Literacy and CSR</i>	LSPR Jakarta



**“Seluruh inisiatif yang dijalankan Bank Mayapada dirancang untuk merespons tantangan keberlanjutan sekaligus mendorong inovasi layanan perbankan”**

*“All initiatives undertaken by Bank Mayapada are designed to address sustainability challenges while driving innovation in banking services”*

**Hariyono Tjahjarjadi**  
Direktur Utama - President Director

**Pemangku kepentingan yang terhormat,**

Dalam menghadapi perubahan yang semakin dinamis, kompleks dan kompetitif, Bank Mayapada terus memperkuat perannya dalam transformasi menuju keuangan berkelanjutan dengan terus mengedepankan keselarasan aspek ekonomi, sosial, lingkungan hidup ke dalam setiap kegiatannya. Kami meyakini bahwa penerapan prinsip keberlanjutan secara menyeluruh, selain mendukung pertumbuhan dan menjaga stabilitas kinerja ekonomi, juga memperkuat penciptaan nilai jangka panjang bagi seluruh pemangku kepentingan. Di tengah proses transformasi yang berlangsung, kami melihat ruang yang semakin luas untuk tumbuh lebih tangguh, responsif, dan adaptif, sekaligus menempatkan keberlanjutan sebagai landasan utama dalam setiap keputusan dan langkah strategis yang dicanangkan.

**Kebijakan untuk Merespons Tantangan** [2-22, 2-23, 2-24]

Sepanjang tahun 2025, Bank Mayapada melanjutkan agenda transformasinya untuk memperkuat posisi sebagai institusi keuangan yang berorientasi pada pertumbuhan berkelanjutan dan peningkatan nilai bagi para pemangku kepentingan. Transformasi ini dijalankan melalui 25 (dua puluh lima) inisiatif strategis, dengan berfokus pada peningkatan kinerja (*accelerate performance*) melalui 3 (tiga) area utama, yaitu optimasi penjualan (*drive sales*), memperkuat kemitraan bisnis melalui kolaborasi (*strengthen partnership*), serta meningkatkan tata kelola dan manajemen risiko (*manage risks*).

Dalam upaya mendukung program transformasi, Bank Mayapada juga mempercepat pemanfaatan teknologi sebagai *enabler* utama. Sejumlah langkah strategis yang telah dilakukan antara lain implementasi *Digital*

**Dear Stakeholders,**

*Amid continuously evolving, complex, and competitive dynamics, Bank Mayapada continued to strengthen its role in advancing sustainable finance by integrating economic, social, and environmental considerations into all of its activities. We believe that the comprehensive implementation of sustainability principles not only supported the growth and stability of economic performance, but also reinforced long-term value creation for all stakeholders. During the ongoing transformation process, we identified expanding opportunities to become more resilient, responsive, and adaptive, while placing sustainability as a key foundation in our decision-making and strategic direction.*

**Policies to Address Challenges** [2-22, 2-23, 2-24]

*In 2025, Bank Mayapada continued its transformation agenda to affirm its position as a financial institution focused on sustainable growth and value creation for stakeholders. This transformation was carried out through 25 (twenty-five) strategic initiatives, with a focus on accelerating performance across 3 (three) key areas: optimizing sales, strengthening business partnerships through collaboration, as well as enhancing governance and risk management.*

*To support this transformation, Bank Mayapada is accelerating the use of technology as a key enabler. Key initiatives are the deployment of Digital Sales Tools, the implementation of a Fraud Detection System, the improvement of co-branded credit*

*Sales Tools, implementasi Fraud Detection System, penyempurnaan kapabilitas sistem kartu kredit co-branding, serta pengembangan Loan Origination System (LOS) bagi segmen usaha kecil dan menengah (UKM), Commercial, serta pengembangan untuk segmen wholesale. Beragam inovasi ini tidak hanya memperkuat posisi kompetitif Bank di industri, tetapi juga memastikan keberlanjutan operasional yang berkontribusi pada pertumbuhan ekonomi yang inklusif, aman, dan bertanggung jawab.*

Dari sisi tata kelola, Bank Mayapada mengambil langkah terstruktur untuk menghadapi tantangan dan memperkuat komitmen Direksi terhadap penerapan keuangan berkelanjutan. Bank membentuk unit khusus Tim Sustainable Finance yang bertugas mengumpulkan, mengolah, dan menyajikan data terkait aspek LST dan keuangan berkelanjutan secara komprehensif. Unit ini menjadi penggerak penting dalam pengambilan keputusan yang berbasis data dan mendukung integrasi aspek keberlanjutan ke dalam seluruh proses bisnis. Untuk memastikan tata kelola yang kuat, Komite Manajemen Risiko menjalankan fungsi pengawasan terhadap kebijakan keberlanjutan, sementara Komite Pemantau Risiko memberikan evaluasi independen atas efektivitas pelaksanaannya dan memastikan keselarasan dengan prinsip-prinsip keberlanjutan.

Seluruh inisiatif yang dijalankan Bank Mayapada dirancang untuk merespon tantangan keberlanjutan sekaligus mendorong inovasi layanan perbankan. Tantangan tersebut mencakup tingginya kebutuhan investasi awal untuk proyek keberlanjutan, beragamnya tingkat kesadaran dan komitmen unit bisnis terhadap implementasi keuangan berkelanjutan, serta keterbatasan jumlah debitur yang telah menerapkan prinsip usaha hijau. Selain itu, Bank masih memerlukan pengembangan sistem pemetaan taksonomi hijau yang lebih komprehensif untuk mendukung proses identifikasi dan klasifikasi pembiayaan berkelanjutan. Faktor eksternal seperti dinamika ekonomi dan perubahan regulasi juga turut memberikan pengaruh.

Untuk menjawab tantangan tersebut, Bank Mayapada menjalankan strategi dan inovasi dalam mendukung pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Dengan pendekatan ini, Bank berupaya memperkuat fondasi transformasi untuk memberikan dukungan bagi ekonomi, sosial, dan lingkungan.

**Capaian Kinerja dan Strategi Pencapaian Target Kinerja Keuangan Berkelanjutan**

Di tengah kondisi ekonomi yang dinamis, Bank Mayapada berhasil menunjukkan ketahanan dan stabilitas kinerja keuangan sepanjang tahun 2025. Bank tidak hanya mampu mencapai target pendapatan, tetapi juga mencatat peningkatan laba bersih yang mencerminkan efektivitas strategi bisnis serta kemampuan adaptasi terhadap perubahan pasar. Pada 2025, pendapatan bunga mencapai Rp12,88 triliun tumbuh 15,15% dibandingkan pendapatan

*card capabilities, and the development of a Loan Origination System (LOS) for the small and medium enterprises (SMEs), Commercial, and also increasing wholesale segment. These innovations not only strengthen the Bank's competitive position, but also support sustainable operations that contribute to inclusive, secure, and responsible economic growth.*

*From a governance perspective, Bank Mayapada undertook structured measures to address challenges and strengthen the Board of Directors' commitment to the implementation of sustainable finance. The Bank established a dedicated Sustainable Finance Team tasked with collecting, processing, and presenting data related to ESG aspects and sustainable finance in a comprehensive manner. This unit serves as a key driver in data-driven decision-making and supports the integration of sustainability aspects into all business processes. To ensure strong governance, the Risk Management Committee performed an oversight function over sustainability policies, while the Risk Monitoring Committee provided independent evaluation of their effectiveness and ensured alignment with sustainability principles.*

*All initiatives undertaken by Bank Mayapada are designed to address sustainability challenges while driving innovation in banking services. The challenges encompass the high initial investment requirements for sustainability projects, varying levels of awareness and commitment among business units regarding the implementation of sustainable finance, and the limited number of debtors who have adopted green business principles. Additionally, the Bank is still developing a more comprehensive green taxonomy mapping system to identify and classify sustainable financing. External factors such as economic conditions and regulatory changes remain key factors affecting the Bank's progress.*

*To address these challenges, Bank Mayapada implemented strategies and innovations that support the achievement of the Sustainable Development Goals (SDGs). Through this approach, the Bank sought to strengthen the foundation of its transformation to support the economy, social, and the environment.*

**Performance Achievements and Strategies to Achieve a Sustainable Finance Targets**

*Amid ongoing economic dynamics, Bank Mayapada demonstrated resilience and maintained financial stability over the course of 2025. The Bank not only met its revenue targets but also recorded an increase in net profit, reflecting the effectiveness of its business strategies and its ability to adapt to market changes. In 2025, interest income reached Rp12.88 trillion, growing by 15.15% from Rp11.18 trillion in 2024. This figure exceeded of the target by 102.27%. Additionally, the*

di 2024, yaitu Rp11,18 triliun. Angka ini melampaui target dengan capaian 102,27%. Di samping itu, Perseroan juga membukukan laba bersih sebesar Rp29,98 miliar atau 106,16% dari target, tumbuh 17,21% dari pencapaian tahun sebelumnya.

Dalam menjalankan fungsi intermediasi, Bank menyalurkan kredit gross sebesar Rp108,15 triliun, tumbuh 1,52% dibandingkan tahun 2024. Dari total tersebut, sebesar 1% dialokasikan untuk pembiayaan yang memenuhi Kategori Kegiatan Usaha Berkelanjutan (KKUB), termasuk sektor ramah lingkungan serta pembiayaan bagi usaha kecil dan menengah (UKM). Hingga 31 Desember 2025, total kredit KKUB tercatat mencapai Rp1,08 triliun.

Bank Mayapada turut mengambil peran dalam proyek percontohan implementasi Taksonomi Keuangan Berkelanjutan Indonesia (TKBI), yang merupakan penyempurnaan dari Taksonomi Hijau Indonesia. Pada September dan Desember 2024, Bank telah menyelesaikan penilaian dan pelaporan kepada OJK untuk memetakan 250 debitur terbesar dalam portofolio kreditnya. Hingga akhir tahun 2025, Bank Mayapada telah berpartisipasi dalam pilot project implementasi TKBI Versi 2 melalui pelaksanaan penilaian dan pelaporan kepada OJK. Per akhir 2025, capaian pemetaan mencapai 30% untuk segmen Non-UKM; dan 20% untuk segmen UKM, yang dihitung dari total outstanding kredit dari seluruh aktivitas yang masuk ke dalam *Taxonomy Eligible* yang mengacu pada aktivitas ekonomi, proyek, atau aset yang termasuk dalam cakupan taksonomi hijau, seperti TKBI, dan tercantum sebagai kegiatan yang berpotensi berkontribusi terhadap tujuan lingkungan. Secara total, Bank telah memetakan sebanyak 290 debitur.

Untuk mendukung penerapan TKBI secara menyeluruh, Bank saat ini menyusun berbagai langkah strategis, mulai dari penyesuaian kebijakan internal dengan ketentuan regulator, pemetaan sektor ekonomi dalam cakupan TKBI, hingga penyusunan program kerja yang mendorong implementasi yang aktif. Upaya tersebut dirancang agar selaras dengan ketentuan otoritas dan berkontribusi pada pencapaian target *Net Zero Emissions*. Selain itu, Bank akan terus memperluas porsi pembiayaan sektor UKM guna memperkuat dukungannya terhadap pertumbuhan ekonomi lokal.

Bank Mayapada juga menyadari bahwa perubahan iklim menghadirkan risiko material yang dapat memengaruhi stabilitas operasional maupun kinerja keuangan. Untuk itu, selain mempersiapkan implementasi TKBI, Bank tengah mengembangkan *climate risk management & scenario analysis* (CRMS) guna mendukung ketentuan terbaru dari regulator. Pada saat yang sama, Bank menyusun kebijakan dan prosedur standar terkait mitigasi risiko iklim. Memasuki 2025, Bank telah memulai penghitungan emisi GRK untuk cakupan 1 dan 2 sebagai fondasi pengembangan *climate*

*Company recorded a net profit of Rp29.98 billion, or 106.16% of the target, growing 17.21% from the previous year's achievement.*

*In performing its intermediation role, the Bank disbursed gross loans amounting to Rp108.15 trillion, representing a growth of 1.52% compared to 2024. Of this total, 1% was allocated to Sustainable Financing, including environmentally friendly sectors and financing for small and medium enterprises (SMEs). As of 31 December 2025, total sustainable financing amounted to Rp1,08 trillion.*

*Bank Mayapada has taken a role in the pilot phase of the Indonesia Taxonomy for Sustainable Finance (TKBI), an enhancement of the Indonesian Green Taxonomy. In September and December 2024, the Bank completed its assessments and submitted reports to the OJK to map its 250 largest debtors within the loan portfolio. As of the end of 2025, Bank Mayapada has participated in the pilot project for the implementation of TKBI Version 2 through assessment and reporting to OJK. As of the end of 2025, the mapping achievement reached 30% for the non-SME segment and 20% for the SME segment, calculated based on total outstanding loans from all activities classified as Taxonomy Eligible. Taxonomy Eligible refers to economic activities, projects, or assets that fall within the scope of a green taxonomy, such as TKBI, and are identified as having the potential to contribute to environmental objectives. In total, the Bank has mapped 290 debtors.*

*To support the comprehensive implementation of TKBI, the Bank currently developing various strategic steps, ranging from aligning internal policies with regulatory requirements, mapping economic sectors within the TKBI framework, to formulating work programs that drive active implementation. These efforts are designed to align with regulatory requirements and contribute to achieving the target of Net Zero Emissions (NZE). Additionally, the Bank continues to expand its financing allocation to the SME sector to strengthen its support for local economic growth.*

*Bank Mayapada also recognizes that climate change presents material risks that may affect operational stability and financial performance. In response, alongside its preparation for TKBI adoption, the Bank is currently developing climate risk management and scenario analysis (CRMS) to align with the latest regulatory requirements. At the same time, the Bank is drafting standard policies and procedures related to climate risk mitigation. Entering 2025, the Bank has initiated the calculation of GHG emissions for scopes 1 and 2 as the foundation for developing climate risk stress testing (CRST).*

*risk stress testing (CRST). Uji ketahanan ini akan menjadi instrumen penting untuk menilai dampak perubahan iklim terhadap risiko kredit, pasar, operasional, dan likuiditas, sehingga Bank dapat mengantisipasi potensi tantangan keberlanjutan dengan lebih baik.*

Keberhasilan penerapan keuangan berkelanjutan tidak terlepas dari kesiapan Sumber Daya Manusia (SDM). Sepanjang 2025, Bank Mayapada meningkatkan kapabilitas SDM melalui sosialisasi emisi gas rumah kaca yang diikuti oleh 305 karyawan. Bank juga memperkuat pemahaman terkait manajemen risiko dan analisis skenario dengan mengikutsertakan karyawan dalam program pelatihan risiko iklim. Upaya ini memastikan seluruh insan Bank memiliki kompetensi yang memadai dalam mengelola tantangan keuangan berkelanjutan secara komprehensif, sejalan dengan regulasi dan praktik terbaik industri perbankan.

### Peluang dan Prospek Usaha

Perkembangan teknologi digital terus mendorong perubahan cara nasabah mengakses layanan perbankan, dengan preferensi yang semakin mengarah pada solusi transaksi yang cepat, aman, dan berbasis digital. Menyikapi hal tersebut, Bank Mayapada terus memperkuat kapasitas digital melalui pengembangan produk dan layanan berbasis teknologi, peningkatan kualitas infrastruktur, serta penguatan literasi digital nasabah guna memperluas jangkauan layanan dan menjaga daya saing di tengah transformasi industri perbankan.

### Apresiasi

Kami menyampaikan apresiasi kepada seluruh pemangku kepentingan atas dukungan dan kolaborasi yang terus mengiringi perjalanan keberlanjutan Bank Mayapada. Kepercayaan dan sinergi yang terbangun menjadi fondasi penting dalam menumbuhkan budaya keberlanjutan di seluruh aktivitas bisnis dan perilaku insan Bank. Ke depan, Bank Mayapada senantiasa berkomitmen untuk mengimplementasikan prinsip keuangan berkelanjutan secara konsisten, sejalan dengan upaya menjaga kinerja yang sehat serta berkontribusi bagi pembangunan nasional dan masa depan yang berkelanjutan.

*This stress testing serves a tool for assessing the impact of climate change on credit, market, operational, and liquidity risks, enabling the Bank to better anticipate potential sustainability challenges.*

*The success of sustainable finance practices is inseparable from the readiness of the Bank's human capital (HC). During 2025, Bank Mayapada enhanced its human capital capabilities through awareness sessions regarding greenhouse gas emissions attended by 305 employees. The Bank also deepened the understanding of risk management and scenario analysis by involving employees in climate risk training programs. These programs aimed to equip the Bank's personnel with expertise to manage sustainable finance challenges, in line with regulatory requirements and banking industry best practices.*

### Business Opportunities and Outlooks

*Advancement in digital technology continue to reshape how customers access banking services, with customer preferences shifting toward fast, secure, and digitally enabled transactions. In response, Bank Mayapada is advancing its digital capabilities by developing technology-driven products and services, upgrading infrastructure, and improving customer digital literacy to expand its service reach and sustain competitiveness amid ongoing transformation in the banking industry.*

### Appreciation

*We extend our sincere appreciation to all stakeholders for their continued support and collaboration throughout Bank Mayapada's sustainability journey. The trust and synergy we have built are the foundation for fostering sustainability across our business activities and the way our personnel work. Bank Mayapada remains committed to consistently advancing sustainable finance practices, while maintaining solid performance and contributing to national development and a more sustainable future.*

**Jakarta, April 2026**  
Atas Nama Direksi,  
On Behalf of Directors,

**Hariyono Tjahjarijadi**  
Direktur Utama  
President Director

Komitmen Bank Mayapada terhadap keberlanjutan diwujudkan melalui pengintegrasian prinsip lingkungan, sosial, tata kelola (LST), dan ekonomi ke dalam upaya efisiensi untuk budaya kerja. Seluruh jajaran manajemen dan karyawan berperan menerapkan prinsip keberlanjutan dalam operasional sehari-hari, termasuk dalam mengelola tantangan dan peluang di tengah dinamika industri perbankan.

Untuk memperkuat implementasi, Bank menyelenggarakan sosialisasi keuangan berkelanjutan serta komunikasi internal guna membangun kesadaran dan budaya keberlanjutan di seluruh lini organisasi. Inisiatif ini bertujuan meningkatkan pemahaman, membentuk pola pikir adaptif, dan memastikan kesiapan karyawan dalam menghadapi transformasi industri, sekaligus menegaskan komitmen Bank dalam menjaga keberlanjutan dan mendorong pertumbuhan bisnis jangka panjang.

Program transformasi Bank Mayapada dijalankan dalam rangka peningkatan kinerja melalui penerapan *Governance, Risk, and Compliance* (GRC). Berbagai inisiatif telah dilaksanakan mencakup penyempurnaan prosedur, tata kelola serta manajemen risiko yang terintegrasi.

Di sisi lain, Bank terus memperkuat kolaborasi dengan perusahaan dalam Mayapada Group ecosystem dan telah merealisasikan 15 inisiatif kolaborasi untuk mendukung perluasan jaringan bisnis, peningkatan profitabilitas, serta pertumbuhan yang berkelanjutan. Inisiatif kolaborasi tersebut mencakup berbagai segmen bisnis, khususnya UKM, Komersial, dan Konsumer. Selain itu, Bank juga melakukan analisis terhadap *operating model* untuk optimasi proses operasional terutama yang berkaitan dengan peningkatan pelayanan ke nasabah.

Sejalan dengan agenda tersebut, Bank terus mempercepat transformasi digital, salah satunya melalui pengembangan inisiatif *Banking as a Service* (BaaS). Platform ini memungkinkan kemitraan strategis untuk menghadirkan produk dan layanan perbankan secara terintegrasi kepada nasabah melalui skema *embedded finance* sehingga memperluas jangkauan layanan dan meningkatkan akses keuangan secara lebih inklusif.

Bank Mayapada mengembangkan 4 pilar dan strategi BaaS yang mencakup layanan simpanan, pembiayaan, dan pembayaran. Melalui rekanan BaaS, Bank mendapatkan penambahan akuisisi nasabah baru dari ekosistem rekanan serta peningkatan jumlah transaksi melalui Bank Mayapada.

*Bank Mayapada's commitment to sustainability is demonstrated through the integration of environmental, social, and governance (ESG) principles into its efficient work culture. All levels of management and employees play a role in applying sustainability principles in daily operations, including in managing challenges and opportunities amid the dynamics of the banking industry.*

*To strengthen implementation, the Bank conducts sustainable finance socialization programs and internal communications to build awareness and a culture of sustainability across all levels of the organization. These initiatives aim to enhance understanding, foster an adaptive mindset, and ensure employees are prepared to navigate industry transformation, while reaffirming the Bank's commitment to upholding sustainability and driving long-term business growth.*

*Bank Mayapada's transformation program is implemented to enhance performance through the application of Governance, Risk, and Compliance (GRC) principles. Various initiatives have been undertaken, including the refinement of procedures, governance structures, and integrated risk management practices.*

*At the same time, the Bank continues to strengthen collaboration within the Mayapada Group ecosystem and has realized 15 collaborative initiatives to support the expansion of its business network, improve profitability and sustainable growth. These collaborative initiatives span various business segments, particularly SMEs, Commercial, and Consumer. In addition, the Bank conducted an analysis of its operating model to optimize operational processes, particularly those related to enhancing customer service.*

*In line with this agenda, the Bank continues to accelerate its digital transformation, including through the development of Banking as a Service (BaaS) initiatives. This platform enables strategic partnerships to deliver integrated banking products and services to customers through an embedded finance scheme, thereby expanding service reach and enhancing financial inclusion.*

*Bank Mayapada has developed 4 BaaS pillars and strategies encompassing deposit, financing, and payment services. Through its BaaS partners, the Bank has achieved additional new customer acquisitions from partner ecosystems, as well as an increase in transaction volumes conducted through Bank Mayapada.*

### Profil Laporan

Bank Mayapada memiliki komitmen untuk menyampaikan kinerja ekonomi, sosial, lingkungan, dan tata kelola dalam periode tahunan dalam Laporan Keberlanjutan. Laporan ini adalah kesinambungan laporan sebelumnya yang diterbitkan pada 30 April 2025. Sesuai dengan periode laporan keuangan, laporan ini menyajikan data dan informasi dari 1 Januari hingga 31 Desember 2025, termasuk perbandingan data numerik tabel selama tiga tahun.

Dalam proses penyusunannya, laporan ini mengacu pada sejumlah aturan dan standar berikut:

- Surat Edaran Otoritas Jasa Keuangan (SEOJK) No. 16/SEOJK.04/2021 tentang Bentuk dan Isi Laporan Tahunan serta Peraturan OJK (POJK) No. 51/POJK.03/2017 tentang Penerapan Keuangan Berkelanjutan bagi Lembaga Jasa Keuangan, Emiten, dan Perusahaan Publik;
- Standar Global Reporting Initiative (GRI) 2021, termasuk indikator suplemen Sektor Jasa Keuangan GRI-G4;

Ruang lingkup data yang dilaporkan hanya berasal dari internal Bank. Perseroan tidak memiliki entitas anak sehingga laporan ini hanya menyajikan data keuangan dari Bank Mayapada.

Bank Mayapada belum menunjuk lembaga independen untuk melakukan verifikasi (*assurance*), pada laporan ini. Namun demikian, seluruh data dan informasi dalam laporan ini telah diverifikasi oleh fungsi-fungsi terkait, termasuk data keuangan yang diaudit oleh KAP Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A). Terdapat data yang disajikan kembali (*restatement*) yang disebabkan oleh perubahan metodologi dan cakupan perhitungan data.

### Topik Material [3-1, 3-2]

Pada periode pelaporan ini, Perseroan melakukan peninjauan kembali atas daftar topik material melalui proses *reviu* yang melibatkan fungsi internal Bank. Proses ini bertujuan untuk memastikan bahwa topik material tetap relevan dengan isu bisnis perbankan, dinamika keberlanjutan sektor keuangan, aspirasi para pemangku kepentingan, potensi dampak terhadap perusahaan dan pemangku kepentingan, serta keterkaitannya dengan pencapaian Tujuan Pembangunan Berkelanjutan (TPB). Berdasarkan hasil *reviu* tersebut, terdapat penyesuaian dan perubahan pada beberapa topik material dibandingkan periode sebelumnya, guna mencerminkan prioritas keberlanjutan Perseroan yang lebih aktual dan strategis.

### Report Profile

*Bank Mayapada is committed to reporting on its economic, social, environmental, and governance performance on an annual basis in its Sustainability Report. This report is a continuation of the previous report published on April 30, 2025. In line with the financial reporting period, this report presents data and information from January 1 to December 31, 2025, including a comparison of numerical data in tables over a three-year period.*

*In its preparation, this report refers to the following regulations and standards:*

- Otoritas Jasa Keuangan (OJK) Circular Letter (SEOJK) No. 16/SEOJK.04/2021 regarding the Form and Content of Annual Reports and OJK Regulation (POJK) No. 51/POJK.03/2017 regarding the Implementation of Sustainable Finance for Financial Services Institutions, Issuers, and Public Companies;
- Global Reporting Initiative (GRI) Standards 2021, including the GRI-G4 Financial Services Sector supplementary indicators;

*The scope of the reported data is limited to the Bank's internal operations. The Company has no subsidiaries; therefore, this report presents only the financial data of Bank Mayapada.*

*Bank Mayapada has not appointed an independent institution to perform verification (assurance) on this report. All data and information in this report have been validated by the relevant functions, including financial data audited by the public accounting firm Doli, Bambang, Sulistiyanto, Dadang & Ali (DBSD&A). Certain data have been restated due to changes in methodology and data scope calculation.*

### Material Topic [3-1, 3-2]

*During this reporting period, the Company conducted a review of the list of material topics through a process involving the Bank's internal functions. This process aims to ensure that material topics remain relevant to banking business issues, the sustainability dynamics of the financial sector, stakeholder aspirations, potential impacts on the Company and its stakeholders, and their alignment with the achievement of the Sustainable Development Goals (SDGs). Based on the results of this review, adjustments and changes were made to several material topics compared to the previous period to reflect the Company's more current and strategic sustainability priorities.*

### Batasan Topik Material

#### Material Topics Boundaries

Topik Material Material Topics	Kinerja Ekonomi Economic Performance
Pemangku Kepentingan Terdampak Impacted Stakeholders	Pemegang Saham, Karyawan, Regulator, Mitra Bisnis Shareholders, Employees, Regulators, Business Partners
Dampak Positif & Negatif	<b>Dampak Positif:</b> Kinerja ekonomi yang sehat memperkuat stabilitas keuangan Bank, meningkatkan kepercayaan pemangku kepentingan, serta membuka ruang ekspansi pembiayaan yang mendorong pertumbuhan ekonomi nasional. <b>Dampak Negatif:</b> Fluktuasi kondisi makroekonomi dapat menekan kualitas aset, profitabilitas, dan daya beli nasabah, sehingga memengaruhi keberlanjutan kinerja Bank.
Positive and Negative Impacts	<b>Positive Impact:</b> Strong economic performance enhances the Bank's financial stability, strengthens stakeholder confidence, and enables financing expansion that supports national economic growth. <b>Negative Impact:</b> Macroeconomic fluctuations may affect asset quality, profitability, and customers' purchasing power, thereby impacting the Bank's performance sustainability.

Topik Material Material Topics	Keuangan Berkelanjutan Sustainable Finance
Pemangku Kepentingan Terdampak Affected Stakeholders	Karyawan, Nasabah, Regulator Employees, Customers, Regulators
Dampak Positif & Negatif	<b>Dampak Positif:</b> Pembiayaan berkelanjutan mendukung transisi menuju ekonomi hijau, memperluas akses UKM, serta meningkatkan kontribusi Bank terhadap pencapaian TPB. <b>Dampak Negatif:</b> Keterbatasan debitur yang memenuhi kriteria hijau dan tingginya kebutuhan investasi awal dapat membatasi pertumbuhan portofolio KKUB.
Positive and Negative Impacts	<b>Positive Impact:</b> Sustainable financing supports the transition to a green economy, expands SME access, and enhances the Bank's contribution to the achievement of the SDGs. <b>Negative Impact:</b> A limited pool of eligible green debtors and high initial investment requirements may constrain the growth of the Sustainable Financing portfolio.

Topik Material Material Topics	Keamanan Data dan Privasi Nasabah Customer Data Security and Privacy
Pemangku Kepentingan Terdampak Affected Stakeholders	Karyawan, Nasabah, Regulator Employees, Customers, Regulators
Dampak Positif & Negatif	<b>Dampak Positif:</b> Pengelolaan keamanan data yang andal meningkatkan kepercayaan nasabah dan menjaga kesinambungan layanan digital. <b>Dampak Negatif:</b> Potensi serangan siber dan kebocoran data berisiko menimbulkan kerugian finansial, pelanggaran regulasi, dan penurunan reputasi Bank.
Positive and Negative Impacts	<b>Positive Impact:</b> Effective data security management enhanced customer trust and maintained the continuity of digital services. <b>Negative Impact:</b> Cyber threats and potential data breaches may lead to financial losses, regulatory non-compliance, and reputational damage.

### Batasan Topik Material

#### Material Topics Boundaries


Topik Material Material Topics	Pengembangan Digital Banking Digital Banking Development
Pemangku Kepentingan Terdampak Affected Stakeholders	Karyawan, Nasabah, Regulator, Mitra Bisnis Employees, Customers, Regulators, Business Partners
Dampak Positif & Negatif	<b>Dampak Positif:</b> Pengembangan digital banking meningkatkan efisiensi operasional, kualitas layanan, dan kemudahan akses nasabah terhadap layanan keuangan. Digitalisasi juga mendorong inovasi, memperluas inklusi keuangan, serta mendukung efisiensi penggunaan sumber daya melalui proses dan transaksi berbasis digital. <b>Dampak Negatif:</b> Ketergantungan pada sistem digital meningkatkan risiko teknologi, termasuk gangguan sistem dan ancaman siber. Selain itu, perbedaan tingkat literasi digital nasabah serta kebutuhan investasi teknologi yang berkelanjutan dapat menimbulkan tantangan operasional dan biaya tambahan bagi Bank.
Positive and Negative Impacts	<b>Positive Impact:</b> The development of digital banking improves operational efficiency, service quality, and customer access to financial services. It also fosters innovation, promotes financial inclusion, and supports resource efficiency through digital processes and transactions. <b>Negative Impact:</b> Increased reliance on digital systems elevates technology-related risks, including system disruptions and cyber threats. In addition, varying levels of digital literacy among customers and the need for continuous technology investment may create operational challenges and additional costs for the Bank.

Topik Material Material Topics	Manajemen Sumber Daya Manusia Human Capital Management
Pemangku Kepentingan Terdampak Affected Stakeholders	Karyawan Employees
Dampak Positif & Negatif	<b>Dampak Positif:</b> Pengembangan kompetensi SDM meningkatkan produktivitas dan kesiapan organisasi menghadapi transformasi industri perbankan digital dan berkelanjutan. <b>Dampak Negatif:</b> Kesenjangan keterampilan dan tingkat retensi karyawan yang rendah dapat menghambat kinerja dan efektivitas operasional.
Positive and Negative Impacts	<b>Positive Impact:</b> Human capital development enhances productivity and strengthens organizational readiness to navigate digital and sustainable banking transformation. <b>Negative Impact:</b> Skills gaps and low employee retention may hinder performance and operational effectiveness.

**Manajemen Topik Material** [3-3]

Material Topics Management

Topik Material Material Topics	Kinerja Ekonomi Economic Performance
<p>Mengapa topik ini penting:</p> <p>Significance of the topic:</p>	<p>Capaian kinerja ekonomi sangat penting untuk dikelola karena merupakan salah satu faktor penentu keberlanjutan usaha. Informasi kinerja ekonomi dan kinerja keuangan juga menjadi bagian dari evaluasi kinerja tahunan Bank Mayapada.</p> <p><i>Managing economic performance is crucial, as it is a key factor in ensuring business sustainability. Additionally, economic and financial performance are integral components of Bank Mayapada's annual performance evaluation.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p>  <p>Policy, person in charge, performance, and evaluation:</p> 	<p>Tanggung jawab atas penyusunan dan pelaporan kinerja keuangan berada di bawah koordinasi Chief Financial Officer, dengan dukungan operasional dari Divisi MIS &amp; Accounting dan Corporate Planning. Pengawasan terhadap akurasi serta kepatuhan laporan keuangan dilakukan melalui pelaksanaan audit internal dan audit eksternal. Hasil audit secara berkala dilaporkan kepada Chief Financial Officer, kemudian dibahas dalam rapat gabungan Dewan Komisaris dan Direksi yang dilaksanakan setiap kuartal sebagai bagian dari pengawasan kinerja Bank secara menyeluruh.</p> <p>Secara umum, kinerja ekonomi Bank Mayapada pada tahun 2025 menunjukkan capaian yang positif. Evaluasi kinerja ekonomi mencakup:</p> <ul style="list-style-type: none"> <li>Audit internal yang telah dilaksanakan pada 36 kantor operasional, yang terdiri dari 10 kantor cabang dan 26 cabang pembantu;</li> <li>Audit laporan keuangan oleh KAP Doli, Bambang, Sulistiyanto, Dadang &amp; Ali (DBSD&amp;A);</li> <li>Pendapatan bunga bersih sebesar Rp3,17 triliun, naik 35,40% dibandingkan tahun sebelumnya, dengan pencapaian 104,48% terhadap target;</li> <li>Laba bersih tercatat sebesar Rp29,98 miliar, mencapai 106,16% dari target tahunan;</li> <li>Total penyaluran kredit gross sebesar Rp108,15 triliun, mengalami pertumbuhan 1,52% secara tahunan (YoY), dengan rasio NPL net sebesar 2,89%.</li> </ul> <p><i>Responsibility for the preparation and reporting of financial performance is under the coordination of the Chief Financial Officer, with operational support from the MIS &amp; Accounting and Corporate Planning Division. Oversight of the accuracy and compliance of financial reports is conducted through the implementation of internal and external audits. Audit results are reported periodically to the Chief Financial Officer, and are subsequently discussed at joint meetings of the Board of Commissioners and the Board of Directors held quarterly as part of the Bank's comprehensive performance oversight.</i></p> <p><i>Overall, Bank Mayapada's financial performance in 2025 shows positive results. The financial performance evaluation includes:</i></p> <ul style="list-style-type: none"> <li><i>Internal audits were conducted across 36 operational offices, comprising 10 branch offices and 26 sub-branches;</i></li> <li><i>Audits of financial statements by KAP Doli, Bambang, Sulistiyanto, Dadang &amp; Ali (DBSD&amp;A);</i></li> <li><i>Net interest income of Rp3.17 trillion, up 35.40% compared to the previous year, achieving 104.48% of the target;</i></li> <li><i>Net profit recorded at Rp29.98 billion, reaching 106.16% of the annual target;</i></li> <li><i>Total gross credit disbursement of Rp108.15 trillion, experiencing 1.52% growth year-over-year (YoY), with a net NPL ratio of 2.89%.</i> </li></ul>



Topik Material Material Topics	Keuangan Berkelanjutan Sustainable Finance
<p>Mengapa topik ini penting:</p> <p>Significance of the topic:</p>	<p>Bank Mayapada mematuhi peraturan OJK dan mendukung penerapan keuangan berkelanjutan. Bank telah mengelompokkan kredit KKUB, memonitor, dan mengevaluasi capaiannya sesuai Rencana Aksi Keuangan Berkelanjutan (RAKB), serta dalam tahap mempersiapkan implementasi TKBI.</p> <p><i>Bank Mayapada complies with OJK regulations and supports the implementation of sustainable finance. Bank has categorized Sustainable Financing, monitored and evaluated their achievements in accordance with the Sustainable Finance Action Plan (RAKB), and is preparing for TKBI implementation.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p>  <p>Policy, person in charge, performance, and evaluation:</p>	<p>Bank Mayapada telah menyusun RAKB, menyesuaikan kebijakan penyaluran kredit sesuai KKUB, serta mempersiapkan implementasi TKBI. Dalam pelaksanaan keuangan berkelanjutan, proses persetujuan pembiayaan tidak hanya didasarkan pada aspek kelayakan ekonomi debitur, tetapi juga mempertimbangkan potensi risiko sosial dan lingkungan. Analisis risiko kredit dilakukan oleh Divisi Risiko Kredit dan selanjutnya ditelaah melalui fungsi pengendalian internal oleh Divisi Internal Audit dan Kontrol. Pada tahun 2025, portofolio KKUB Bank Mayapada sebesar 1% dari total kredit atau sebesar Rp1.079 miliar. Portofolio KKUB tahun 2025 tersebut meningkat 22,6% dibandingkan 2024. [FS1, FS5, FS9]</p> <p><i>Bank Mayapada prepared its RAKB, aligned its lending policies with sustainable financing, and prepared for the implementation of TKBI. In implementing sustainable finance, the financing approval process was not only based on the economic feasibility of debtors, but also took into account potential social and environmental risks. Credit risk analysis was conducted by the Credit Risk Division and subsequently reviewed through the internal control function by the Internal Audit and Control Division. In 2025, the Bank's sustainable financing portfolio accounted for 1% of total loans, or Rp1,079 billion. The 2025 sustainable financing portfolio increased by 22.6% compared to 2024. [FS1, FS5, FS9]</i></p>



**Manajemen Topik Material** [3-3]

Material Topics Management

Topik Material Material Topics	Keamanan Data dan Privasi Nasabah Customer Data Security and Privacy
Mengapa topik ini penting:	Dasar dari bisnis perbankan adalah asas kepercayaan antara bank dengan nasabahnya. Oleh sebab itu, Bank Mayapada menghormati privasi setiap nasabah dan terus berupaya meningkatkan sistem pengamanan data.
Significance of the topic:	<i>The foundation of the banking industry is trust between a bank and its customers. Therefore, Bank Mayapada respects the privacy of every customer and continuously strengthens its data security systems.</i>
Kebijakan, penanggung jawab, kinerja, dan evaluasi:	<p>Dalam menjaga privasi serta keamanan data nasabah, Bank Mayapada terus melakukan penguatan dan pembaruan sistem pengamanan informasi. Seluruh karyawan diwajibkan menjunjung tinggi integritas dan mematuhi kode etik dalam melindungi kerahasiaan data pribadi nasabah, termasuk pencegahan terhadap aksi penipuan maupun penyalahgunaan data. Komitmen ini dilaksanakan mengacu pada SE No. 027/SE-OPR/X/2021 tentang Kerahasiaan dan Keamanan Data dan/atau Informasi Pribadi Konsumen tertanggal 7 Oktober 2021 serta Memo Internal Direksi No. 025/MEMO/DIR/IX/2017. Upaya menjaga kerahasiaan dan privasi data nasabah juga merupakan bagian dari penghormatan terhadap pemenuhan Hak Asasi Manusia (HAM).</p> <p>Keamanan data didukung oleh sistem manajemen TI yang berada di bawah tanggung jawab divisi yang membidangi Teknologi Informasi, yang memperkuat fungsi Security Operation Center (SOC) sebagai garda terdepan pemantauan dan respons insiden keamanan siber. Bank Mayapada telah memperoleh sertifikasi ISO 27001:2022 untuk sistem manajemen pengamanan data yang masih berlaku hingga 13 Juni 2026. Sepanjang periode pelaporan, berdasarkan laporan <i>whistleblowing</i>, laporan dari keluhan nasabah, dan pemantauan internal bank, belum terdapat insiden terkait upaya penyalahgunaan data nasabah atau penyebaran data nasabah tanpa izin dari nasabah.</p> <p><i>In maintaining the privacy and security of customer data, Bank Mayapada continued to strengthen and update its information security systems. All employees were required to uphold integrity and comply with the code of ethics in protecting the confidentiality of customers' personal data, including the prevention of fraud and data misuse. This commitment was implemented in accordance with Circular Letter No. 027/SE-OPR/X/2021 dated 7 October 2021 concerning the Confidentiality and Security of Consumer Data and/or Personal Information, as well as Board of Directors Internal Memo No. 025/MEMO/DIR/IX/2017. Efforts to safeguard the confidentiality and privacy of customer data also formed part of the Bank's respect for the fulfillment of Human Rights.</i></p> <p><i>Data security was supported by the IT management system under the responsibility of the Information Technology Division, which strengthened the role of the Security Operations Center (SOC) as the frontline for monitoring and responding to cybersecurity incidents. Bank Mayapada obtained ISO/IEC 27001:2022 certification for its information security management system, which remained valid until 13 June 2026. Throughout the reporting period, based on whistleblowing reports, customer complaints, and the Bank's internal monitoring, no incidents related to the misuse of customer data or unauthorized disclosure of customer data were identified.</i></p>
 <p>Policy, person in charge, performance, and evaluation:</p>	

Topik Material Material Topics	Pengembangan Digital Banking Digital Banking Development
Mengapa topik ini penting:	Pengembangan <i>digital banking</i> menjadi elemen strategis dalam mendukung daya saing dan keberlanjutan Bank di tengah perubahan perilaku nasabah dan perkembangan industri perbankan digital. Digitalisasi layanan memungkinkan Bank meningkatkan efisiensi operasional, kualitas layanan, serta akses nasabah terhadap produk dan layanan perbankan secara aman dan andal. Selain itu, pengembangan <i>digital banking</i> mendukung perluasan inklusi keuangan dan memperkuat ketahanan operasional Bank dalam menghadapi dinamika industri dan risiko eksternal.
Significance of the topic:	<i>The development of digital banking served as a strategic element in supporting the Bank's competitiveness and sustainability amid changes in customer behavior and the evolution of the digital banking industry. The digitalization of services enabled the Bank to enhance operational efficiency, service quality, and customer access to banking products and services in a secure and reliable manner. In addition, the development of digital banking supported the expansion of financial inclusion and strengthened the Bank's operational resilience in addressing industry dynamics and external risks.</i>
Kebijakan, penanggung jawab, kinerja, dan evaluasi:	<p>Pengembangan <i>digital banking</i> dilaksanakan melalui kebijakan transformasi digital yang terintegrasi dengan strategi bisnis Bank. Tanggung jawab pengelolaan dan pengembangan layanan digital berada di bawah koordinasi Direksi, dengan pelaksanaan operasional oleh fungsi yang membawahi Teknologi Informasi dan unit terkait, serta dukungan Fungsi Manajemen Risiko dan Fungsi Kepatuhan &amp; AML.</p> <p>Sepanjang tahun 2025, Bank Mayapada mencatatkan capaian positif dalam pengembangan layanan digital, antara lain:</p> <ul style="list-style-type: none"> <li>• Jumlah pengguna layanan <i>digital banking</i> yaitu 170.801 pengguna, meningkat sebesar 13% dibandingkan tahun sebelumnya;</li> <li>• Volume transaksi digital mencapai 4,5 juta transaksi, tumbuh 19% secara tahunan (YoY);</li> <li>• Nilai transaksi digital tercatat sebesar Rp6.388 miliar, mencerminkan peningkatan adopsi kanal digital oleh nasabah;</li> <li>• Proporsi transaksi melalui kanal digital mencapai 68% dari total transaksi Bank, sejalan dengan upaya peningkatan efisiensi operasional.</li> </ul> <p>Evaluasi kinerja <i>digital banking</i> dilakukan secara berkala melalui pemantauan stabilitas sistem, tingkat pemanfaatan layanan, serta efektivitas pengendalian risiko teknologi informasi. Hasil evaluasi tersebut menjadi dasar bagi peningkatan kapasitas infrastruktur TI, penguatan keamanan sistem, serta penyempurnaan fitur dan layanan digital agar tetap selaras dengan kebutuhan nasabah dan ketentuan regulator.</p> <p><i>The development of digital banking was implemented through a digital transformation policy integrated with the Bank's business strategy. Responsibility for the management and development of digital services was under the coordination of the Board of Directors, with operational execution carried out by the function overseeing Information Technology and related units, supported by Risk Management Function and Compliance &amp; AML Function.</i></p> <p><i>Throughout 2025, Bank Mayapada recorded positive achievements in the development of its digital services, including:</i></p> <ul style="list-style-type: none"> <li>• <i>The number of digital banking service users reached 170,801, representing a 13% increase compared to the previous year;</i></li> <li>• <i>Digital transaction volume reached 4.5 million transactions, growing by 19% year-on-year (YoY);</i></li> <li>• <i>The value of digital transactions amounted to Rp6,388 billion, reflecting increased customer adoption of digital channels;</i></li> <li>• <i>The proportion of transactions conducted through digital channels reached 68% of the Bank's total transactions, in line with efforts to enhance operational efficiency.</i> <p><i>The performance of digital banking was evaluated on a regular basis through the monitoring of system stability, service utilization levels, and the effectiveness of information technology risk controls. The results of the evaluation served as the basis for enhancing IT infrastructure capacity, strengthening system security, and refining digital features and services to remain aligned with customer needs and regulatory requirements.</i></p> </li></ul>
 <p>Policy, person in charge, performance, and evaluation:</p>	
	


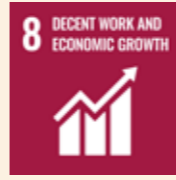

**Manajemen Topik Material [3-3]**

Material Topics Management

Topik Material Material Topics	Manajemen Sumber Daya Manusia Human Capital Management
<p>Mengapa topik ini penting:</p> <p>Significance of the topic:</p>	<p>Manajemen SDM menjadi topik material karena karyawan merupakan pemangku kepentingan internal yang dapat memengaruhi operasional Bank Mayapada, sehingga perlu dikelola dengan baik. Di samping itu, SDM memiliki andil yang besar dalam keberlangsungan bisnis Perseroan.</p> <p><i>Human capital management is a material topic because employees are internal stakeholders who can affect Bank Mayapada's operations, so they need to be managed properly. Additionally, human capital has a major contribution to the sustainability of the Company's business.</i></p>
<p>Kebijakan, penanggung jawab, kinerja, dan evaluasi:</p>  <p>Policy, person in charge, performance, and evaluation:</p> 	<p>Pengelolaan Sumber Daya Manusia berada di bawah koordinasi Divisi Human Capital, dengan pengawasan langsung oleh Chief People Officer. Dalam pelaksanaannya, Bank Mayapada menjunjung tinggi prinsip Hak Asasi Manusia (HAM) melalui kepatuhan terhadap seluruh ketentuan ketenagakerjaan yang berlaku serta penerapan praktik nondiskriminatif di seluruh proses manajemen SDM. Sepanjang periode pelaporan, implementasi pengelolaan SDM berjalan baik dengan capaian sebagai berikut:</p> <ul style="list-style-type: none"> <li>• Pada 2025, Bank merekrut 143 karyawan baru dengan tingkat perputaran karyawan sebesar 9,44%;</li> <li>• Program pengembangan kompetensi dilaksanakan melalui 2.276 jam pelatihan yang diikuti oleh 2.643 karyawan;</li> <li>• Tidak terdapat tenaga kerja di bawah umur, dengan batas minimum usia karyawan 18 tahun;</li> <li>• Tidak ditemukan praktik kerja paksa, serta ketentuan jam kerja dan waktu istirahat diatur secara jelas dalam Perjanjian Kerja Bersama (PKB);</li> <li>• Pemberian remunerasi disesuaikan dengan upah minimum yang berlaku;</li> <li>• Bank terus mengupayakan penciptaan lingkungan kerja yang aman, sehat, dan layak.</li> </ul> <p><i>Human capital was under the coordination of the Human Capital Division, with direct oversight by the Chief People Officer. In its implementation, Bank Mayapada upheld human rights principles through compliance with all applicable labor regulations and the application of non-discriminatory practices across all human capital management processes. Throughout the reporting period, the implementation of human capital management was carried out effectively, with the following achievements:</i></p> <ul style="list-style-type: none"> <li>• <i>In 2025, the Bank recruited 143 new employees with an employee turnover rate of 9.44%;</i></li> <li>• <i>Competency development programs were delivered through 2,276 training hours, attended by 2,643 employees;</i></li> <li>• <i>There were no child labor, with a minimum employee age of 18;</i></li> <li>• <i>No forced labor was found, and provisions regarding working hours and rest periods are clearly stipulated in the Collective Labor Agreement;</i></li> <li>• <i>Remuneration is adjusted in accordance with the prevailing minimum wage;</i></li> <li>• <i>The Bank continues to strive to create a safe, healthy, and decent work environment.</i></li> </ul>

**Dukungan Prioritas terhadap Tujuan Pembangunan Berkelanjutan**

Priority Support for the Sustainable Development Goals (SDGs)

TPB/SDGs	Target Metadata TPB SDGs Target Metadata	Strategi Pencapaian Target Strategy to Achieve Targets
 <p>Pendidikan Berkualitas Quality Education</p>	<p>4.3.1* Tingkat partisipasi remaja dan dewasa dalam pendidikan dan pelatihan formal dan nonformal dalam 12 bulan terakhir, menurut jenis kelamin.</p> <p><i>4.3.1* Participation rate of youth and adults in formal and non-formal education and training in the last 12 months, by gender.</i></p>	<p>1. Peningkatan literasi keuangan masyarakat, khususnya terkait sektor perbankan, dalam rangka mendukung kemandirian finansial dan inklusi keuangan yang berkelanjutan.</p> <p><i>1. Enhancing public financial literacy, particularly in the banking sector, to support financial independence and sustainable financial inclusion</i></p>
	<p>Realisasi 2025: Pelaksanaan kegiatan edukasi keuangan mengenai manfaat menabung serta sosialisasi Go Green di 1 wilayah sebagai bagian dari upaya peningkatan literasi keuangan masyarakat dan kesadaran lingkungan.</p> <p><i>2025 Realization: Implementation of financial literacy education on the benefits of saving, along with Go Green awareness programs, in 1 (one) area as part of efforts to enhance public financial literacy and environmental awareness</i></p> <p>Target 2026: Pelaksanaan kegiatan edukasi keuangan mengenai manfaat menabung serta sosialisasi Go Green di 4 wilayah sebagai bagian dari upaya peningkatan literasi keuangan masyarakat dan kesadaran lingkungan.</p> <p><i>2026 Target: Implementation of financial literacy education on the benefits of saving, along with Go Green awareness programs, in 4 (four) area as part of efforts to enhance public financial literacy and environmental awareness</i></p>	
 <p>Ekonomi Inklusif Inclusive Economy</p>	<p>8.10.1.(b) Rasio kredit UMKM terhadap total kredit perbankan</p> <p><i>8.10.1(b) Ratio of MSME loans to total loans</i></p>	<p>1. Penyesuaian kebijakan maupun produk pembiayaan untuk mendukung UKM.</p> <p>2. Pemetaan UKM yang potensial dibiayai.</p> <p><i>1. Adjusting policies and financing products to support SMEs.</i></p> <p><i>2. Mapping SMEs with financing potential.</i></p>
	<p>Realisasi 2025: Total kredit UKM sebesar Rp1.094 miliar.</p> <p><i>2025 Realization: Total SME loans amounted to Rp1,094 billion.</i></p> <p>Target 2026: Total kredit UKM sebesar Rp1.530 miliar.</p> <p><i>2026 Target: Total SME loans amounted to Rp1,530 billion.</i></p>	
 <p>Akses Teknologi untuk Semua Technology Access for All</p>	<p>9.c.1* Proporsi penduduk terlayani <i>mobile broadband</i></p> <p><i>9.c.1* Proportion of population covered by a mobile broadband network</i></p>	<p>1. Penargetan nasabah eksisting yang belum menggunakan layanan digital channel.</p> <p>2. Peningkatan awareness terkait digital channel melalui <i>frontliners</i>/media komunikasi lainnya.</p> <p><i>1. Targeting existing customers who have not yet utilized digital channels.</i></p> <p><i>2. Increasing awareness of digital channels through frontliners and other communication media.</i></p>
	<p>Realisasi 2025: Peningkatan jumlah pengguna layanan digital Bank Mayapada sebanyak 15%.</p> <p><i>2025 Realization: 15% Increase in the number of Bank Mayapada digital service users.</i></p> <p>Target 2026: Peningkatan jumlah pengguna layanan digital Bank Mayapada sebanyak 37%.</p> <p><i>2026 Target: 37% increase in the number of Bank Mayapada digital service users.</i></p>	

**Dukungan Prioritas terhadap Tujuan Pembangunan Berkelanjutan**  
Priority Support for the Sustainable Development Goals (SDGs)

TPB/SDGs	Target Metadata TPB SDGs Target Metadata	Strategi Pencapaian Target Strategy to Achieve Targets
 <p>Mengatasi Perubahan Iklim</p> <p>Addressing Climate Change</p>	<p>13.3 Meningkatkan pendidikan, penumbuhan kesadaran, serta kapasitas manusia dan kelembagaan terkait mitigasi, adaptasi, pengurangan dampak dan peringatan dini perubahan iklim.</p> <p><i>13.3 Enhancing education, awareness-raising, and human and institutional capacity on climate change mitigation, adaptation, impact reduction, and early warning.</i></p>	<ol style="list-style-type: none"> <li>Melakukan kegiatan peningkatan kapasitas dan literasi keberlanjutan termasuk aksi perubahan iklim baik bagi pemangku kepentingan internal dan eksternal.</li> <li>Perawatan rutin pada kendaraan operasional.</li> <li>Penggunaan lampu LED.</li> <li>Pemanfaatan teknologi jarak jauh untuk mengurangi perjalanan bisnis.</li> <li>Pengaturan penggunaan pencahayaan &amp; pendingin ruangan sesuai kebutuhan.</li> </ol> <p><i>1. Implement capacity-building and sustainability literacy programs, including climate change initiatives, for both internal and external stakeholders.</i></p> <p><i>2. Routine maintenance of operational vehicles.</i></p> <p><i>3. Use of LED lighting.</i></p> <p><i>4. Utilization of remote technology to reduce business travel.</i></p> <p><i>5. Optimization of lighting and air conditioning usage as needed.</i></p>
	<p>Realisasi 2025: Sebanyak 310 karyawan telah mengikuti kegiatan sosialisasi terkait keberlanjutan.</p> <p><i>2025 Realization: 310 employees participated in sustainability-related socialization.</i></p>	
	<p>Target 2026: Sebanyak 150 karyawan ditargetkan untuk mengikuti pelatihan terkait keberlanjutan, dengan fokus pada implementasi standar IFRS S1 dan IFRS S2 serta isu perubahan iklim.</p> <p><i>2026 Target: 150 employees are targeted to participate in sustainability-related training, with a focus on the implementation of IFRS S1 and IFRS S2, as well as climate-related issues.</i></p>	

Bank Mayapada menyampaikan apresiasi atas perhatian dan umpan balik yang diberikan para pemangku kepentingan, termasuk hasil surat telaah dari OJK terhadap Laporan Keberlanjutan Perseroan. Sebagai tanggapan atas masukan yang telah diberikan, pada Laporan Keberlanjutan 2025, Bank melakukan penyajian informasi hasil perhitungan energi dan emisi yang lebih komprehensif.

*Bank Mayapada expresses its appreciation for the attention and feedback provided by stakeholders, including the findings of the OJK's review of the Company's Sustainability Report. In response to the feedback received, in the 2025 Sustainability Report, the Bank presents more comprehensive information on energy and emissions calculation results.*

Umpan balik dan masukan atas Laporan Keberlanjutan selanjutnya, dapat disampaikan melalui Sekretaris Perusahaan.

*Feedback and input on future Sustainability Reports may be submitted through the Corporate Secretary.*





**Visi**

Menjadi salah satu bank swasta berkualitas di Indonesia dalam nilai aset, profitabilitas, dan tingkat kesehatan.

**Misi**

Menjalankan operasional bank yang sehat dan memberikan nilai tambah maksimal kepada nasabah, karyawan, pemegang saham, dan pemerintah.

**Nilai Keberlanjutan**

Bank Mayapada berupaya untuk menumbuhkan budaya keberlanjutan dengan menerapkan nilai-nilai keberlanjutan dalam operasionalnya. Budaya perusahaan yang sejalan dengan visi dan misi Bank Mayapada, diwujudkan dalam tata nilai, seperti transparansi, integritas, profesionalisme, serta kemampuan menjawab tantangan-tantangan dalam operasi perbankan.

**Vision**

*To be one of the quality private banks in Indonesia in terms of assets value, profitability, and soundness rating.*

**Mission**

*Performing sound bank operations and providing maximum added value to customers, employees, shareholders, and the government.*

**Sustainability Values**

*Bank Mayapada fosters a culture of sustainability by adopting sustainability values in its operations. The corporate culture, which is in line with Bank Mayapada's vision and mission, is embodied in core values such as transparency, integrity, professionalism, and the ability to respond to challenges in banking operations.*

**Sekilas Bank Mayapada** [2-1, 2-6]

*Bank Mayapada at a Glance*

**Nama Perusahaan** | *Company Name:*  
PT Bank Mayapada Internasional Tbk

**Tanggal/Tahun Pendirian** | *Date/Year of Establishment:*  
7 September 1989 - September 7, 1989

**Bidang Usaha** | *Line of Business:*  
Perbankan - Banking

**Bentuk Legal** | *Legal Entity:*  
Perseroan Terbatas, Perusahaan Terbuka | *Limited Liability Company, Public Company*

**Alamat Kantor Pusat** | *Head Office Address:*  
Mayapada Tower, GF-3<sup>rd</sup> floor  
Jl. Jend. Sudirman Kav. 28 Jakarta, Indonesia, Kode Pos | *Postal Code* 12920

**Telepon** - Telephone : (+62 21) 521 2288 (hunting)  
: (+62 21) 521 2300 (hunting)

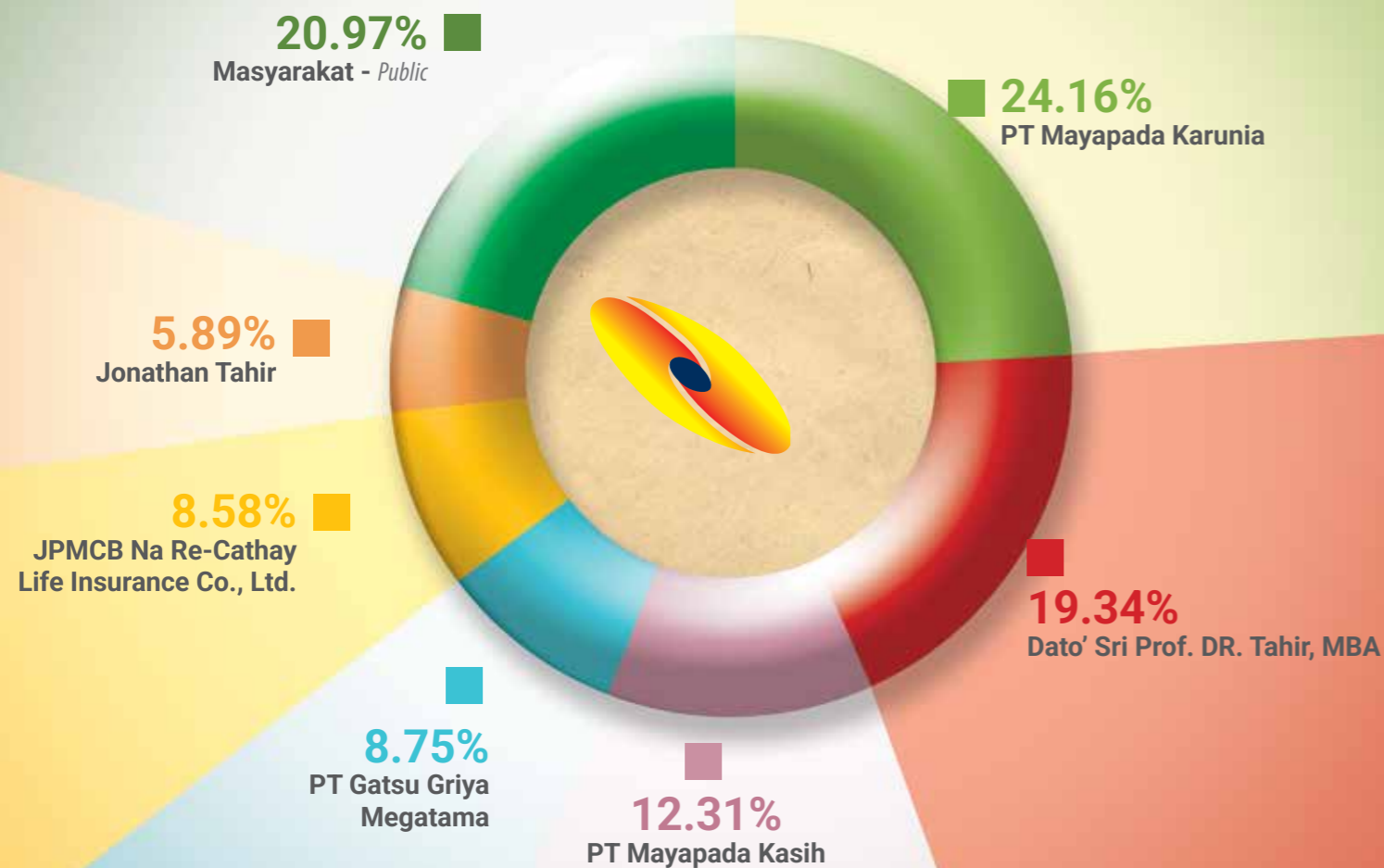
**Faksimile** - Facsimile : (+62 21) 521 1985  
: (+62 21) 521 1995

**Call Center** : 1-5000-29

**Surel** - Email : corsec@bankmayapada.com

**Situs Web** - Website : www.bankmayapada.com

## Kepemilikan Saham Share Ownership



Bank Mayapada berdiri pada 7 September 1989 dan memperoleh pengesahan hukum dari Menteri Kehakiman Republik Indonesia pada 10 Januari 1990. Berkantor pusat di Jakarta, Bank Mayapada tumbuh sebagai institusi keuangan yang menyediakan beragam layanan perbankan bagi masyarakat dan pelaku usaha. Sejak resmi tercatat sebagai perusahaan publik di Bursa Efek Indonesia pada 1997, Bank Mayapada terus memperluas jangkauan layanan melalui pengembangan jaringan kantor cabang serta pemanfaatan solusi perbankan digital.

Komitmen Bank Mayapada dalam menghadirkan layanan yang unggul tercermin dari pembiayaan berkelanjutan pada teknologi dan infrastruktur. Upaya ini memungkinkan Bank untuk memperluas portofolio produk serta meningkatkan pengalaman perbankan bagi nasabah di seluruh Indonesia. Layanan yang ditawarkan meliputi perbankan ritel dan korporasi, fasilitas kredit, serta produk-produk investasi yang dirancang untuk memenuhi beragam kebutuhan finansial.

Sejak 2023, Bank Mayapada memperkuat penawaran bisnisnya melalui kemitraan dengan Zurich Topaz Life, khususnya untuk pemasaran produk *bancassurance* seperti Ziaga Life Plus (ZLF), Zurich Optimal Health Assurance (ZOHA), Mahacita Protection, dan Zurich Plan Protector (ZPP). Informasi lebih lengkap mengenai kegiatan usaha Bank dapat diakses melalui Laporan Tahunan 2025 maupun situs resmi Bank di [www.bankmayapada.com](http://www.bankmayapada.com).

Untuk memastikan layanan yang diberikan selalu memenuhi standar terbaik, Bank Mayapada secara rutin melakukan evaluasi dan audit terhadap proses operasionalnya. Penilaian oleh pihak independen telah mengantarkan Bank meraih sertifikasi ISO 9001:2008 Sistem Manajemen Mutu, yang berlaku hingga 7 Agustus 2027.

*Bank Mayapada was established on September 7, 1989, and received legal approval from the Minister of Justice of the Republic of Indonesia on January 10, 1990. Headquartered in Jakarta, Bank Mayapada has grown into a financial institution that provides a wide range of banking services to the public and businesses. Since officially listing as a public company on the Indonesia Stock Exchange in 1997, Bank Mayapada has continued to expand its service reach through the development of its branch network and the utilization of digital banking solutions.*

*Bank Mayapada's commitment to delivering superior services is reflected in its sustained investment in technology and infrastructure. These efforts enable the Bank to expand its product portfolio and enhance the banking experience for customers across Indonesia. The services offered include retail and corporate banking, credit facilities, and investment products designed to meet diverse financial needs.*

*Since 2023, Bank Mayapada has strengthened its business offerings through a partnership with Zurich Topaz Life, specifically for the marketing of bancassurance products such as Ziaga Life Plus (ZLF), Zurich Optimal Health Assurance (ZOHA), Mahacita Protection, and Zurich Plan Protector (ZPP). More detailed information regarding the Bank's business activities can be accessed through the 2025 Annual Report or the Bank's official website at [www.bankmayapada.com](http://www.bankmayapada.com).*

*To ensure that the services provided consistently meet the highest standards, Bank Mayapada routinely conducts evaluations and audits of its operational processes. An assessment by an independent party has led the Bank to achieve ISO 9001:2008 Quality Management System certification, valid until August 7, 2027.*

## Produk dan Layanan Bank [2-1]

Bank's Products and Services

### SIMPANAN SAVINGS

mySAVING

mySAVING  
Super Benefit

myDOLLAR

TabunganKu

SimPel  
Simpanan Pelajar

### DEPOSITO & GIRO

TIME DEPOSITS & DEMAND DEPOSITS

myDEPO

myGIRO

myDEPO  
Valas

myGIRO  
Valas

### E-BANKING

myATM

myCARD

myMOBILE

myONLINE

myTOKEN

- myVA
- Mayapada E-Money (co-branding)
- Mayapada Flazz (co-branding)
- myMINI ATM

### ANTARBANK INTERBANK

- Kliring / Clearing
- LLG & RTGS
- Transaksi Valas / Forex Transaction
- BI Fast

### BANCASSURANCE

- myFAMILY Saving
- MahaCita Protection
- Q Protection
- Zurich Optimal Health Assurance
- Ziaga Life Plus
- Z Life Credit Protection
- Surat Berharga Negara (SBN) Ritel / Government Retail Bonds
- Zurich Plan Protector
- Zurich Life Flexy
- Zurich Family Gen Assurance (berakhir di Desember 2025 - ended in December 2025)
- Zurich Income Assurance Plan Pro
- Credit Life Asuransi Sequis Life
- Sompo - Asuransi Umum / General Insurance

### BIAYA & TARIF FEE & TARIFF

- Info Tarif / Tariff Info
- Suku Bunga / Interest Rates
- Suku Bunga Dasar Kredit / Prime Lending Rates
- Kurs / Exchange Rates

## LOANS

### • myLOAN

- Kredit Modal Kerja:  
Working Capital Loan:
    - Pinjaman Rekening Koran (PRK)
    - Pinjaman Tetap Angsuran
  - Kredit Investasi  
Investment Loan
  - Kredit Sindikasi  
Syndicated Loan
  - Kredit Konsumtif:  
Consumer Loan:
    - Pinjaman Tetap
    - Kredit Impor
    - Kredit Ekspor
    - Pinjaman Back to Back
- Overdraft Loan Facility (PRK)  
Fixed Installment Loan  
Fixed Loan  
Import Loan  
Export Loan  
Back to Back Loan  
Property Loan (KPP) and Property Consumption Loan (KKBP) / myHOME Loan  
Personal Loan  
Credit Card

### • Bank Garansi

- Bank Guarantees
- Tender/Bid Bond
  - Performance Bond
  - Advance Payment Bond
  - Payment Bond
  - Custom Bond

### • Standby Letter of Credit (SBLC)

### • LC/SKBDN

- LC/SKBDN Sight
- LC/SKBDN Usance
- Trust Receipt

### • Pinjaman Akseptasi

Acceptance Loan

### • Kredit Channeling

Channeling Loan

### • Kredit Usaha Kecil

Small Business Loan

### • Money Market Line

### LAYANAN LAINNYA OTHER SERVICES

mySAFEBOX

myPAYROLL

Layanan MPN-G3 /  
MPN-G3 Service

Untuk informasi lebih lanjut, silakan scan QR atau hubungi myCALL 1500029  
For further information, please scan the QR or call myCALL 1500029



**Skala Usaha**  
Business Scale

Uraian - Description	Satuan - Unit	2025	2024	2023
Jumlah karyawan Total employees	Orang People	2,669	2,778	2,821
Jaringan kantor cabang, cabang pembantu, dan fungsional Networks of branch, sub-branch, and functional offices	Kantor Office	162	199	199
Pendapatan bunga Interest income		12.88	11.18	8.76
Total aset Total assets	Rp Triliun Rp Trillion	163.83	150.18	141.49
Total liabilitas Total liabilities		146.76	133.24	125.62
Total ekuitas Total equity		17.07	16.94	15.87

**Karyawan Bank Mayapada**

Kelangsungan bisnis Bank Mayapada didukung oleh kinerja seluruh karyawan. Bank melakukan pengelolaan Sumber Daya Manusia (SDM) melalui penyediaan tenaga kerja yang kompeten, adaptif, dan berintegritas. Bank juga menerapkan pengelolaan talenta, perencanaan suksesi, serta pengembangan kompetensi yang terintegrasi dengan kerangka manajemen kesinambungan bisnis (*business continuity management/BCM*).

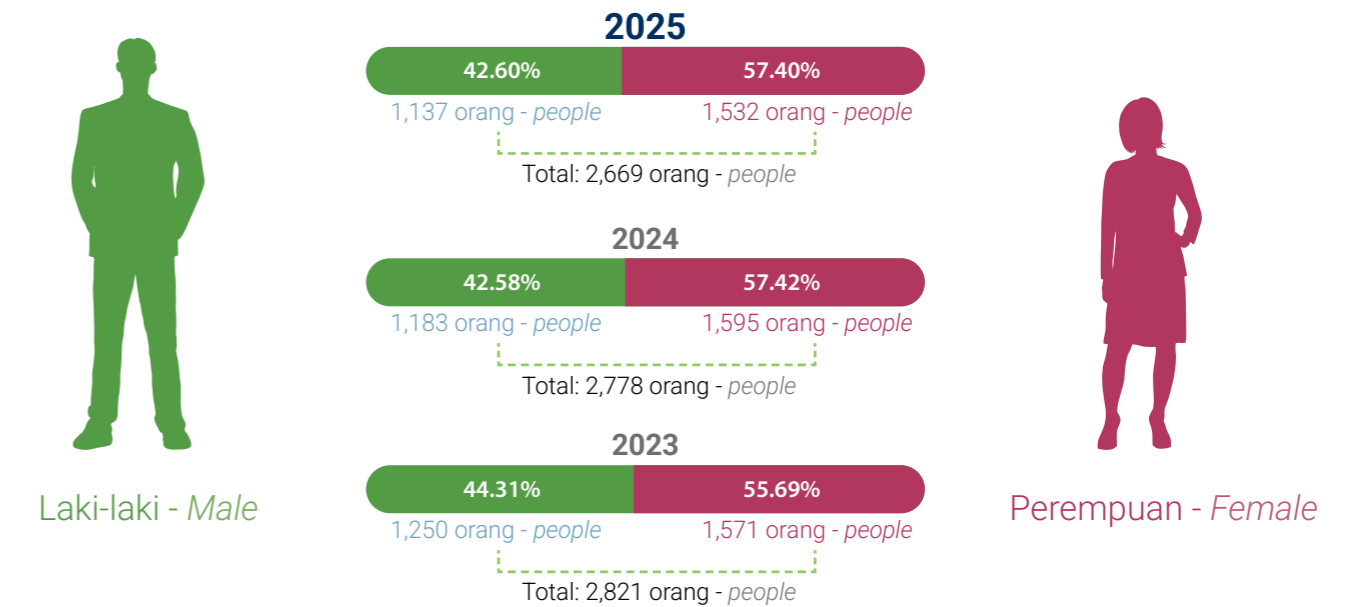
Peran aktif serta dedikasi seluruh insan Bank Mayapada menjadi fondasi penting dalam mendorong kemajuan Bank dan memastikan terselenggaranya layanan perbankan yang optimal bagi nasabah. Pada 2025, Bank Mayapada memperkuat SDM melalui penerimaan 143 karyawan baru, dengan tingkat perputaran karyawan tercatat sebesar 9,44%.

**Bank Mayapada's Employees**

*The sustainability of Bank Mayapada's business was supported by the performance of all employees. The Bank managed its human capital through the provision of a workforce that is competent, adaptive, and upholds integrity. The Bank also implemented talent management, succession planning, and competency development integrated with the business continuity management (BCM) framework.*

*The active role and dedication of all Bank Mayapada employees served as a key foundation in driving the Bank's progress and ensuring the delivery of optimal banking services to customers. In 2025, Bank Mayapada strengthened its human capital through the recruitment of 143 new employees, with an employee turnover rate recorded at 9.44%.*

**Jumlah Karyawan berdasarkan Gender [2-7]**  
Total Employees by Gender



**Jumlah Karyawan berdasarkan Gender dan Status Ketenagakerjaan [2-7]**  
Total Employees by Gender and Employment Status

Status Ketenagakerjaan Employment Status	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan Tetap Permanent Employee	1,047	1,459	1,073	1,473	1,149	1,456
Karyawan Tidak Tetap Non-Permanent Employee	90	73	110	122	101	115
Jumlah Total	1,137	1,532	1,183	1,595	1,250	1,571

**Jumlah Karyawan berdasarkan Gender dan Pendidikan [2-7]**  
Total Employees by Gender and Education

Pendidikan Education	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Sarjana & Pascasarjana Graduates & Postgraduates	940	1,152	970	1,180	994	1,147
Sarjana Muda Undergraduates	83	165	92	173	114	170
Non-Akademi Non-Academics	114	215	121	242	142	254
Jumlah Total	1,137	1,532	1,183	1,595	1,250	1,571

### Jumlah Karyawan berdasarkan Gender dan Wilayah Kerja [2-7]

Total Employees by Gender and Working Area

Wilayah Kerja Working Area	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Ind. Tengah, Ind. Timur & Batam Middle Ind., East Ind., & Batam	77	217	92	245	101	244
Jabodetabek	798	752	762	713	729	685
Jawa Tengah, D.I. Yogyakarta Central Java, D.I. Yogyakarta	69	168	79	187	115	189
Jawa Barat West Java	30	68	38	74	50	74
Jawa Timur East Java	113	218	145	242	161	244
Sumatra	50	109	67	134	94	135
Jumlah Total	1,137	1,532	1,183	1,595	1,250	1,571

### Jumlah Karyawan berdasarkan Gender dan Level Jabatan [2-7]

Total Employees by Gender and Position Level

Jabatan Position	2025				2024				2023			
	Laki-laki Male		Perempuan Female		Laki-laki Male		Perempuan Female		Laki-laki Male		Perempuan Female	
	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%	Jumlah Total	%
Entry-level	892	42	1,252	58	937	42	1,316	58	974	43	1,306	57
Mid-level	162	46	193	54	164	47	188	53	186	51	177	49
Senior-level	72	46	86	54	72	44	90	56	79	48	87	52
Executive-level	11	92	1	8	10	91	1	9	11	92	1	8
Jumlah Total	1,137	43	1,532	57	1,183	43	1,595	57	1,250	44	1,571	56

### Jumlah Karyawan Berdasarkan Gender, Rentang Usia, dan Level Jabatan [2-7]

Total Employees by Gender, Age Group, and Position Level

#### 2025

Rentang Usia Age Group	Entry-level		Mid-level		Senior-level		Executive-level		Jumlah Total
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	
18-25	58	116	0	0	0	0	0	0	174
25-35	326	627	11	20	0	0	0	0	984
35-45	348	381	73	80	20	20	0	0	922
45-55	135	97	46	66	24	36	2	1	407
>55	25	31	32	27	28	30	9	0	182

#### 2024

Rentang Usia Age Group	Entry-level		Mid-level		Senior-level		Executive-level		Jumlah Total
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	
18-25	46	102	0	0	0	0	0	0	148
25-35	355	683	9	14	0	0	0	0	1,061
35-45	370	397	71	79	19	23	0	0	959
45-55	135	101	48	66	21	38	2	1	412
>55	31	33	36	29	32	29	8	0	198

#### 2023

Rentang Usia Age Group	Entry-level		Mid-level		Senior-level		Executive-level		Jumlah Total
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	
18-25	19	56	0	0	0	0	0	0	75
25-35	360	681	6	14	0	0	0	0	1,061
35-45	398	425	79	67	16	19	0	0	1,004
45-55	164	105	63	65	30	36	3	1	467
>55	33	39	38	31	33	32	8	0	214

**Wilayah Operasional dan Pasar Terlayani [2-6]**

Dalam perjalanannya sebagai lembaga perbankan yang terus bertumbuh di Indonesia, Bank Mayapada berkomitmen untuk mendukung pertumbuhan ekonomi nasional melalui penyediaan berbagai solusi dan layanan keuangan. Bank melayani kebutuhan nasabah perorangan, pelaku usaha, hingga institusi, dengan fokus pada pasar domestik.

**Keanggotaan pada Asosiasi [2-28]**

Hingga saat ini, Bank Mayapada belum bergabung dengan asosiasi yang bergerak di bidang praktik keuangan berkelanjutan. Meskipun demikian, sebagai upaya untuk

**Operational Areas and Served Market [2-6]**

*In its journey as a growing banking institution in Indonesia, Bank Mayapada remained committed to supporting national economic growth through the provision of various financial solutions and services. The Bank served the needs of individual customers, business entities, and institutions, with a focus on the domestic market.*

**Membership of the Association [2-28]**

*To date, Bank Mayapada has not joined any associations focused on sustainable finance practices. However, as part of its efforts to stay abreast of industry developments and*

terus memantau perkembangan industri dan regulasi, Bank Mayapada aktif menjadi anggota berbagai asosiasi di industri perbankan, seperti Asosiasi Emiten Indonesia (AEI), Perhimpunan Bank Nasional (Perbanas), dan Forum Komunikasi Direktur Kepatuhan Perbankan (FKDKP), Indonesia Corporate Secretary Association (ICSA), Association Of Indonesian Investor Relation (AIR), Forum Human Capital Perbankan Indonesia (FHCPi).

**Perubahan Signifikan**

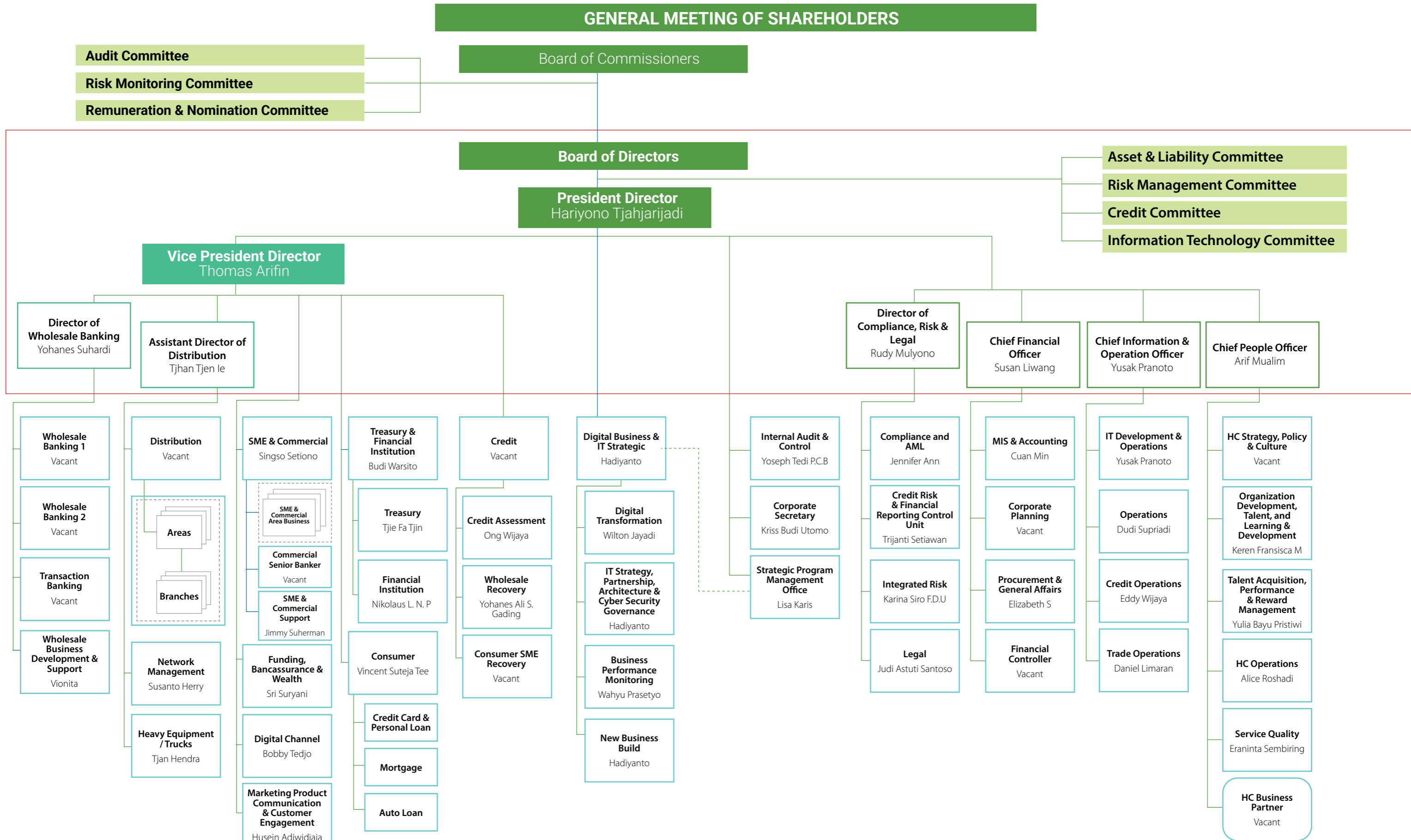
Tidak terdapat perubahan signifikan yang berdampak pada operasional Bank, perubahan model bisnis, rantai pasokan, ataupun bentuk legal perusahaan di tahun 2025.

*regulatory changes, Bank Mayapada is an active member of various associations within the banking industry, such as the Indonesian Issuers Association (AEI), the Indonesian Banks Association (Perbanas), and the Banking Compliance Directors Communication Forum (FKDKP), Indonesia Corporate Secretary Association (ICSA), Association Of Indonesian Investor Relation (AIR), Indonesian Banking Human Capital Forum(FHCPi).*

**Significant Changes**

*There were no significant changes in 2025 that impacted the Bank's operations, business model, supply chain, or legal structure.*





**Penanggung Jawab Penerapan Keuangan Berkelanjutan**  
[2-12, 2-13, FS4]

Penerapan keuangan berkelanjutan di Bank Mayapada dijalankan sebagai tanggung jawab kolektif seluruh insan Bank, mulai dari Dewan Komisaris, Direksi, hingga karyawan. Dalam struktur tata kelola, Direktur Kepatuhan, Risiko dan Legal memegang peran utama dalam mengoordinasikan penerapan keuangan berkelanjutan, termasuk pengembangan strategi serta pemantauan pelaksanaan RAKB. Untuk mendukung fungsi tersebut, Bank membentuk Tim Sustainable Finance di bawah Direktorat Kepatuhan, Risiko dan Legal, yang bertugas melaksanakan program RAKB bersama unit kerja terkait serta memantau capaian kinerjanya. Hasil evaluasi RAKB dilaporkan kepada Direktur Utama, serta disampaikan secara berkala kepada Otoritas Jasa Keuangan (OJK) sebagai wujud akuntabilitas Bank terhadap kinerja keuangan berkelanjutan.

Ke depan, pengawasan atas implementasi aspek LST dan keuangan berkelanjutan dilakukan melalui dua mekanisme utama, yaitu Komite Manajemen Risiko, yang bertanggung jawab atas pelaksanaan dan pengawasan langsung kebijakan, serta Komite Pemantau Risiko, yang menjalankan fungsi evaluasi independen terhadap kinerja Komite Manajemen Risiko sekaligus memastikan kepatuhan Bank terhadap prinsip keuangan berkelanjutan.

**Pengembangan Kompetensi terkait Keuangan Berkelanjutan** [2-17, FS4]

Bank menyelenggarakan program pengembangan kapasitas di bidang keuangan berkelanjutan yang melibatkan seluruh lapisan organisasi, mulai dari Dewan Komisaris, Direksi, hingga karyawan.

**Pelatihan terkait Keberlanjutan**  
Sustainability-related Training

Topik Pelatihan - Training Topic	Jumlah Peserta - Number of Participant		
	2025	2024	2023
Sosialisasi Emisi Gas Rumah Kaca Greenhouse Gas Emission Awareness	305	96	153
Workshop Penerapan Climate Risk Management and Scenario Analysis Workshop on Climate Risk Management and Scenario Analysis	2	0	0
Aspek Hukum Transaksi Carbon Trading dan Alternatif Penyelesaian Sengketa di Sektor Jasa Keuangan Legal Aspects of Carbon Trading Transactions and Alternative Dispute Resolution in the Financial Services Sector	3	0	0
Jumlah Total	310	96	153

**Responsible for Implementing Sustainable Finance** [2-12, 2-13, FS4]

*The implementation of sustainable finance at Bank Mayapada is carried out as a collective responsibility of all Bank personnel, ranging from the Board of Commissioners, the Board of Directors, to employees. Within the governance structure, the Director of Compliance, Risk & Legal plays a key role in coordinating the implementation of sustainable finance, including strategy development and monitoring the implementation of RAKB. To support this function, the Bank established a Sustainable Finance Team under the Compliance, Risk & Legal Directorate, tasked with implementing the RAKB program in collaboration with relevant departments and monitoring its performance outcomes. The results of the RAKB evaluation are reported to the President Director and submitted periodically to the OJK as a demonstration of the Bank's accountability regarding sustainable finance performance.*

*Moving forward, oversight of the implementation of ESG and sustainable finance aspects is conducted through two main mechanisms: the Risk Management Committee, which is responsible for the implementation and direct supervision of policies; and the Risk Monitoring Committee, which performs an independent evaluation of the Risk Management Committee's performance while ensuring the Bank's compliance with sustainable finance principles.*

**Competency Development Related to Sustainable Finance** [2-17, FS4]

*The Bank implemented capacity-building programs in sustainable finance involving all levels of the organization, ranging from the Board of Commissioners, the Board of Directors to employees.*

**Pengelolaan Risiko atas Penerapan Keuangan Berkelanjutan** [FS2, FS3, FS9, FS10]

Dalam implementasi keuangan berkelanjutan, Bank Mayapada menyadari adanya berbagai risiko yang perlu dikelola secara cermat, termasuk risiko yang timbul dari penyesuaian persyaratan kredit dalam rangka meningkatkan portofolio pembiayaan hijau.

Dalam proses penyaluran kredit, Bank Mayapada menerapkan sistem *internal scoring* untuk segmen Kredit Perorangan, Konsumer, dan Ritel sebagai bagian dari pengelolaan risiko kredit. Sementara itu, untuk segmen UKM dan Korporasi, Bank menggunakan sistem internal rating guna memastikan penilaian risiko dilakukan secara komprehensif dan terukur.

Manajemen risiko LST diimplementasikan melalui beberapa cara, antara lain:

- Melakukan verifikasi debitur yang masuk dalam kategori konstruksi berwawasan hijau, antara lain:
  - Pembangunan yang memanfaatkan sumber daya alam secara efektif, efisien, dan bijaksana;
  - Pembangunan yang mampu memperluas lapangan dan kesempatan kerja;
  - Pembangunan yang mampu meminimalkan kerusakan dan pencemaran lingkungan.
- Melaksanakan rencana tindakan Bank Mayapada terhadap debitur yang belum dilengkapi izin lingkungan, antara lain:
  - Mengirimkan surat imbauan kepada debitur yang belum melengkapi izin lingkungan;
  - Menyosialisasikan pentingnya kegiatan usaha berwawasan LST;
  - Menyusun kebijakan untuk mensyaratkan kepada calon debitur baru yang berwawasan LST, antara lain dalam penilaian debitur, maka calon debitur yang berwawasan LST mendapat nilai skor lebih tinggi dibandingkan calon debitur yang belum berwawasan LST.

**Permasalahan, Perkembangan, dan Pengaruh terhadap Penerapan Keuangan Berkelanjutan** [2-25, 2-26, 2-27]

Bank menyadari bahwa penerapan keuangan berkelanjutan memerlukan kesiapan organisasi, penyesuaian proses, serta penguatan kapasitas yang dilakukan secara bertahap dan terukur, dengan tetap mempertimbangkan dinamika tantangan dan peluang yang berkembang. Dalam proses implementasinya, Bank Mayapada mengidentifikasi sejumlah tantangan utama, antara lain:

- Keterbatasan jumlah debitur hijau
- Perlunya peningkatan kesadaran dan komitmen unit bisnis terhadap urgensi keuangan berkelanjutan.

**Risk Assessment of the Implementation of Sustainable Finance** [FS2, FS3, FS9, FS10]

*In implementing sustainable finance, Bank Mayapada recognized various risks that required careful management, including risks arising from adjustments to lending requirements in order to increase its green financing portfolio.*

*In the lending process, Bank Mayapada applied an internal scoring system for the Individual, Consumer, and Retail segments as part of its credit risk management. Meanwhile, for the SME and Corporate segments, the Bank uses an internal rating system to ensure that risk assessments are conducted comprehensively and measurably.*

*ESG risk management is implemented in several ways, including:*

- Verifying debtors who fall into the category of green construction, among others:*
  - Development that utilizes natural resources effectively, efficiently, and wisely;*
  - Development that is able to expand employment and job opportunities;*
  - Development that is able to minimize environmental damage and pollution.*
- Implementing Bank Mayapada's action plan for debtors who have not completed environmental permits, among others:*
  - Sending appeal letters to debtors who have not completed environmental permits;*
  - Socializing the importance of ESG-oriented business activities;*
  - Establishing a policy to require new prospective debtors to be ESG-minded, among others in the assessment of debtors, prospective debtors with ESG-minded shall receive a higher score than prospective debtors who do not have ESG-minded.*

**Issues, Development, and Effects on the Sustainable Finance Implementation** [2-25, 2-26, 2-27]

*The Bank recognizes that the implementation of sustainable finance requires organizational readiness, process adjustments, and capacity building carried out in a gradual and measured manner, while taking into account the evolving dynamics of challenges and opportunities. In the implementation process, Bank Mayapada has identified several key challenges, including:*

- Limited number of green debtors*
- The need to enhance awareness and commitment among business units regarding the urgency of sustainable finance.*

- Masih adanya perbedaan persepsi di antara pemangku kepentingan.
- Pengembangan sistem untuk pemetaan taksonomi hijau.
- Perlunya sinergi dalam upaya penurunan emisi GRK antara pemerintah, regulator, dan pelaku usaha.

Untuk merespons tantangan tersebut, Bank Mayapada menyesuaikan dan mengembangkan kebijakan internal, meningkatkan persyaratan pembiayaan hijau, hingga membentuk Tim Sustainable Finance. Bank juga mendorong peningkatan pemahaman dan kompetensi seluruh pemangku kepentingan melalui program pelatihan dan edukasi, serta mengarahkan aktivitas bisnis agar semakin selaras dengan praktik ramah lingkungan.

Di sisi lain, penerapan keuangan berkelanjutan membuka berbagai peluang strategis bagi Bank. Peluang tersebut antara lain perluasan pangsa pasar melalui pembiayaan berkelanjutan, dukungan terhadap pencapaian Tujuan Pembangunan Berkelanjutan (TPB) melalui pembiayaan transportasi ramah lingkungan, infrastruktur hijau, serta program mitigasi dan adaptasi perubahan iklim.

Seiring dengan meningkatnya urgensi isu perubahan iklim dan komitmen nasional Indonesia untuk mencapai *Net Zero Emission* (NZE) pada 2060 atau lebih cepat, Bank Mayapada terus memantau dan menyesuaikan diri dengan perkembangan kebijakan serta standar yang relevan. Hal ini mencakup partisipasi dalam pengembangan dan penerapan Taksonomi Keuangan Berkelanjutan Indonesia (TKBI) sebagai penyempurnaan dari Taksonomi Hijau Indonesia (THI), serta pemantauan standar internasional seperti IFRS Sustainability Disclosure Standards (IFRS S1 dan S2). Bank Mayapada telah berpartisipasi dalam *pilot project* implementasi TKBI Versi 2 dengan melakukan penilaian dan pelaporan kepada OJK untuk pemetaan mencapai 30% untuk segmentasi Non-UKM dan 20% untuk UKM dari total *outstanding* kredit dari seluruh aktivitas yang masuk ke dalam *Taxonomy Eligible* per akhir 2025. Sementara itu, guna mempersiapkan diri untuk adopsi IFRS S1 dan S2 atau SPK 1 dan 2, Bank akan mengidentifikasi risiko dan peluang LST dan iklim dalam operasional bisnis. Kemudian, akan dilakukan analisis skenario iklim dan manajemen risiko LST yang berdampak pada finansial Bank.

**Penerapan Anti-fraud, Antikorupsi, Antigratifikasi, dan Antipenyuapan** [205-1, 205-2, 205-3]

**Kebijakan**

Bank Mayapada berupaya menciptakan lingkungan kerja yang sehat dan bebas *fraud*, korupsi, dan suap. Bank Mayapada menetapkan kebijakan antikorupsi dan antigratifikasi melalui SK Direksi No. 157/SK/DIR/XII/2021 yang telah diperbaharui kembali pada SK No. 021/SK/DIR/

- *The existence of differing perceptions among stakeholders.*
- *The development of systems for green taxonomy mapping.*
- *The need for synergy in GHG emissions reduction efforts among the government, regulators, and business actors.*

*To address these challenges, Bank Mayapada has adapted and developed internal policies, strengthened its green financing requirements, and established a Sustainable Finance Team. The Bank also promotes greater understanding and competence among all stakeholders through training and educational programs, and aligns its business activities more closely with environmentally friendly practices.*

*On the other hand, the implementation of sustainable finance opens up various strategic opportunities for the Bank. These opportunities include expanding market share through sustainable financing, supporting the achievement of the Sustainable Development Goals (SDGs) through financing for eco-friendly transportation, green infrastructure, as well as climate change mitigation and adaptation programs.*

*As the urgency of climate change issues grows and Indonesia's national commitment to achieving net zero emissions (NZE) by 2060 or sooner intensifies, Bank Mayapada continues to monitor and adapt to relevant policy developments and standards. This includes participation in the development and implementation of the Indonesian Sustainable Finance Taxonomy (TKBI) as an enhancement of the Indonesian Green Taxonomy (THI), as well as monitoring international standards such as the IFRS Sustainability Disclosure Standards (IFRS S1 and S2). Bank Mayapada has participated in the pilot project for the implementation of TKBI Version 2 by conducting assessments and reporting to OJK, achieving mapping coverage of 30% for the non-SME segment and 20% for the SME segment, based on total outstanding loans from activities classified as Taxonomy Eligible as of the end of 2025. Meanwhile, in preparation for the adoption of IFRS S1 and S2, or SPK 1 and 2, the Bank will identify ESG and climate-related risks and opportunities within its business operations. Subsequently, climate scenario analysis and sustainability risk management will be conducted to assess their financial impacts on the Bank.*

**Enforcement of Anti-Fraud, Anti-Corruption, Anti-Gratification, and Anti-Bribery** [205-1, 205-2, 205-3]

**Policy**

*Bank Mayapada strives to create a decent work environment that is free from fraud, corruption, and bribery. The Bank has established an anti-corruption and anti-gratification policy through Board of Directors Decree No. 157/SK/DIR/XII/2021, which was subsequently updated under Decree No. 021/SK/*

II/2025, yang berlaku bagi Dewan Komisaris, Direksi, anggota komite, pihak independen, dan seluruh karyawan. Kebijakan ini mengatur larangan penerimaan dan pemberian gratifikasi serta klasifikasi gratifikasi yang dianggap suap dan tidak dianggap suap.

**Implementasi**

Bank melarang penerimaan maupun pemberian gratifikasi dalam bentuk apapun, baik untuk kepentingan pribadi maupun pihak lain yang dapat menimbulkan benturan kepentingan atau melanggar ketentuan. Gratifikasi diklasifikasikan secara jelas, termasuk gratifikasi yang dikategorikan sebagai suap seperti *marketing fee* dan *kickback*, serta gratifikasi yang tidak dianggap suap, namun tetap memerlukan pengendalian sesuai kebijakan internal.

Upaya pencegahan korupsi juga diperkuat melalui program peningkatan kesadaran meliputi seminar, pelatihan, sosialisasi, dan *sharing session*. Selain itu, Bank menerapkan mekanisme uji tuntas yang mencakup *Know Your Customer* (KYC) untuk nasabah dan rekanan, serta *Know Your Employee* (KYE) untuk calon karyawan dan karyawan aktif, sebagaimana diatur dalam kebijakan internal Bank.

**Pengawasan**

Bank Mayapada menerapkan prinsip *zero tolerance* terhadap korupsi dan suap, dengan melibatkan seluruh pemangku kepentingan internal dan eksternal. Pengawasan atas penerapan kebijakan antikorupsi dilakukan secara terintegrasi oleh Satuan Kerja Manajemen Risiko (SKMR) bagian Operational Risk, bekerja sama dengan Satuan Kerja Audit Internal (SKAI), *Fraud Banking Investigation* (FBI), serta APU-PPT. Sejak 8 April 2024, Bank mengadopsi ISO 37001:2016 Sistem Manajemen Anti Penyuapan untuk memperkuat tata kelola.

**Evaluasi**

Evaluasi dilakukan melalui pelatihan rutin dan asesmen risiko korupsi pada unit kerja tertentu. Di 2025, pelatihan antikorupsi diikuti oleh 308 karyawan (11,5% dari total karyawan). Asesmen risiko oleh Audit Internal dan auditor eksternal menunjukkan 3 minor 3 observasi dari 5 divisi memiliki yang dilakukan pemeriksaan terkait antikorupsi dan menjadi fokus penguatan pengendalian lanjutan.

**Sosialisasi dan/atau Pelatihan terkait Antikorupsi**  
*Anti-Corruption Socialization and/or Training*

Jumlah Batch - Number of Batch	Jumlah Peserta - Number of Participants
7 batches	308 karyawan - employees

*DIR/II/2025. This policy applies to the Board of Commissioners, the Board of Directors, committee members, independent parties, and all employees. It regulates the prohibition of accepting and providing gratuities, as well as the classification of gratuities considered bribery and those not considered bribery.*

**Implementation**

*The Bank strictly prohibits the acceptance or provision of gratuities in any form, whether for personal gain or for the benefit of third parties, that could lead to a conflict of interest or violate applicable regulations. Gratuities are clearly classified within our framework, including those deemed as bribery, such as marketing fees and kickback, as well as those not considered bribery, which nonetheless remain subject to oversight and control under our internal policies.*

*We further reinforce our anti-corruption framework through seminars, professional training, socialization, and collaborative sharing sessions. Additionally, the Bank implements due diligence mechanisms incorporating the Know Your Customer (KYC) principle for customers and business partners, as well as the Know Your Employee (KYE) principle for prospective and existing employees, as stipulated in the Bank's internal policies.*

**Oversight**

*Bank Mayapada adopts a strict zero-tolerance policy toward corruption and bribery, engaging all internal and external stakeholders in our commitment to integrity. Oversight of our anti-corruption initiatives is managed through an integrated framework led by the Risk Management Unit (SKMR) and the Operational Risk unit, in close collaboration with the Internal Audit Unit (SKAI), the Fraud Banking Investigation (FBI), and the Anti-Money Laundering and Counter-Terrorism Financing (APU-PPT). Since 8 April 2024, the Bank has adopted the ISO 37001:2016 Anti-Bribery Management System to strengthen governance practices.*

**Evaluation**

*Evaluation was conducted through regular training and corruption risk assessments in selected work units. In 2025, anti-corruption training was attended by 308 employees (11.5% of total employees). Risk assessments conducted by Internal Audit and external auditors identified 3 minor findings and 3 observations across 5 divisions that were subject to anti-corruption reviews, which became the focus of further control strengthening.*

### Pencegahan, Pengendalian, dan Pelaporan Fraud

Komitmen Bank Mayapada dalam mencegah dan memberantas *fraud* diwujudkan melalui penerapan strategi *anti-fraud* yang terstruktur. Bank memiliki Pedoman Penerapan Strategi *Anti-Fraud* yang dikelola oleh Departemen Fraud Banking Investigation (FBI) dan ditetapkan melalui SK Direksi No. 08/SK/DIR/V/2012, sebagaimana telah diperbarui dengan SK Direksi No. 117/SK/DIR/X/2024. Pedoman ini menjadi acuan utama dalam pengelolaan risiko *fraud* di seluruh aktivitas operasional Bank.

Strategi *anti-fraud* Bank Mayapada mengacu pada empat pilar pengendalian *fraud*, yang diimplementasikan melalui Sistem Pengendalian *Fraud* secara menyeluruh. Sistem ini mencakup tahapan pencegahan, deteksi, investigasi, pelaporan dan pemberian sanksi, pemantauan, evaluasi, serta tindak lanjut. Pendekatan terintegrasi tersebut memungkinkan Bank mengidentifikasi dan menangani risiko *fraud* secara lebih sistematis.

Dalam implementasinya, Bank secara konsisten menyelenggarakan sosialisasi kebijakan *anti-fraud* guna meningkatkan kesadaran karyawan terhadap perilaku etis dan kewaspadaan terhadap potensi kecurangan. Penyampaian informasi dilakukan melalui berbagai media komunikasi internal, termasuk surat edaran, surel, intranet, dan materi visual, agar menjangkau seluruh karyawan secara efektif.

Untuk memperkuat pengendalian *fraud* dan menjaga keamanan layanan, Bank Mayapada juga memanfaatkan teknologi pendukung, antara lain melalui pemasangan *closed-circuit television* (CCTV) di seluruh ATM, area *frontliner*, ruang penyimpanan kas, serta area rawan *fraud*. Bank juga telah melakukan implementasi Fraud Detection System pada kanal digital guna memantau transaksi secara *real time* dan mendeteksi potensi *fraud* maupun anomali secara dini. Berdasarkan Laporan Penerapan Strategi Anti Fraud 2025 yang telah disampaikan ke regulator terdapat 1 kejadian *fraud*, namun tidak terdapat kerugian yang dialami Bank.

#### Sistem Pelaporan Pelanggaran

Sebagai bagian dari mekanisme pengendalian, Bank mengoperasikan *whistleblowing system* sebagai sarana pelaporan dugaan pelanggaran. Seluruh laporan ditinjau dan ditindaklanjuti oleh Departemen FBI, dengan hasil investigasi dilaporkan kepada manajemen dan otoritas terkait. Tugas utama Departemen FBI meliputi pemantauan insiden *fraud*, evaluasi efektivitas pengendalian *fraud*, serta tindak lanjut

### Fraud Prevention, Control, and Reporting

*Bank Mayapada's commitment to preventing and combating fraud was demonstrated through the implementation of a structured and sustainable anti-fraud strategy. The Bank maintained Anti-Fraud Strategy Implementation Guidelines managed by the Fraud Banking Investigation (FBI) Department, and established through Board of Directors Decree No. 08/SK/DIR/V/2012, as subsequently updated by Board of Directors Decree No. 117/SK/DIR/X/2024. These guidelines served as the primary reference for fraud risk management across all of the Bank's operational activities.*

*Bank Mayapada's anti-fraud strategy was based on four pillars of fraud control, which were implemented through a comprehensive Fraud Control System. This end-to-end framework encompasses prevention, detection, investigation, and reporting, as well as sanctioning, monitoring, and follow-up actions. This integrated approach allows the Bank to identify and address potential risks with systemic precision.*

*In its implementation, the Bank consistently conducts dissemination programs on anti-fraud policies to enhance employee awareness of ethical conduct and vigilance against potential fraudulent activities. Information is communicated through various internal communication channels, including circular letters, emails, the intranet, and visual materials, to ensure effective outreach to all employees.*

*To further strengthen fraud controls and safeguard service security, Bank Mayapada also leverages supporting technologies, including the installation of closed-circuit television (CCTV) systems at all automated teller machines (ATMs), frontliner areas, cash storage rooms, and other fraud-prone areas. The Bank has also implemented a Fraud Detection System across its digital channels to monitor transactions in real time and to detect potential fraud and anomalies at an early stage. Based on the 2025 Anti-Fraud Strategy Implementation Report submitted to the regulator, there was one reported fraud incident; however, no financial loss was incurred by the Bank.*

#### Whistleblowing System

*As part of its control mechanism, the Bank operates a whistleblowing system as a channel for reporting suspected violations. All reports are reviewed and followed up by the FBI Department, with investigation results reported to management and the relevant authorities. The primary responsibilities of the FBI Department include monitoring fraud incidents, evaluating the effectiveness of fraud controls, and*

perbaiki sistem untuk mencegah terulangnya kejadian serupa. Sepanjang tahun 2025, Bank tidak menerima laporan terkait *fraud* melalui *whistleblowing system*.

### Pelibatan Pemangku Kepentingan [2-29]

Bank Mayapada mengelola keterlibatan pemangku kepentingan dengan mengelompokkan mereka ke dalam enam kategori berdasarkan tingkat kedekatan dan kepentingan terhadap operasional Bank. Untuk mendukung komunikasi yang efektif, Bank memanfaatkan berbagai kanal interaksi, baik melalui forum dan pertemuan rutin bagi pemangku kepentingan internal maupun melalui aktivitas bisnis, pertemuan, serta partisipasi dalam forum industri bagi pemangku kepentingan eksternal.

*implementing corrective measures to prevent the recurrence of similar incidents. Throughout 2025, the Bank did not receive any fraud-related reports through the whistleblowing system.*

### Stakeholder Engagement [2-29]

*Bank Mayapada manages stakeholder engagement by grouping stakeholders into six categories based on their level of proximity to and interest in the Bank's operations. To support effective communication, the Bank utilizes various channels of interaction, including regular forums and meetings for internal stakeholders, as well as business activities, meetings, and participation in industry forums for external stakeholders.*



**Pelibatan Pemangku Kepentingan [2-29]**  
Stakeholder Engagement

Pemangku Kepentingan Stakeholder	Metodologi Pendekatan & Manajemen Approach Methodology & Management		Respons Bank Mayapada Bank Mayapada's Response
	Pertemuan/Sarana Pelibatan, Frekuensi Meeting/Mean of Engagement, Frequency	Topik Signifikan, Kebutuhan, & Perhatian Significant Topics, Needs, & Concerns	
Pemegang Saham  Shareholders	<ul style="list-style-type: none"> <li>Rapat Umum Pemegang Saham Tahunan (RUPST) dan RUPS Luar Biasa (RUPSLB) minimal sekali setahun</li> <li>Laporan Triwulanan, setiap triwulan</li> <li>Laporan Tahunan, satu kali dalam satu tahun</li> <li>Laporan Keberlanjutan, satu kali dalam satu tahun</li> </ul>	<ul style="list-style-type: none"> <li>Kinerja keuangan</li> <li>Kinerja nonkeuangan</li> <li>Rencana dan strategi bisnis</li> </ul>	<ul style="list-style-type: none"> <li>Membuat Laporan Keuangan</li> <li>Membuat Laporan Tahunan</li> <li>Membuat Laporan Keberlanjutan</li> <li>Menyelenggarakan RUPST dan RUPSLB</li> </ul>
	<ul style="list-style-type: none"> <li>Annual General Meeting of Shareholders (AGMS) and Extraordinary GMS (EGMS) at least once a year</li> <li>Quarterly Report, every quarter</li> <li>Quarterly Report, every quarter</li> <li>Annual Report, once a year</li> <li>Sustainability Report, once a year</li> </ul>	<ul style="list-style-type: none"> <li>Financial performance</li> <li>Non-financial performance</li> <li>Business plan and strategies</li> </ul>	<ul style="list-style-type: none"> <li>Preparing Financial Statements</li> <li>Preparing Annual Reports</li> <li>Preparing Sustainability Reports</li> <li>Holding AGMS and EGMS</li> </ul>
Karyawan  Employee	<ul style="list-style-type: none"> <li>Media internal myPORTAL yang dapat diakses sewaktu-waktu</li> <li>Rapat internal sesuai dengan kebutuhan</li> <li>Sharing Session, secara berkala</li> </ul>	<ul style="list-style-type: none"> <li>Hubungan industrial dan hal-hal yang terkait dengan kesejahteraan</li> <li>Penilaian kinerja</li> <li>Kesempatan jenjang karier</li> <li>Pengembangan karier, pelatihan dan pendidikan</li> <li>Kesehatan dan keselamatan kerja</li> </ul>	<ul style="list-style-type: none"> <li>Menyediakan saluran untuk menampung masukan karyawan</li> <li>Menyediakan whistleblowing system</li> <li>Menjamin keamanan dan hak-hak karyawan sesuai dengan Perjanjian Kerja Bersama (PKB)</li> <li>Mendukung kegiatan Serikat Pekerja</li> <li>Mengadakan pelatihan dan pengembangan kompetensi</li> <li>Mengadakan evaluasi kerja dan jenjang karier</li> </ul>
	<ul style="list-style-type: none"> <li>Internal media myPORTAL that can be accessed any time</li> <li>Internal meeting as needed</li> <li>Sharing Session, periodically</li> </ul>	<ul style="list-style-type: none"> <li>Industrial relations and welfare-related matters</li> <li>Performance assessment</li> <li>Career path opportunities</li> <li>Career development, training and education</li> <li>Occupational health and safety</li> </ul>	<ul style="list-style-type: none"> <li>Providing channels to accommodate employees' feedback</li> <li>Providing whistleblowing system</li> <li>Guaranteeing employee safety and rights in accordance with Collective Labor Agreement (CLA)</li> <li>Supporting Labor Union activities</li> <li>Conducting training and competency development</li> <li>Policy on job evaluation and career path</li> </ul>

Pemangku Kepentingan Stakeholder	Metodologi Pendekatan & Manajemen Approach Methodology & Management		Respons Bank Mayapada Bank Mayapada's Response
	Pertemuan/Sarana Pelibatan, Frekuensi Meeting/Mean of Engagement, Frequency	Topik Signifikan, Kebutuhan, & Perhatian Significant Topics, Needs, & Concerns	
Nasabah  Customer	<ul style="list-style-type: none"> <li>Aktivitas perbankan di kantor cabang, setiap saat</li> <li>Interaksi melalui contact center, situs web, setiap saat</li> <li>Kunjungan langsung sesuai kebutuhan</li> </ul>	<ul style="list-style-type: none"> <li>Informasi mengenai produk dan layanan perbankan</li> <li>Memberikan solusi atas permasalahan dalam bertransaksi, menggunakan produk dan/atau layanan perbankan</li> <li>Privasi data nasabah dan keamanan data</li> </ul>	<ul style="list-style-type: none"> <li>Menyediakan media komunikasi 24 jam</li> <li>Menanggapi dan menindaklanjuti pengaduan yang diterima</li> <li>Mengembangkan inovasi produk dan layanan perbankan</li> <li>Melakukan survei kepuasan nasabah</li> <li>Menjaga privasi nasabah dengan memperkuat sistem teknologi informasi</li> </ul>
	<ul style="list-style-type: none"> <li>Banking activities in branch office at any time</li> <li>Interaction via contact center, website, at any time</li> <li>Site visit as per need</li> </ul>	<ul style="list-style-type: none"> <li>Information on banking products and services</li> <li>Providing solution to issues in transactions, using banking products and/or services</li> <li>Customer data privacy and security</li> </ul>	<ul style="list-style-type: none"> <li>Providing 24-hour communication media</li> <li>Responding and following up the grievances received</li> <li>Developing innovations in banking products and services</li> <li>Conducting customer satisfaction survey</li> <li>Maintaining customer privacy by strengthening information technology system</li> </ul>
Regulator  Regulator	<ul style="list-style-type: none"> <li>Laporan pelaksanaan kepatuhan, minimal setahun sekali</li> <li>Bukti pengumuman RUPST dan RUPSLB, ringkasan Laporan Keuangan, minimal setahun sekali</li> <li>Laporan bulanan, Rencana Penyelenggaraan Public Expose, minimal setahun sekali</li> <li>Pemenuhan panggilan dari Otoritas Jasa Keuangan (OJK) setiap diperlukan</li> </ul>	<ul style="list-style-type: none"> <li>Kepatuhan dan pelaksanaan GCG</li> <li>Analisis risiko dalam pemberian kredit</li> <li>Pelaksanaan anti-fraud dan antikorupsi, APU-PPT</li> <li>Green banking</li> <li>Inklusi dan literasi keuangan</li> <li>Keuangan berkelanjutan</li> </ul>	<ul style="list-style-type: none"> <li>Melaksanakan kepatuhan</li> <li>Menyusun RAKB</li> <li>Menyusun laporan tahunan &amp; laporan keberlanjutan</li> <li>Memberikan tanggapan atas rekomendasi OJK</li> <li>Menerapkan keuangan berkelanjutan</li> <li>Meningkatkan jangkauan akses perbankan</li> </ul>
	<ul style="list-style-type: none"> <li>Compliance report, at least once a year</li> <li>Announcement proof of AGMS and EGMS, summary of Financial Statements, at least once a year</li> <li>Monthly report, Public Expose planning, at least once a year</li> <li>Attending the invitation from the Otoritas Jasa Keuangan (OJK), whenever required</li> </ul>	<ul style="list-style-type: none"> <li>GCG compliance and implementation</li> <li>Risk analysis in lending credit</li> <li>Implementation of anti-fraud and anti-corruption, APU-PPT</li> <li>Green banking</li> <li>Financial inclusion and literacy</li> <li>Sustainable finance</li> </ul>	<ul style="list-style-type: none"> <li>Performing compliance</li> <li>Preparing SFAP</li> <li>Preparing annual report and sustainability report</li> <li>Responding to OJK recommendations</li> <li>Implementing sustainable finance</li> <li>Expanding the banking access coverage</li> </ul>

**Pelibatan Pemangku Kepentingan [2-29]**  
Stakeholder Engagement

Pemangku Kepentingan Stakeholder	Metodologi Pendekatan & Manajemen Approach Methodology & Management		Respons Bank Mayapada Bank Mayapada's Response
	Pertemuan/Sarana Pelibatan, Frekuensi Meeting/Mean of Engagement, Frequency	Topik Signifikan, Kebutuhan, & Perhatian Significant Topics, Needs, & Concerns	
Mitra Bisnis  Business Partner	<ul style="list-style-type: none"> <li>• Interaksi melalui pengajuan kontrak kerja sama sesuai waktu yang diperlukan</li> <li>• Pertemuan dengan Divisi General Affair, jika diperlukan minimal sekali setahun</li> </ul>	<ul style="list-style-type: none"> <li>• Hubungan yang saling menguntungkan</li> <li>• Pengadaan barang dan/atau jasa</li> <li>• Jenis kebutuhan/spesifikasi</li> <li>• Kontrak kerja yang adil dan telah disepakati kedua belah pihak</li> <li>• Pembayaran tepat waktu</li> </ul>	<ul style="list-style-type: none"> <li>• Memberikan informasi yang dibutuhkan untuk proses pengadaan</li> <li>• Sosialisasi kebijakan dan kode etik</li> <li>• Membangun komunikasi bisnis dan kerja sama yang baik</li> <li>• Melakukan pembayaran tepat waktu</li> </ul>
	<ul style="list-style-type: none"> <li>• Interaction through cooperation contract submission, if necessary</li> <li>• Meeting with General Affair Division, if necessary, at least once a year</li> </ul>	<ul style="list-style-type: none"> <li>• Mutually beneficial relationship</li> <li>• Procurement of goods and/or services</li> <li>• Types of needs/specifications</li> <li>• Fair contract work, which has been agreed on by two parties</li> <li>• On time payment</li> </ul>	<ul style="list-style-type: none"> <li>• Providing information required for procurement process</li> <li>• Dissemination on policies and code of conduct</li> <li>• Establishing good business communication and cooperation</li> <li>• Making payments on time</li> </ul>
Masyarakat  Community	<p>Pelaksanaan kegiatan tanggung jawab sosial perusahaan sesuai kebutuhan</p> <p>Implementation of corporate social responsibility as per needs</p>	<ul style="list-style-type: none"> <li>• Program beasiswa</li> <li>• Bantuan sosial</li> <li>• Lapangan kerja</li> </ul>	<p>Realisasi kegiatan tanggung jawab sosial perusahaan</p> <p>Realization of corporate social responsibility activities</p>

**Kinerja Keberlanjutan**  
Sustainability Performance



**Kinerja Ekonomi**  
Economic Performance

**Kinerja Sosial**  
Social Performance

**Kinerja Lingkungan**  
Environmental Performance

**Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan**  
Responsibilities for the Development of Sustainable Financial Products and/or Services

### Mendorong Pertumbuhan Ekonomi melalui Penyaluran Kredit

Sepanjang 2025, Bank Mayapada menyalurkan total kredit gross sebesar Rp108.152 miliar dengan tingkat pertumbuhan sebesar 1,52% dibandingkan tahun sebelumnya. Pertumbuhan penyaluran kredit tersebut terutama didorong oleh segmen Korporasi dan segmen Konsumer yang mencerminkan tetap kuatnya permintaan pembiayaan pada sektor ini.

Sebagai bagian dari komitmen terhadap penerapan keuangan berkelanjutan, Bank menyalurkan kredit Kategori Kegiatan Usaha Berkelanjutan (KKUB) yang mencakup pembiayaan kepada kegiatan usaha ramah lingkungan serta segmen usaha kecil dan menengah (UKM). Penyaluran kredit ini tidak hanya selaras dengan kebijakan keberlanjutan Bank, tetapi juga berkontribusi dalam pembiayaan proyek-proyek yang berdampak positif dan sektor produktif. Bank Mayapada memastikan bahwa pembiayaan yang diberikan mampu menciptakan nilai ekonomi dan sosial bagi masyarakat Indonesia.

### Portofolio Kredit Gross berdasarkan Segmen Usaha (Rp Miliar) [FS6]

Gross Credit Portfolio by Business Segment (Rp Billion)

Segmen Usaha - Business Segment	2025	2024	2023
Korporasi Corporate	106,373	104,734	101,707
UKM SMEs	1,094	1,250	1,080
Konsumtif Consumptive	685	548	743
Jumlah Total	108,152	106,532	103,530

### Portofolio Kredit KKUB berdasarkan Segmen Usaha (Rp Miliar)

Sustainable Financing Portfolio by Business Segment (Rp Billion)

Segmen Usaha - Business Segment	Target 2025 - 2025 Target	2025	2024	2023
Korporasi Corporate	Target pencapaian sebesar 0,02% per tahun dengan 1 debitur minimal 5 miliar dari existing/baru Achievement target of 0.02% per year with 1 debtor minimum 5 billion from existing/new	1,059	880	974
UKM SME	Target pencapaian sebesar 0,02% per tahun dengan 1 debitur minimal 5 miliar dari existing/baru Achievement target of 0.02% per year with 1 debtor minimum 5 billion from existing/new	20	0.302*	21.6*
Jumlah Total		1,079	880.3	995.6

Keterangan/Note:

\*Penyajian kembali karena adanya penyempurnaan pada pengelompokan UKM. [2-4]

\*Restatement due to refinements in SME classification.

### Driving Economic Growth through Credit Disbursement

During 2025, Bank Mayapada disbursed a total of Rp108,152 billion in gross credits, representing a growth rate of 1.52% compared to the previous year. This growth in loan disbursement was primarily driven by the Corporate segment and Consumer segments, reflecting continued strong demand for financing across these sectors.

As part of its commitment to implementing sustainable finance, the Bank disbursed sustainable financing covering environmentally friendly business activities as well as the small and medium enterprise (SME) segment. This financing was not only aligned with the Bank's sustainability policies, but also contributed to funding projects with positive impact and productive sectors. Bank Mayapada ensured that the financing it extended generated economic and social value for the people of Indonesia.

### Pembiayaan pada Kategori Kegiatan Usaha Berkelanjutan (KKUB)

Bank Mayapada secara proaktif mendukung pengembangan usaha berwawasan lingkungan melalui penyaluran kredit pada Kategori Kegiatan Usaha Berkelanjutan (KKUB). Sepanjang 2025, total pembiayaan KKUB yang disalurkan tercatat sebesar Rp1.079 miliar.

Sebagai bentuk transparansi, Bank telah menyajikan laporan portofolio kredit KKUB berdasarkan segmen usaha. Namun demikian, hingga akhir 2025, pemetaan distribusi kredit berdasarkan wilayah operasional masih belum dilakukan. [FS6]

### Pembiayaan Kegiatan Usaha Berkelanjutan Tahun 2025 (Rp Miliar)

Sustainable Financing in 2025 (Rp Billion)

	Kegiatan Usaha - Business Activities	Non-UKM / Non-SMEs	UKM / SMEs
a.	Energi Terbarukan/Renewable Energy	-	-
b.	Efisiensi Energi/Energy Efficiency	-	-
c.	Pencegahan dan Pengendalian Polusi/Pollution Prevention and Control	-	-
d.	Pengelolaan Sumber Daya Alam Hayati dan Penggunaan Lahan yang Berkelanjutan/Sustainable Management of Living Natural Resources and Land Use	-	-
e.	Konservasi Keanekaragaman Hayati dan Air/Biodiversity and Water Conservation	-	-
f.	Transportasi Ramah Lingkungan/Environmentally Friendly Transportation	79	-
g.	Pengelolaan Air dan Air Limbah yang Berkelanjutan/Sustainable Water and Wastewater Management	-	-
h.	Adaptasi Perubahan Iklim/Climate Change Adaptation	-	-
i.	Produk yang Dapat Mengurangi Sumber Daya dan Menghasilkan Lebih Sedikit Polusi (Eco-efficient)/Resource-Efficient and Low-Pollution Products (Eco-efficient)	337	-
j.	Bangunan Berwawasan Lingkungan yang Memenuhi Standar atau Sertifikasi yang Diakui Secara Nasional, Regional, atau Internasional/Environmentally Sustainable Business Activities	400	-
k.	Kegiatan Usaha dan/atau Kegiatan Lain yang Berwawasan Lingkungan Lainnya/Other Environmentally Sustainable Business Activities	242	-
l.	Kegiatan UKM/SMEs activities	-	20
	<b>TOTAL</b>	1.058	20

Dukungan Bank terhadap usaha ramah lingkungan diwujudkan melalui prioritas penyaluran kredit kepada sektor konstruksi, real estat, serta sektor industri pengolahan yang telah memenuhi ketentuan perizinan lingkungan. Pada 2025, sektor konstruksi menjadi penerima porsi terbesar dalam portofolio kredit KKUB non-UKM.

### Sustainable Financing (KKUB)

Bank Mayapada proactively supports the development of environmentally conscious businesses through the disbursement of loans under the Sustainable Financing (KKUB). Throughout 2025, the total KKUB financing disbursed amounted to Rp1,079 billion.

As part of its commitment to transparency, the Bank presented its sustainable financing portfolio by business segment. However, as of the end of 2025, the mapping of loan distribution by operational region had not yet been conducted. [F56]

The Bank's support for environmentally friendly businesses was demonstrated through prioritizing lending to the construction, real estate, and manufacturing sectors that have complied with environmental permitting requirements. In 2025, the construction sector accounted for the largest share of the Bank's non-SMEs sustainable financing portfolio.

**Pengelolaan Risiko Lingkungan dan Sosial dalam Proses Kredit** [FS8]

Dalam mengimplementasikan keuangan berkelanjutan, Bank Mayapada memiliki beberapa kebijakan dalam proses persetujuan kredit bagi kegiatan usaha yang menjalankan prinsip-prinsip keberlanjutan, antara lain:

1. Memberikan landasan dalam pemberian kredit yang tidak menimbulkan dampak yang merugikan ekosistem sesuai dengan Surat Edaran No.04/SE-KRD/XII/2019 tentang Kredit dengan Kategori Kegiatan Usaha Berkelanjutan.
2. Menetapkan panduan mendasar mengenai kebijakan, proses, dan pelaksanaan manajemen risiko Bank sesuai dengan Surat Keputusan Direksi No.131/SK/DIR/X/2020 tentang Pedoman Penerapan Manajemen Risiko Bank Mayapada Internasional.
3. Menetapkan landasan atas pelaksanaan aktivitas dengan risiko yang berkaitan dengan Lingkungan, Sosial, dan Tata Kelola sesuai dengan Surat Keputusan Direksi No.070/SK/DIR/III/2022 tentang Penerapan Kebijakan Manajemen Risiko Lingkungan, Sosial, dan Tata Kelola (LST).
4. Mendukung penerapan Manajemen Risiko Lingkungan, Sosial dan Tata Kelola dalam hal pemberian kredit sesuai dengan Surat Edaran No.007/SE-KRD/IX/2022 tentang Ketentuan Pemberian Kredit Kepada Sektor Kegiatan Usaha Berkelanjutan.
5. Menyelaraskan aktivitas internal Bank terhadap ketentuan dan praktik terkini keuangan berkelanjutan sesuai dengan Surat Keputusan Direksi No.227/SK/DIR/XII/2025 tentang Pedoman Penerapan Keuangan Berkelanjutan PT Bank Mayapada Internasional Tbk.

**Pembiayaan pada UKM**

Sektor usaha kecil dan menengah (UKM) merupakan salah satu pilar utama dalam menjaga stabilitas perekonomian, terutama dalam menghadapi berbagai ketidakpastian. Dengan tingkat ketahanan dan kemampuan adaptasi yang relatif tinggi, UKM berperan penting dalam menopang aktivitas ekonomi serta penyerapan tenaga kerja. Bank Mayapada meyakini bahwa perluasan akses pembiayaan bagi sektor UKM akan mendorong pertumbuhan usaha, menciptakan lapangan kerja, serta meningkatkan kesejahteraan masyarakat, yang pada akhirnya berkontribusi terhadap penguatan ekonomi nasional.

Sebagai bagian dari upaya mendorong pertumbuhan ekonomi yang inklusif, Bank secara konsisten menyalurkan pembiayaan kepada sektor UKM. Sepanjang 2025, total pembiayaan UKM yang disalurkan tercatat sebesar Rp Rp1,09 triliun, atau setara dengan 1,01% dari total kredit *outstanding*, dengan tingkat pencapaian terhadap target sebesar 72,96%. Penyaluran pembiayaan ini mencerminkan komitmen Bank dalam mendukung pengembangan UKM sebagai motor penggerak perekonomian nasional.

**Environmental and Social Risk Management in the Credit Process** [FS8]

In implementing sustainable finance, Bank Mayapada has several policies in the credit approval process for business activities that adhere to the principles of sustainability, including:

1. To provide a foundation for lending practices that do not adversely impact ecosystems, in accordance with Circular Letter No. 04/SE-KRD/XII/2019 on Lending under Sustainable Business Activity Categories.
2. To establish fundamental guidelines on the Bank's risk management policies, processes, and implementation, in accordance with Board of Directors Decree No. 131/SK/DIR/X/2020 on the Risk Management Implementation Guidelines of PT Bank Mayapada Internasional Tbk.
3. To establish a framework for managing activities with Environmental, Social, and Governance (ESG)-related risks, in accordance with Board of Directors Decree No. 070/SK/DIR/III/2022 on the Implementation of Environmental, Social, and Governance (ESG) Risk Management Policy.
4. To support the implementation of Environmental, Social, and Governance (ESG) risk management in lending activities, in accordance with Circular Letter No. 007/SE-KRD/IX/2022 on Lending Provisions for Sustainable Business Activity Sectors.
5. To align the Bank's internal activities with prevailing regulations and best practices in sustainable finance, in accordance with Board of Directors Decree No. 227/SK/DIR/XII/2025 on the Sustainable Finance Implementation Guidelines of PT Bank Mayapada Internasional Tbk.

**Financing for SMEs**

The small and medium enterprises (SMEs) sector served as one of the key pillars in maintaining economic stability, particularly in the face of various uncertainties. With relatively strong resilience and adaptability, SMEs played an important role in sustaining economic activities and supporting employment generation. Bank Mayapada believes that expanding access to financing for the SME sector will drive business growth, create job opportunities, and improve community welfare, ultimately contributing to the strengthening of the national economy.

As part of its efforts to promote inclusive and sustainable economic growth, the Bank consistently provides financing to the SMEs sector. Throughout 2025, the total SMEs financing disbursed was recorded at Rp1.09 trillion, or equivalent to 1.01% of total outstanding loans, with a target achievement rate of 72.96%. This financing disbursement reflects the Bank's commitment to supporting SMEs development as the driving force of the national economy.



**Portofolio Kredit UKM**  
SME Loan Portfolio

Uraian - Description	Target 2025	Realisasi Realization 2025	Realisasi Realization 2024	Realisasi Realization 2023
Jumlah kredit sektor UKM (Rp miliar) Total SME loans (Rp Billion)	1,500	1,094	1,250	1,080
Persentase jumlah kredit UKM terhadap total kredit (%) Percentage of Total SME Loans to Total Loans (%)	1.41	1.01	1.17	1.04

**Strategi dan Analisis Skenario Iklim**

Otoritas Jasa Keuangan (OJK) terus memperkuat pengawasan terhadap risiko iklim, dengan pergeseran pendekatan dari yang bersifat sukarela menuju kewajiban regulatori dalam mengakui perubahan iklim sebagai risiko material bagi stabilitas sistem keuangan. Sejalan dengan perkembangan tersebut, pada Maret 2024, OJK merevisi kerangka Manajemen Risiko Iklim dan Analisis Skenario (Climate Risk Management & Scenario Analysis/CRMS) dengan mengadopsi prinsip-prinsip yang dikembangkan oleh Basel Committee on Banking Supervision (BCBS). Kebijakan ini bertujuan untuk mendorong industri perbankan mengintegrasikan risiko iklim ke dalam kerangka manajemen risiko secara lebih sistematis, terukur, dan berorientasi ke depan.

**Climate Scenario Analysis and Strategy**

Otoritas Jasa Keuangan (OJK) continued to strengthen its oversight of climate risks, shifting its approach from a voluntary basis toward regulatory requirements by recognizing climate change as a material risk to the stability of the financial system. In line with this development, in March 2024, OJK revised the Climate Risk Management and Scenario Analysis (CRMS) framework by adopting principles developed by the Basel Committee on Banking Supervision (BCBS). This policy aimed to encourage the banking industry to integrate climate risks into risk management frameworks in a more systematic, measurable, and forward-looking manner.

Sebagai bagian dari komitmen memperkuat pengelolaan risiko iklim dalam portofolio pembiayaan, Bank Mayapada mengimplementasikan Taksonomi Keuangan Berkelanjutan Indonesia (TKBI). Penerapan TKBI dilakukan melalui proses klasifikasi, penilaian, dan pelaporan portofolio kredit kepada OJK, khususnya untuk memetakan eksposur pembiayaan pada sektor-sektor ekonomi prioritas berdasarkan tingkat keberlanjutan dan kesiapan transisinya.

Dalam mendukung implementasi TKBI, Bank telah melakukan sejumlah langkah strategis, antara lain penyusunan kebijakan internal yang selaras dengan ketentuan regulator, pemetaan eksposur portofolio kredit berdasarkan sektor dan aktivitas ekonomi sesuai klasifikasi TKBI, serta perumusan program kerja bertahap untuk mendukung penerapannya dalam proses bisnis Bank.

Bank melakukan penyesuaian aktivitas internal dengan ketentuan dan praktik terkini dalam keuangan berkelanjutan. Selain itu, Bank juga melakukan pemetaan dan klasifikasi terhadap debitur eksisting berdasarkan aktivitas ekonominya sesuai dengan klasifikasi TKBI. Ke depan, Bank akan terus melakukan penyempurnaan proses bisnis secara bertahap, dengan tujuan untuk meningkatkan portofolio debitur yang memiliki pengelolaan LST yang kuat. Penerapan TKBI ini mencerminkan komitmen Bank Mayapada dalam mendukung agenda keuangan berkelanjutan nasional serta memperkuat peran perbankan dalam mendorong transisi menuju ekonomi rendah karbon. Ke depan, hasil pemetaan TKBI akan menjadi dasar bagi pengembangan strategi pembiayaan berkelanjutan, penyesuaian kebijakan kredit, serta penguatan transparansi pengungkapan risiko dan peluang terkait iklim.

Sejalan dengan itu, pada tahun 2025, Bank Mayapada juga berada dalam tahap penyusunan teknis program kerja Climate Risk Management & Scenario Analysis (CRMS). Bank akan menyusun kebijakan, standar, dan prosedur internal yang diperlukan untuk memastikan penerapan CRMS berjalan secara efektif dan terintegrasi dalam kerangka manajemen risiko Bank. Kerangka ini dirancang untuk mengidentifikasi, mengukur, memantau, dan mengendalikan risiko iklim, baik risiko fisik maupun risiko transisi, yang berpotensi memengaruhi kinerja keuangan Bank.

Sebagai bagian dari penguatan fondasi CRMS, pada 2025, Bank memulai inisiatif penghitungan emisi gas rumah kaca (GRK) cakupan 1, 2, dan 3, yang akan digunakan sebagai data dasar dalam pengembangan Climate Risk Stress Testing (CRST). Uji ketahanan risiko iklim tersebut direncanakan mencakup analisis dampak perubahan iklim terhadap berbagai jenis risiko utama Bank, termasuk risiko kredit, risiko pasar, risiko operasional, dan risiko likuiditas. Hasil

*As part of its commitment to strengthening climate risk management within its financing portfolio, Bank Mayapada has implemented the Indonesia Taxonomy for Sustainable Finance (TKBI). The application of the TKBI is carried out through the process of classifying, assessing, and reporting the credit portfolio to the OJK, specifically to map financing exposures in priority economic sectors based on their level of sustainability and readiness for transition.*

*In support of the implementation of the TKBI, the Bank has taken a number of strategic steps, including the development of internal policies aligned with regulatory requirements, the mapping of credit portfolio exposures by sector and economic activity in accordance with the TKBI classification, and the formulation of a phased work program to support its implementation within the Bank's business processes.*

*The Bank initiated the alignment of its internal activities with prevailing regulations and practices in sustainable finance. In addition, the Bank mapped and classified its existing debtors based on their economic activities in accordance with the TKBI classification. Going forward, the Bank will continue to refine its business processes on a gradual basis, with the aim of increasing the share of debtors demonstrating strong ESG management. The implementation of TKBI reflects Bank Mayapada's commitment to supporting the national sustainable finance agenda and strengthening the role of the banking sector in advancing the transition to a low-carbon economy. Going forward, the results of the TKBI mapping will serve as the basis for the development of sustainable financing strategies, adjustments to lending policies, and the enhancement of transparency in disclosing climate-related risks and opportunities.*

*In line with this, in 2025, Bank Mayapada is also in the technical drafting stage of the Climate Risk Management & Scenario Analysis (CRMS) work program. The Bank will establish the necessary internal policies, standards, and procedures to ensure the effective implementation of CRMS and its integration into the Bank's risk management framework. This framework is designed to identify, measure, monitor, and control climate risks both physical and transition risks that could potentially impact the Bank's financial performance.*

*As part of strengthening the CRMS foundation, in 2025, the Bank launched an initiative to calculate scope 1, 2, and 3 greenhouse gas (GHG) emissions, serving as baseline data for the development of Climate Risk Stress Testing (CRST). This climate risk stress testing is planned to include an analysis of the impact of climate change on the Bank's various key risks, including credit risk, market risk, operational risk, and liquidity risk. The results of the CRST are expected to provide forward-*

CRST diharapkan dapat memberikan pandangan ke depan bagi manajemen dalam merumuskan strategi mitigasi risiko, penguatan permodalan, serta pengambilan keputusan bisnis yang lebih resilien terhadap perubahan iklim.

*looking insights for management in formulating risk mitigation strategies, strengthening capital, and making business decisions that are more resilient to climate change.*

### Pencapaian Kinerja Ekonomi

Sepanjang 2025, Bank Mayapada tetap mampu bertahan dan membukukan kinerja keuangan yang positif di tengah dinamika perekonomian yang penuh tantangan. Bank mencatat pendapatan bunga sebesar Rp12,88 triliun, dengan capaian terhadap target sebesar 102,27%. Sementara itu, per 31 Desember 2025, Bank membukukan laba bersih sebesar Rp29,98 miliar, atau mencapai 106,16% dari target yang ditetapkan. Kinerja tersebut mencerminkan hasil dari strategi yang dijalankan secara konsisten serta upaya Bank dalam menjaga pertumbuhan yang sehat dan berkelanjutan.

### Economic Performance Achievements

*Bank Mayapada, throughout 2025, remained resilient and recorded positive financial performance amid challenging economic dynamics. The Bank recorded interest income of Rp12.88 trillion, achieving 102.27% of its target. Meanwhile, as of December 31, 2025, the Bank recorded a net profit of Rp29.98 billion, or 106.16% of the set target. This performance reflects the results of consistently implemented strategies and the Bank's efforts to maintain healthy and sustainable growth.*

### Nilai Ekonomi yang Dihasilkan dan Didistribusikan (Rp Juta) [201-1]

*Economic Value Generated and Distributed (Rp Million)*

Uraian - Description	Target 2025	Realisasi - Realization 2025	Realisasi - Realization 2024	Realisasi - Realization 2023
<b>A. Nilai Ekonomi Dihasilkan - Economic Value Generated</b>				
Pendapatan bunga <i>Interest income</i>	12,589,740	12,875,803	11,181,892	8,764,078
Pendapatan operasional lainnya <i>Other operating income</i>	98,978	125,178	89,003	89,041
Jumlah nilai ekonomi dihasilkan <i>Total economic value generated</i>	12,688,717	13,000,981	11,270,895	8,853,119
<b>B. Nilai Ekonomi Didistribusikan - Economic Value Distributed</b>				
Biaya operasi <i>Operating costs</i>	2,179,485	2,380,152	1,460,221	1,021,513
Pengeluaran untuk karyawan (gaji dan tunjangan) <i>Employee expenses (salaries and benefits)</i>	884,781	832,379	842,648	848,828
Dividen <i>Dividends</i>	0	0	0	0
Pajak pada pemerintah <i>Government taxes</i>	7,964	29,700	23,947	34,082
Pengeluaran untuk kegiatan sosial dan kemasyarakatan <i>Expenditures for social and community activities</i>	24,784	25,913	68,895	60,922
Jumlah nilai ekonomi didistribusikan <i>Total economic value distributed</i>	3,097,014	3,268,144	2,395,711	1,965,345
<b>C. Nilai Ekonomi Ditahan - Retained Economic Value</b>				
Jumlah nilai ekonomi ditahan (C = A - B) <i>Total economic value retained (C = A - B)</i>	9,591,703	9,732,837	8,875,184	6,887,774

**Pelibatan Pihak Lokal dalam Rantai Pasok [2-6]**

Pengadaan barang dan jasa merupakan bagian penting dalam mendukung keberlangsungan operasional Bank Mayapada. Sepanjang 2025, Bank melaksanakan proses pengadaan secara terstruktur dan transparan dengan mengedepankan prinsip kepatuhan, keadilan, dan akuntabilitas, termasuk dalam pemilihan vendor, pengelolaan kontrak, serta pemenuhan ketentuan regulasi yang berlaku. Bank memprioritaskan pelibatan vendor dan pemasok lokal untuk memenuhi kebutuhan operasional, khususnya pada pengadaan barang dan jasa penunjang seperti perlengkapan kantor, jasa kebersihan dan keamanan, percetakan, tenaga pendukung, serta layanan operasional lainnya. Vendor dan pemasok lokal didefinisikan sebagai pihak yang beroperasi di area Jakarta, berdekatan dengan kantor pusat Bank dan/atau memiliki jaringan distribusi nasional. Sepanjang tahun 2025, proporsi pemasok lokal mencapai 100% dari total pemasok. Pendekatan ini tidak hanya meningkatkan efisiensi pengadaan, tetapi juga berkontribusi pada penguatan ekonomi lokal di wilayah operasional Bank.

Bank Mayapada menetapkan kriteria tertentu bagi vendor dan pemasok untuk mendukung pelaksanaan praktik yang bertanggung jawab, antara lain:

1. Akuntabel;
2. Memiliki kualitas barang yang baik dan sesuai standar yang diperlukan;
3. Memiliki reputasi yang baik dan tepat waktu.

Bank mengadopsi kriteria keberlanjutan dalam pemilihan vendor dan pemasok, dengan mengintegrasikan pemenuhan prinsip Hak Asasi Manusia (HAM) serta lingkungan. Hal ini penting untuk mendorong praktik usaha yang bertanggung jawab di kalangan vendor dan pemasok.

**Data Pelibatan Pemasok Lokal [204-1]**

Local Supplier Participation Data

Uraian - Description	2025	2024	2023
<b>Pengadaan Barang - Procurement of Goods</b>			
Jumlah Pemasok Lokal Number of Local Suppliers	73	143	152
Nilai Kontrak (Rp Juta) Contract Value (Rp Million)	42,803.50	110,207.33	133,599.00
<b>Pengadaan Jasa - Procurement of Services</b>			
Jumlah Pemasok Number of Suppliers	347	333	344
Nilai Kontrak (Rp Juta) Contract Value (Rp Million)	313,490.82	338,565.23	338,565.23

Keterangan:  
- Penurunan jumlah terutama disebabkan oleh penajaman dan penyempurnaan dalam pengelompokan data pemasok.  
Notes:  
- The decrease in number was due to the refinement and improvement in the classification of supplier data.

**Involvement of Local Parties in the Supply Chain [2-6]**

Procurement of goods and services plays a critical role in supporting the Bank's operational continuity. Throughout 2025, Bank Mayapada carried out its procurement activities in a structured and transparent manner, guided by the principles of compliance, fairness, and accountability. This approach is reflected across vendor selection, contract management, and adherence to applicable regulatory requirements. The Bank prioritizes the engagement of local vendors and suppliers to support its operational needs, particularly for supporting goods and services such as office supplies, cleaning and security services, printing, support personnel, and other operational services. Local vendors and suppliers are defined as parties operating in the Jakarta area, in close proximity to the Bank's headquarters and/or having a national distribution network. Throughout 2025, the proportion of local suppliers reached 100% of the total suppliers. This approach not only enhances procurement efficiency but also contributes to strengthening local economic development across the Bank's areas of operation.

Bank Mayapada establishes specific criteria for vendors and suppliers to support responsible practices, including:

1. Accountability;
2. Provision of goods of good quality and in accordance with required standards;
3. Good reputation and timeliness.

The Bank adopts sustainability criteria in the selection of vendors and suppliers by integrating compliance with Human Rights principles as well as environmental considerations. This is important to promote responsible and sustainable business practices among vendors and suppliers.



**Perekrutan dan Perputaran Karyawan [401-1]**

Bank Mayapada menerapkan prinsip kesetaraan dan nondiskriminasi dalam pengelolaan sumber daya manusia (SDM), yang mencakup seluruh siklus ketenagakerjaan, mulai dari proses rekrutmen hingga berakhirnya masa kerja karyawan. Prinsip ini menjadi landasan dalam memastikan kesempatan yang adil serta perlakuan yang setara bagi seluruh karyawan. Pada 2025, tingkat perputaran karyawan tercatat sebesar 9,44%. Sepanjang periode tersebut, jumlah karyawan baru yang bergabung tercatat sebanyak 143 orang, sementara jumlah karyawan yang meninggalkan Bank tercatat sebanyak 252 orang.

Dalam rangka menjaga keberlangsungan dan kualitas SDM, Bank terus berupaya menciptakan lingkungan kerja yang kondusif serta membangun hubungan kerja yang harmonis. Upaya ini diharapkan dapat meningkatkan keterikatan karyawan dan secara bertahap menekan tingkat perputaran karyawan.

**Employee Recruitment and Turnover [401-1]**

Bank Mayapada applies the principles of equality and non-discrimination in the management of its human capital (HC), covering the entire employment lifecycle, from the recruitment process to the end of an employee's tenure. These principles serve as the foundation for ensuring fair opportunities and equal treatment for all employees. In 2025, the employee turnover rate was recorded at 9.44%. During this period, a total of 143 new employees joined the Bank, while 252 employees left the Bank.

In order to maintain the sustainability and quality of its human capital, the Bank continues to strive to create a conducive working environment and foster harmonious employment relations. These efforts are expected to enhance employee engagement and gradually reduce the employee turnover rate.

**Perputaran Karyawan berdasarkan Jenis Kelamin [401-1]**

Employee Turnover by Gender

Keterangan Description	2025		2024		2023	
	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female	Laki-laki Male	Perempuan Female
Karyawan masuk Incoming employees	69	74	139	206	155	207
Karyawan keluar, karena: Outgoing employees due to:						
- Mengundurkan diri Resigning	93	133	202	165	125	169
- Pensiun Retirement	13	10	9	12	13	13
- Meninggal Passed away	2	1	0	0	6	2
Tingkat perputaran Turnover Rate	9.44%		13.97%		11.70%	

**Perputaran Karyawan berdasarkan Usia [401-1]**

Employee Turnover by Age

Keterangan Description	2025			
	21-30 Tahun / Years	31-40 Tahun / Years	40-50 Tahun / Years	>50 Tahun / Years
Karyawan masuk Employees recruited	40	62	32	9
Karyawan keluar, karena: Employee retention due to:				
- Mengundurkan diri Resigning	103	85	31	7
- Pensiun Retirement	0	0	0	23
- Meninggal Passed away	0	1	2	0

**Perjanjian Kerja Bersama (PKB) [2-30]**

Perjanjian Kerja Bersama (PKB) mengatur hak dan kewajiban seluruh karyawan Bank Mayapada, yang telah disepakati bersama oleh Serikat Pekerja Bank Mayapada (SPBM) dan manajemen. Selain penyusunan PKB, kedua pihak juga meninjau serta memperbaruinya setiap dua tahun. Hingga akhir tahun ini, PKB yang berlaku mencakup periode 2024–2026.

**Menghargai Prinsip-Prinsip Hak Asasi Manusia**

Bank Mayapada berupaya menciptakan lingkungan kerja yang inklusif, bebas dari segala bentuk diskriminasi, serta menghormati dan melindungi hak-hak setiap individu. Prinsip-prinsip HAM dipandang sebagai nilai universal yang menjadi landasan dalam seluruh aktivitas operasional Bank, termasuk dalam pengelolaan SDM serta dalam membangun hubungan dengan para pemangku kepentingan. Penerapan prinsip HAM telah tercermin dalam kebijakan, prosedur, dan praktik kerja Bank yang menjunjung tinggi martabat manusia, kesetaraan perlakuan, serta perlindungan terhadap hak-hak dasar karyawan dan mitra kerja.

**Kesetaraan dan Keberagaman**

Bank menegaskan penolakannya terhadap segala bentuk diskriminasi dan secara konsisten mengedepankan prinsip kesetaraan dan keberagaman dalam setiap kebijakan serta prosedur pengelolaan SDM. Komitmen ini sejalan dengan ketentuan Bab III Pasal 13 Perjanjian Kerja Bersama (PKB) bahwa setiap karyawan memiliki hak yang sama dalam pengembangan kariernya tanpa dibedakan berdasarkan agama, ras, atau jenis kelamin.

**Karyawan Berdasarkan Jenis Kelamin**

*Employees by Gender*

Jenis Kelamin - Gender	2025	2024	2023
Laki-laki / Male	1,137	1,183	1,250
Perempuan / Female	1,532	1,595	1,571
Jumlah / Total	2,669	2,778	2,821

**Collective Labour Agreement (CLA) [2-30]**

*The Collective Labor Agreement (CLA) governed the rights and obligations of all Bank Mayapada employees, as mutually agreed between the Bank Mayapada Labor Union (SPBM) and management. In addition to its formulation, both parties reviewed and updated the CLA every two years. As of the end of the year, the applicable CLA covered the 2024–2026 period.*

**Respecting Human Rights Principles**

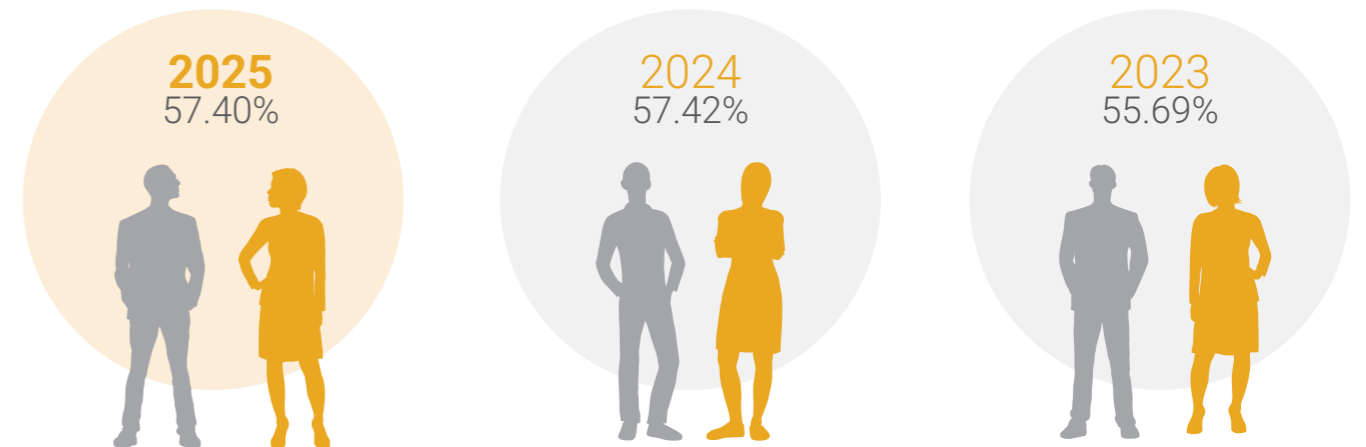
*Bank Mayapada sought to create an inclusive work environment free from all forms of discrimination, while respecting and protecting the rights of every individual. Human rights principles are regarded as universal values that serve as the foundation for all of the Bank's operational activities, including human capital management and the development of relationships with stakeholders. The implementation of human rights principles was reflected in the Bank's policies, procedures, and work practices that uphold human dignity, equal treatment, and the protection of the fundamental rights of employees and business partners.*

**Equality and Diversity**

*The Bank reaffirms its rejection of all forms of discrimination and consistently prioritizes the principles of equality and diversity in all HC management policies and procedures. This commitment aligns with the provisions of Chapter III, Article 13 of the Collective Labor Agreement (CLA) that every employee has equal rights in their career development, without discrimination based on religion, race, or gender.*

**Persentase Karyawan Perempuan**

*Female Employees Percentage*



**Keberagaman Komposisi dan Struktur Manajemen Tahun 2025 [405-1]**

*Diversity of Management Composition and Structure in 2025*

Kelompok Manajemen <i>Management Group</i>	Jenis Kelamin - Gender		Kelompok Usia - Age Group		
	Laki-laki <i>Male</i>	Perempuan <i>Female</i>	<30	31-50	>51
Manajemen Puncak <i>Top Management</i>	11	1	0	1	11
Manajemen Madya <i>Mid Management</i>	234	279	9	310	194
Manajemen Pelaksana <i>Operating Management</i>	892	1,252	757	1,274	113
Jumlah <i>Total</i>	1,137	1,532	766	1,585	318

**Usia Minimum Bekerja dan Waktu Kerja**

Sesuai ketentuan peraturan perundang-undangan di bidang ketenagakerjaan, Bank Mayapada tidak mempekerjakan pekerja di bawah usia minimum serta menolak segala bentuk praktik kerja paksa. Batas usia minimum untuk bekerja di Bank ditetapkan 18 tahun sesuai PKB Bab III Pasal 9. Selain memastikan kepatuhan terhadap ketentuan usia kerja, Bank juga berupaya menjaga keseimbangan antara kehidupan kerja dan kehidupan pribadi karyawan. Komitmen ini tercermin dalam pengaturan jam kerja dan waktu istirahat pada PKB Bab IV Pasal 16. Sepanjang 2025, ketentuan tersebut menjadi pedoman dalam menciptakan lingkungan kerja yang sehat dan tertib.

**Minimum Working Age and Working Hours**

*In accordance with labor laws and regulations, Bank Mayapada does not employ workers under the minimum age and rejects all forms of forced labor. The minimum age for employment at the Bank is set at 18 years old in accordance with the CLA Chapter III Article 9. In addition to ensuring compliance with age requirements, the Bank also strives to maintain a balance between employees' work and personal lives. This commitment is reflected in the regulation of working hours and rest periods in the CLA Chapter IV, Article 16. Throughout 2025, these provisions served as guidelines for creating a decent and orderly work environment.*

**Hak Cuti** [401-3]

Setiap karyawan memiliki kesempatan yang setara untuk kembali bekerja setelah masa cuti berakhir. Ketentuan cuti diatur dalam PKB Bab V Pasal 20. Terkait *parental leave*, karyawan perempuan berhak mendapatkan cuti selama 90 hari kalender, sedangkan laki-laki berhak 2 hari untuk mendampingi istri melahirkan atau menyambut kelahiran anak. Pada 2025, jumlah perempuan yang memanfaatkan cuti melahirkan tercatat sebanyak 71 orang, sementara jumlah laki-laki yang menggunakan *parental leave* tercatat sebanyak 35 orang. Per akhir 2025, seluruh karyawan yang memanfaatkan hak cuti tersebut tercatat telah kembali bekerja setelah masa cuti berakhir.

**Kebebasan Berpendapat dan Berserikat**

Kebebasan karyawan dalam menyampaikan pendapat dan berserikat dihormati sebagai bagian dari upaya membangun hubungan industrial yang harmonis dan berkelanjutan. Untuk mendukung hal tersebut, disediakan wadah komunikasi melalui Serikat Pekerja Bank Mayapada (SPBM) yang melibatkan perwakilan manajemen dan karyawan. Melalui SPBM, aspirasi serta kepentingan karyawan disalurkan dan dibahas secara konstruktif, termasuk dalam penyusunan dan pembaruan PKB serta pelaksanaan rapat bipartit. Sepanjang 2025, SPBM terlibat dalam 1 kali forum kemitraan dan rapat.

**Remunerasi Karyawan** [401-2, 405-2][FS2]

Kebijakan remunerasi yang diterapkan oleh Bank Mayapada telah disusun sesuai dengan ketentuan peraturan ketenagakerjaan yang berlaku. Kebijakan ini mengatur pemberian gaji pokok, tunjangan, serta insentif lainnya sebagai bentuk kompensasi atas kontribusi karyawan. Penetapan besaran remunerasi didasarkan pada status kepegawaian, tingkat jabatan, pencapaian kinerja, serta masa kerja. Pendekatan ini memastikan penerapan prinsip keadilan dan konsistensi, tanpa membedakan latar belakang ras, agama, maupun jenis kelamin.

Selain itu, remunerasi bagi karyawan tetap pada *entry level* ditetapkan setara/lebih tinggi dengan upah minimum yang berlaku sesuai lokasi kerja masing-masing. Kebijakan tersebut diterapkan secara konsisten di seluruh kantor cabang Bank Mayapada di Indonesia.

**Leave Entitlements** [401-3]

*Every employee has an equal opportunity to return to work after the leave period ends. Leave provisions are regulated in the CLA Chapter V, Article 20. Regarding parental leave, female employees are entitled to leave for 90 calendar days, while male employees are entitled to 2 days of leave to accompany their wives during childbirth or to welcome the birth of a child. In 2025, the number of women who took maternity leave was recorded at 71 people, while the number of men who took parental leave was recorded at 35 people. By the end of 2025, all employees who utilized these leave entitlements were recorded as having returned to work after their leave period ended.*

**Freedom of Expression and Association**

*Employees' freedom to express opinions and form unions is respected as part of efforts to build harmonious and sustainable industrial relations. To support this, a communication channel is provided through the Mayapada Bank Workers' Union (SPBM), which involves representatives from management and employees. Through SPBM, employees' aspirations and interests are channeled and discussed constructively, including in the drafting and revision of the CLA as well as the conduct of bipartite meetings. Throughout 2025, SPBM participated in 1 partnership forums and meetings.*

**Employee Remuneration** [401-2, 405-2][FS2]

*The remuneration policy implemented by Bank Mayapada has been formulated in accordance with applicable labor regulations. This policy governs the provision of base salary, allowances, and other incentives as compensation for employee contributions. The determination of remuneration amounts is based on employment status, job level, performance achievements, and length of service. This approach ensures the application of principles of fairness and consistency, without discrimination based on race, religion, or gender.*

*Additionally, remuneration for permanent employees at the entry level is set at a level equal to or higher than the prevailing minimum wage according to their respective work locations. This policy is consistently applied across all Bank Mayapada branch offices in Indonesia.*

**Rasio Remunerasi Karyawan Baru di Level Terendah Dibanding UMP**

*Ratio of Remuneration for New Employees at the Lowest Level Compared to the UMP*

Wilayah - Region	Rasio - Ratio
DKI Jakarta / DKI Jakarta	1 : 1.04
Jawa Barat / West Java	1 : 1.37
Jawa Tengah / Central Java	1 : 1.09
Jawa Timur / East Java	1 : 1.07
Lainnya di luar Pulau Jawa (rasio rerata) Other areas outside Java (average ratio)	1 : 1.05

**Komponen Remunerasi dan Tunjangan berdasarkan Status Ketenagakerjaan** [401-2]

Seluruh karyawan baik karyawan tetap maupun karyawan kontrak mendapatkan remunerasi dan tunjangan kesehatan. Upaya ini terus dijalankan secara konsisten sepanjang 2025.

1. Gaji pokok dan asuransi kesehatan
2. Tunjangan kesehatan dan kelahiran (bantuan biaya melahirkan & pembelian kacamata)
3. Uang ganti cuti saat karyawan mengundurkan diri
4. Jaminan Sosial (Ketenagakerjaan dan Kesehatan)
5. Tunjangan hari raya, pensiun, komunikasi, dan bahan bakar
6. Hak cuti

**Kewajiban Rencana Manfaat Pasti untuk Pensiun** [201-3]

Seluruh karyawan tetap memperoleh hak untuk mengikuti program manfaat pensiun yang dikelola oleh Badan Penyelenggara Jaminan Sosial (BPJS) Ketenagakerjaan. Program ini didanai melalui iuran bulanan yang terdiri atas kontribusi sebesar 2% dari perusahaan dan 1% dari karyawan (maksimal Rp110,863), sesuai dengan ketentuan yang berlaku di Bank Mayapada. Ketentuan usia pensiun karyawan ditetapkan pada 57 tahun, sebagaimana diatur dalam PKB Bab XII Pasal 66. Sepanjang 2025, jumlah karyawan yang memasuki masa pensiun tercatat sebanyak 23 orang, dengan total pembayaran uang pesangon sebesar Rp15,1 miliar.

**Lingkungan Bekerja yang Layak dan Aman**

Lingkungan kerja yang layak dan aman dipandang sebagai faktor penting dalam mendukung produktivitas serta kinerja karyawan. Untuk itu, penerapan keselamatan dan kesehatan kerja (K3) menjadi bagian integral dalam pengelolaan lingkungan kerja di Bank Mayapada. Pelaksanaan K3 dilakukan melalui kerja sama dengan pengelola gedung dan petugas keamanan guna memastikan aspek keselamatan terpenuhi secara optimal, termasuk ketersediaan sarana pendukung seperti alat pemadam kebakaran dan kotak pertolongan pertama (P3K) di lingkungan kantor. Selain aspek keselamatan, perhatian terhadap kesehatan karyawan juga diwujudkan melalui kerja sama dengan perusahaan asuransi untuk menyediakan akses terhadap fasilitas dan layanan kesehatan. Upaya ini terus dijalankan secara konsisten sepanjang 2025.

**Components of Remuneration and Benefits by Employment Status** [401-2]

*All employees, both permanent and contract, receive remuneration and benefits, including:*

1. Base salary and health insurance
2. Health and maternity benefits (childbirth cost assistance and eyeglasses purchase benefits)
3. Payment in lieu of unused leave upon resignation
4. Social Security (Employment and Health)
5. Holiday, retirement benefit, communication, and fuel allowances
6. Leave entitlement

**Defined Benefit Pension Plan Obligations** [201-3]

*All permanent employees are entitled to participate in the pension benefit program administered by the Social Security Agency for Employment (BPJS Ketenagakerjaan). This program is funded through monthly contributions consisting of 2% from the company and 1% of employees (maximum of Rp110,863), in accordance with the applicable regulations at Bank Mayapada. The retirement age for employees is set at 57 years, as stipulated in the CLA Chapter XII, Article 66. Throughout 2025, the number of employees reaching retirement age was recorded at 23 people, with a total severance pay of Rp15.1 billion.*

**A Decent and Safe Work Environment**

*A decent and safe work environment is considered as key factor in supporting employee productivity and performance. Therefore, the implementation of occupational safety and health (OSH) is an integral part of managing the work environment at Bank Mayapada. OSH implementation is carried out in collaboration with building management and security personnel to ensure safety aspects are optimally met, including the availability of supporting facilities such as fire extinguishers and first aid kits (P3K) within the office premises. In addition to safety aspects, attention to employee health is also realized through collaboration with insurance company to provide access to health facilities and services. These efforts continued to be consistently implemented throughout 2025.*

## Kinerja Sosial Social Performance

### Pelatihan dan Pengembangan Kompetensi Karyawan [404-1, 404-2]

Sumber daya manusia yang kompeten dipandang sebagai faktor kunci dalam mendukung keberlanjutan usaha perbankan. Oleh karena itu, program pelatihan dan pengembangan disediakan bagi seluruh karyawan di Bank Mayapada agar mampu beradaptasi dengan perubahan kebutuhan nasabah serta dinamika industri perbankan.

Pengembangan kompetensi dilakukan melalui peningkatan *soft skills* dan *hard skills* dengan berbagai metode, antara lain pembelajaran di kelas, *on the job training* (OJT), simulasi peran, diskusi kelompok, serta pelatihan daring. Materi pelatihan mencakup topik industri perbankan, budaya keberlanjutan, produk perbankan, tata kelola perusahaan yang baik, komunikasi, teknologi informasi, serta pengembangan diri. Pelaksanaan pelatihan disesuaikan dengan posisi dan tingkat pengalaman karyawan.

Sepanjang 2025, program pengembangan kompetensi diikuti oleh 2.643 karyawan dengan total durasi pelatihan sebesar 2.276 jam atau rata-rata 6,25 jam per karyawan. Adapun total biaya pelatihan dan pengembangan karyawan yang direalisasikan pada 2025 tercatat sebesar Rp15,54 miliar.

### Employee Training and Competency Development [404-1, 404-2]

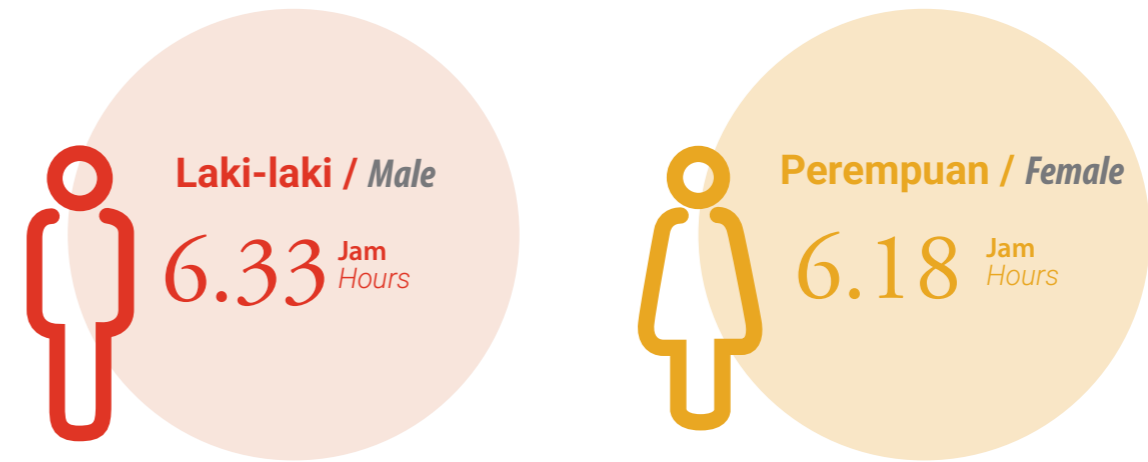
Competent human capital are viewed as a key factor in supporting the sustainability of banking operations. Therefore, training and development programs are provided for all employees at Bank Mayapada to enable them to adapt to changing customer needs and the dynamics of the banking industry.

Competency development is carried out through the enhancement of soft skills and hard skills using various methods, including classroom learning, on-the-job training (OJT), role-playing, group discussions, and online training. Training materials cover topics such as the banking industry, sustainability culture, banking products, good corporate governance, communication, information technology, and personal development. Training implementation is tailored to employees' positions and levels of experience.

Throughout 2025, the competency development program was participated in by 2,643 employees with a total training duration of 2,276 hours, an average of 6.25 hours per employee. The total cost of employee training and development realized in 2025 amounted to Rp15.54 billion.

### Rata-rata Jam Pelatihan berdasarkan Gender 2025 [404-1]

Average Training Hours by Gender 2025



### Rata-rata Jam Pelatihan berdasarkan Jenis Pelatihan [404-1, 404-2]

Average Training Hours by Training Type

Jenis Pelatihan Type of Training	Rerata Jam Pelatihan per Karyawan Average Training Hours per Employee
Soft skills	10.37 Jam   Hours
Hard skill/teknis operasional Operational technical skills	5.81 Jam   Hours

### Rata-rata Jam Pelatihan Berdasarkan Level Jabatan [404-1, 404-2]

Average Training Hours by Job Level

Level Jabatan Level of Position	Rerata Jam Pelatihan per Karyawan Average Training Hours per Employee
Manajemen Puncak Top management	4.63 Jam   Hours
Manajemen Madya Middle Management	5.49 Jam   Hours
Manajemen Pelaksana Lower Management	6.63 Jam   Hours



### Karyawan yang mengikuti pelatihan Employees attended training

2,643 Orang  
People

### Jam pelatihan Training hours

2,276 Jam  
Hours

### Rata-rata jam pelatihan/karyawan Average training hours/employee

6.25 Jam/karyawan  
Hours/employee



**Penilaian Kinerja** [404-3]

Pengelolaan kinerja karyawan dilakukan secara sistematis untuk mengembangkan, mengukur, dan mengevaluasi pencapaian kinerja pada tingkat individu, divisi, maupun satuan kerja setiap tahunnya. Dalam pelaksanaannya, indikator kinerja utama (*key performance indicator/ KPI*) digunakan sebagai alat ukur utama dalam menilai pencapaian target kinerja karyawan di Bank Mayapada. Seluruh Karyawan dengan status *eligible* telah mendapatkan evaluasi kinerja di 2025.

Sistem penilaian kinerja dijalankan melalui tiga tahapan utama. Pertama, perencanaan kinerja, yang disusun berdasarkan sasaran strategis perusahaan. Sasaran tersebut ditetapkan melalui analisis *strengths, weaknesses, opportunities, and threats* (SWOT) dengan mempertimbangkan faktor internal dan eksternal yang memengaruhi kinerja perusahaan. Kedua, telaah kinerja, yang dilakukan secara berkala untuk memastikan keselarasan antara pelaksanaan kegiatan usaha dan rencana yang telah ditetapkan. Ketiga, penilaian kinerja, yang dilakukan sebagai dasar penyesuaian remunerasi berbasis pencapaian kerja serta sebagai salah satu acuan utama dalam pengelolaan talenta dan pengembangan karier karyawan. Proses evaluasi ini dilaksanakan setidaknya satu kali dalam satu tahun.

**Literasi dan Inklusi Keuangan** [FS13, FS14, FS16]

Literasi keuangan dipandang sebagai faktor penting dalam membantu masyarakat mengambil keputusan keuangan yang lebih tepat. Untuk mendukung hal tersebut, program edukasi perbankan dan *"Bank Goes to School"* dilaksanakan oleh Bank Mayapada sepanjang 2025 sebagai bagian dari upaya peningkatan literasi dan inklusi keuangan. Melalui program ini, kegiatan edukasi menjangkau 582 peserta yang terdiri dari pelajar dan tenaga pendidik, atau setara dengan 129% dari target yang ditetapkan. Selain memberikan pemahaman mengenai produk dan layanan perbankan, program ini juga mendorong kebiasaan menabung sejak dini. Sebagai bentuk apresiasi, peserta yang membuka rekening baru tabungan SimPel menerima paket hadiah berupa paket SimPel (tas simpel, buku tulis, buku cerita, pulpen, boneka).

**Dampak Literasi dan Inklusi Keuangan**

Inklusi keuangan memiliki peran strategis dalam memperluas akses masyarakat terhadap layanan perbankan, khususnya bagi kelompok yang berada di wilayah terpencil atau jauh dari pusat kegiatan ekonomi serta jaringan kantor dan ATM. Hingga 2025, perluasan jangkauan layanan melalui kerja sama dengan agen belum menjadi bagian dari model distribusi layanan di Bank Mayapada.

Untuk meningkatkan pemerataan pemahaman dan keterampilan masyarakat dalam pengelolaan keuangan, berbagai program literasi keuangan tetap dilaksanakan.

**Performance Evaluation** [404-3]

*Employee performance management is conducted systematically to develop, measure, and evaluate performance achievements at the individual, division, and work unit levels annually. In its implementation, key performance indicators (KPIs) are used as the primary measurement tool in assessing employees' performance targets at Bank Mayapada. All eligible employees have received performance evaluations in 2025.*

*The performance appraisal system is implemented through three main stages. First, performance planning, which is formulated based on the company's strategic objectives. These objectives are established through a strengths, weaknesses, opportunities, and threats (SWOT) analysis, taking into account internal and external factors that influence the company's performance. Second, performance review, which is conducted periodically to ensure alignment between business operations and established plans. Third, performance assessment, which serves as the basis for performance-based compensation adjustments and as a key reference in talent management and employee career development. This evaluation process is conducted at least once a year.*

**Financial Literacy and Inclusion** [FS13, FS14, FS16]

*Financial literacy is viewed as a key factor in helping the public make more informed financial decisions. To support this, banking education programs and the "Bank Goes to School" initiative are implemented by Bank Mayapada throughout 2025 as part of efforts to enhance financial literacy and inclusion. Through this program, educational activities reached 582 participants consisting of students and educators, or equivalent to 129% of the set target. In addition to providing an understanding of banking products and services, this program also encourages the habit of saving from an early age. As a token of appreciation, participants who opened a new SimPel savings account received a SimPel gift package consisting of a simple bag, notebooks, a storybook, a pen, and a plush toy.*

**The Impact of Financial Literacy and Inclusion**

*Financial inclusion plays a strategic role in expanding public access to banking services, particularly for groups in remote areas or far from economic hubs and networks of branches and ATMs. By 2025, expanding the reach of services through partnerships with agents has not yet become part of Bank Mayapada's service distribution model.*

*To improve the equitable distribution of public understanding and skills in financial management, various financial literacy programs continue to be implemented. These programs are*

Program tersebut dirancang untuk memberikan edukasi terkait perencanaan keuangan, pengelolaan pendapatan, serta pentingnya menabung dan berinvestasi. Melalui inisiatif ini, diharapkan masyarakat dapat meningkatkan kemandirian finansial, memperbaiki kesejahteraan ekonomi, serta berkontribusi dalam mengurangi kesenjangan sosial di berbagai lapisan masyarakat.

**Mekanisme Pengaduan Masyarakat**

Untuk memastikan penanganan saran, umpan balik, dan pengaduan secara efektif, mekanisme pengaduan masyarakat dikelola melalui Unit Pelindungan Konsumen di Bank Mayapada. Seluruh pengaduan, baik terkait dampak positif maupun negatif dari aktivitas perbankan, diterima secara terbuka dan dimanfaatkan sebagai masukan untuk peningkatan kualitas layanan dan produk sepanjang 2025.

Pengaduan diklasifikasikan ke dalam dua kategori utama. Pertama, masyarakat selaku nasabah, yang menyampaikan ketidakpuasan terhadap produk atau layanan perbankan serta dugaan tindak kecurangan oleh karyawan. Kedua, masyarakat umum, baik nasabah maupun nonnasabah, yang melaporkan kegiatan perusahaan yang berdampak pada kepentingan mereka, termasuk aktivitas pemasaran atau kegiatan sosial.

Setiap pengaduan akan ditindaklanjuti sesuai prosedur yang berlaku dengan tetap menjamin kerahasiaan pelapor. Pengaduan dapat disampaikan melalui:

1. MyCall (*Contact Center* 24 Jam): 1-5000-29
2. Surel: [customer.care@bankmayapada.com](mailto:customer.care@bankmayapada.com)
3. Kantor Operasional

*designed to provide education on financial planning, income management, and the importance of saving and investing. Through these initiatives, it is hoped that the public can enhance their financial independence, improve their economic well-being, and contribute to reducing social disparities across various segments of community.*

**Public Complaint Mechanism**

*To ensure the effective handling of suggestions, feedback, and complaints, the public complaint mechanism is managed through the Customer Protection Unit at Bank Mayapada. All complaints, whether regarding positive or negative impacts of banking activities, are received openly and utilized as input for improving service and product quality through 2025.*

*Complaints are classified into two main categories. First, customers who express dissatisfaction with banking products or services, as well as allegations of misconduct by employees. Second, the general public both customers and non-customers who report company activities that impact their interests, including marketing activities or social initiatives.*

*Every complaint is subject to proper follow-up in accordance with applicable procedures while ensuring the confidentiality of the complainant. Complaints can be submitted via:*

1. MyCall (*24-Hour Contact Center*): 1-5000-29
2. Email: [customer.care@bankmayapada.com](mailto:customer.care@bankmayapada.com)
3. Operations Office

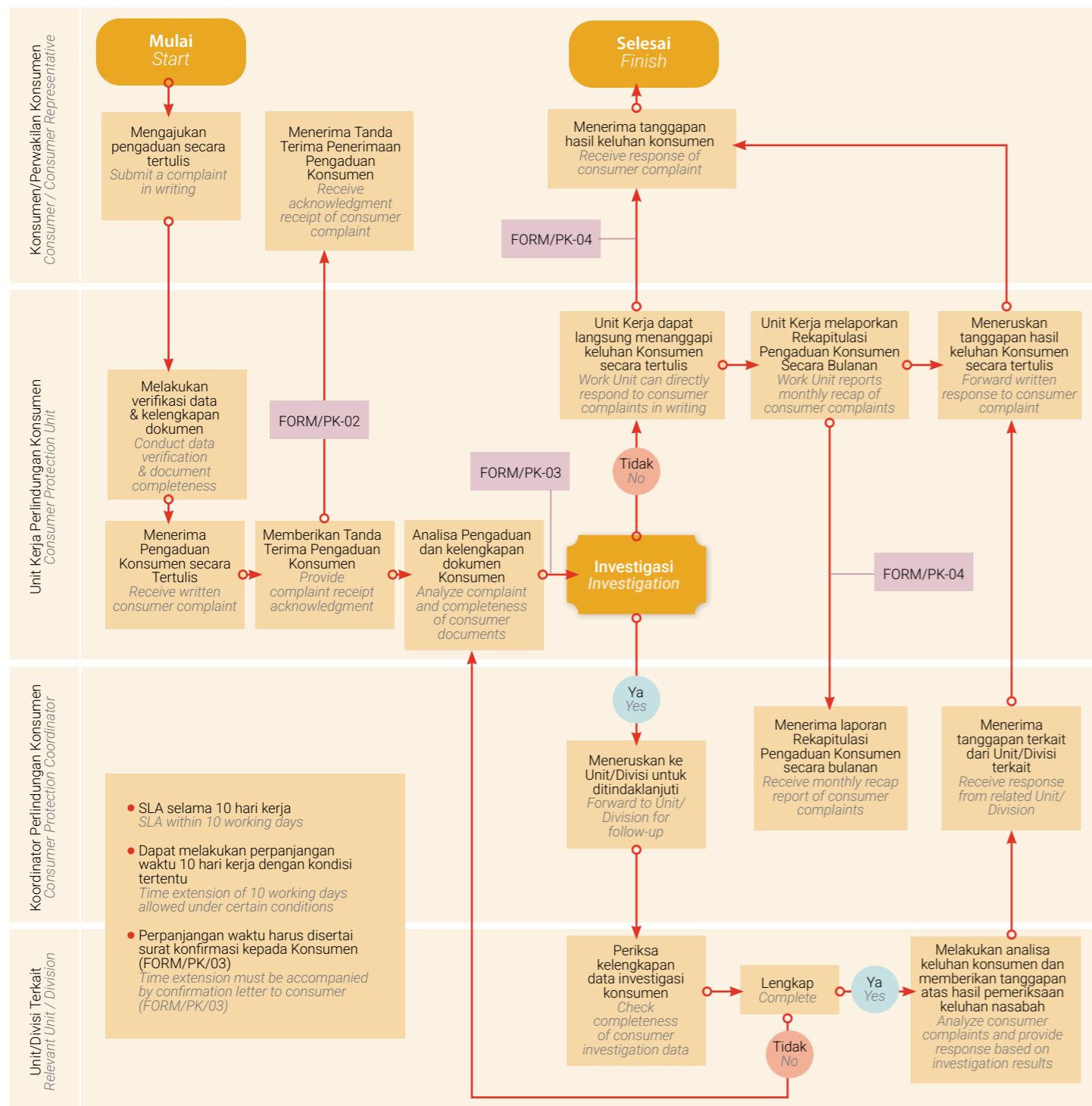


Mekanisme Pengaduan Nasabah  
Customer Complaint Mechanism



Penanganan Pengaduan Nasabah  
Customer Complaint Handling

Penanganan Pengaduan Konsumen Secara TERTULIS  
Handling Consumer Complaints in WRITTEN Form



Kinerja MyCall 2025  
MyCall Performance 2025

Jenis Panggilan Telepon - Type of Calls	2025	2024	2023
Pengaduan layanan dan produk Grievances of service and product	17%	16%	15%
Permintaan informasi layanan dan produk Request for service and product information	74%	72%	64%
Permintaan/registrasi layanan dan produk Request/register for services and products	1%	12%	21%
Jumlah panggilan telepon Number of phone calls	6,765	8,230	8,627

Laporan Pengaduan yang Ditindaklanjuti dan Diselesaikan  
Reports of Grievances that were Followed Up and Resolved

Uraian - Description	2025	2024	2023
Pengaduan yang diterima dan ditindaklanjuti Grievances received and followed up	1,100	1,163	835
Pengaduan yang diselesaikan sesuai SLA Resolved grievances in accordance with SLA	1,100	1,163	835
Persentase pengaduan yang diselesaikan Percentage of resolved grievances	99%	100%	100%

Sepanjang 2025, jumlah panggilan yang diterima melalui layanan myCALL tercatat sebanyak 6.765 panggilan. Sebagian besar pengaduan berkaitan dengan kendala transaksi ATM dan digital banking, serta pelaporan penipuan atau kejahatan digital. Hingga akhir periode pelaporan, tingkat penyelesaian pengaduan tercatat mencapai 99%, sesuai service level agreement (SLA) yang ditetapkan oleh Bank Mayapada, dengan 1% masih dalam tahap investigasi. Apabila pelapor belum merasa puas terhadap solusi yang diberikan, mekanisme eskalasi disediakan melalui pemanfaatan layanan mediasi yang difasilitasi oleh Bank Indonesia, OJK, atau Lembaga Alternatif Penyelesaian Sengketa (LAPS), guna memperoleh penyelesaian lebih lanjut.

Throughout 2025, the number of calls received via the myCALL service totaled 6,765. Most complaints were related to ATM and digital banking transaction issues, as well as reports of fraud or cybercrime. By the end of the reporting period, the complaint resolution rate reached 99%, in accordance with the service level agreement level agreement (SLA) established by Bank Mayapada with 1% are still investigated. If the complainant is not satisfied with the solution provided, an escalation mechanism is available through the use of mediation services facilitated by Bank Indonesia, the OJK, or the Institutions of Alternative Dispute Resolution (ADR), to seek further resolution.

**Kontribusi Sosial untuk Masyarakat**

Bank Mayapada berperan aktif dalam memberikan dampak positif bagi masyarakat dan lingkungan melalui operasional bisnisnya. Setiap tahun, Bank menyalurkan bantuan sosial yang mencakup sektor pendidikan, kesehatan, infrastruktur, dan kemanusiaan. Hingga akhir tahun 2025, total bantuan sosial yang telah disalurkan mencapai Rp22 miliar, dengan kontribusi terbesar berasal dari sektor pendidikan dan sumbangan.

Namun, Bank menyadari bahwa upaya pemberdayaan masyarakat perlu dikembangkan lebih terpadu agar menciptakan dampak jangka panjang yang lebih signifikan.

**Social Contributions to the Community**

Bank Mayapada plays an active role in creating a positive impact on society and the environment through its business operations. Every year, the Bank distributes social assistance covering the education, health, infrastructure, and humanitarian sectors. By the end of 2025, the total social assistance distributed reached Rp22 billion, with the largest contributions coming from the education sector and donations.

However, the Bank recognizes that community empowerment efforts need to be developed in a more integrated manner to create a more significant long-term impact.



**Kegiatan Donor Darah**  
**Blood Donation Activity**

Jakarta, 16 Oktober 2025  
Jakarta, October 16, 2025



**Penanaman Pohon & Literasi Keuangan**  
**Tree Planting & Financial Literacy**

Bandar Lampung, 14 Maret 2025  
Bandar Lampung, March 14, 2025



**Penanaman Pohon & Literasi Keuangan**  
**Tree Planting & Financial Literacy**

Samarinda, 24 Maret 2025  
Samarinda, March 24, 2025

Kegiatan operasional perbankan tidak menimbulkan dampak lingkungan yang signifikan. Komitmen terhadap keberlanjutan diwujudkan melalui penyaluran pembiayaan pada Kategori Kegiatan Usaha Berkelanjutan (KKUB) serta penerapan praktik ramah lingkungan di lingkungan kerja, termasuk efisiensi penggunaan energi, air, dan kertas, serta pengelolaan emisi sepanjang 2025. Seiring dengan luasnya jaringan unit kerja yang tersebar di berbagai wilayah, pencatatan dan pelaporan kinerja lingkungan saat ini telah dilakukan secara menyeluruh yakni Kantor Pusat serta seluruh jaringan kantor cabang. Penyempurnaan sistem pencatatan terus dilakukan guna meningkatkan cakupan dan kualitas pelaporan kinerja lingkungan ke depan.

Banking operations do not cause significant environmental impacts. Commitment to sustainability is demonstrated through the provision of financing under the Sustainable Financing (KKUB) as well as the implementation of environmentally friendly practices in the workplace, including energy, water, and paper efficiency, and the management of emissions through 2025. Given the extensive network of branches spread across various regions, environmental performance recording and reporting have been carried out comprehensively, covering both the Head Office and all branch office networks. Improvements to the recording system are continuously being made to enhance the scope and quality of environmental performance reporting in the future.

**Pengelolaan Kertas dan Material Ramah Lingkungan**  
**Paper Management and Eco-Friendly Materials**

Penggunaan Kertas (Rim) - Paper Usage (Reams)	2025	2024	2023
Total	1,903	2,877	2,870

Kertas masih menjadi salah satu material yang digunakan dalam kegiatan operasional perbankan, khususnya untuk kebutuhan dokumentasi dan pelaporan. Untuk meningkatkan efisiensi, pemanfaatan kertas dilakukan secara lebih optimal melalui penggunaan kembali kertas bekas, termasuk untuk pencetakan dua sisi, draf internal, dan nota dinas di Bank Mayapada sepanjang 2025. Seiring dengan komitmen terhadap keberlanjutan, pengurangan ketergantungan pada kertas terus didorong melalui penguatan layanan perbankan digital dan penerapan sistem *paperless*. Inisiatif tersebut mencakup digitalisasi dokumentasi dan pelaporan, pengurangan penggunaan formulir fisik dalam transaksi, serta pengembangan otomasi pelaporan melalui berbagai kanal elektronik.

Paper remains one of the materials used in banking operations, particularly for documentation and reporting needs. To improve efficiency, paper utilization is optimized through the reuse of used paper, including for double-sided printing, internal drafts, and memos at Bank Mayapada throughout 2025. In line with our commitment to sustainability, reducing reliance on paper continues to be promoted through the strengthening of digital banking services and the implementation of *paperless* systems. These initiatives include the digitization of documentation and reporting, the reduction of physical forms in transactions, and the development of automated reporting through various electronic channels.

**Pengelolaan Air dan Efluen**

Kegiatan operasional perbankan memanfaatkan air untuk kebutuhan kebersihan, sanitasi, dan kegiatan ibadah, dengan sumber utama berasal dari Perusahaan Daerah Air Minum (PDAM) dan air tanah di lingkungan perkantoran. Air limbah yang dihasilkan dialirkan melalui sistem pembuangan yang dikelola oleh manajemen gedung. Meskipun pengukuran penghematan air belum dilakukan secara rinci, upaya efisiensi terus didorong melalui imbauan penggunaan air secara bijak kepada seluruh karyawan di Bank Mayapada sepanjang 2025.

**Pengelolaan Energi**

Dalam aspek energi, listrik yang dipasok oleh PT PLN (Persero) digunakan sebagai sumber utama operasional, dengan genset berbahan bakar solar sebagai cadangan, serta bahan bakar minyak untuk mendukung kendaraan operasional. Hingga saat ini, pencatatan intensitas dan penghematan energi belum dilakukan secara menyeluruh. Namun demikian, berbagai langkah efisiensi energi terus diterapkan, antara lain penggunaan lampu LED, pemanfaatan teknologi komunikasi jarak jauh untuk mengurangi perjalanan bisnis, serta pengaturan penggunaan pencahayaan dan pendingin ruangan sesuai kebutuhan. Upaya ini merupakan bagian dari komitmen Bank untuk menekan konsumsi sumber daya dan meningkatkan efisiensi operasional secara bertahap.

**Penggunaan Energi**

Energy Use

Sumber Energi - Energy Source	Satuan - Unit	2025	2024	2023
Listrik - Electricity	KWh	5,824,537	6,086,955	249,985
BBM - Fuel	Liter	715,017	595,060	27,007
Total Penggunaan Energi Total Energy Use	GJ	45,382	42,127	
Intensitas Energi Energy Intensity	GJ/Rp Miliar GJ/Rp Billion	12.40	17.36	

Keterangan:

- Faktor konversi 1 kWh = 0,0036 Gigajoule
- Nilai Specific Density = 0,74 kg/L (Gasoline) dan 0,84kg/L (Diesel)
- Nilai Net Calorific Value = 44,61 TJ/Gg (Gasoline) dan 43,55 TJ/Gg (Diesel)

Pada tahun 2025, BMI melakukan perubahan metodologi dan perluasan cakupan perhitungan energi, yaitu mencakup Kantor Pusat dan seluruh kantor cabang. Sejalan dengan itu, data tahun 2023 tidak tersedia untuk diungkapkan.

Notes:

- Conversion factor: 1 kWh = 0.0036 Gigajoules
- Specific density values: 0.74 kg/L (Gasoline) and 0.84 kg/L (Diesel)
- Net calorific values: 44.61 TJ/Gg (Gasoline) and 43.55 TJ/Gg (Diesel)

In 2025, BMI revised its methodology and expanded the scope of energy calculations, include the Head Office and all branch offices. Accordingly, data for 2023 is not available for disclosure.

**Water and Effluent Management**

Banking operations utilize water for cleaning, sanitation, and religious activities, with the primary sources being the Indonesian Regional Water Utility Company (PDAM) and groundwater within the office premises. Wastewater generated is discharged through a drainage system managed by building management. Although detailed water conservation measurements have not yet been conducted, efficiency efforts continue to be promoted through appeals for prudent water use to all employees at Bank Mayapada throughout 2025.

**Energy Management**

Regarding energy, electricity supplied by PT PLN (Persero) serves as the primary operational power source, with diesel-powered generators as a backup, and petroleum products to support operational vehicles. To date, comprehensive tracking of energy intensity and savings has not been fully implemented. However, various energy efficiency measures continue to be implemented, including the use of LED lights, the utilization of remote communication technology to reduce business travel, and the regulation of lighting and air conditioning usage according to need. These efforts are part of the Bank's commitment to reduce resource consumption and gradually improve operational efficiency.

**Pengendalian Emisi**

Pengukuran emisi Gas Rumah Kaca (GRK) dari operasionalnya mencakup emisi GRK yang dihasilkan dari pembakaran BBM, serta penggunaan listrik.

**Emissions Control**

Measurement of greehous gas (GHG) emissions from operations includes GHG emissions generated from the combustion of fossil fuels, as well as electricity usage.

**Emisi GRK yang Dihasilkan dari Operasional (dalam Ton CO<sup>2</sup>eq)**  
GHG Emissions from Operational Activities (in Tonnes of CO<sup>2</sup>eq)

Sumber - Source	2025	2024
Cakupan 1 - Scope 1	1,732	1,429
1. Pembakaran Stationer (Genset) Stationary Combustion	47	51
2. Bahan Bakar Mesin Statis (Kendaraan Operasional) Mobile Combustion	1,685	1,378
Cakupan 2 - Scope 2	4,810	5,026
1. Listrik Electricity	4,810	5,026
Cakupan 3 - Scope 3	1,083	1,357
1. Perjalanan Dinas Business Travel	36	59
2. Perjalanan Karyawan Employee Commuting	1,047	1,298
Total Emisi GRK Cakupan 1, 2, dan 3 Total GHG Emissions Scope 1, 2, and 3	7,625	7,812
Intensitas Emisi GRK (Ton CO <sub>2</sub> eq/Rp Miliar) GHG Emission Intensity (Ton CO <sub>2</sub> eq/Rp Billion)	2.08	3.22

Keterangan:

Pada tahun 2025, BMI melakukan perubahan metodologi dan perluasan cakupan perhitungan emisi. Sejalan dengan itu, data tahun 2023 tidak tersedia untuk diungkapkan.

- Perhitungan emisi Gas Rumah Kaca (GRK) Cakupan 1, 2, dan 3 dilakukan untuk Kantor Pusat PT Bank Mayapada Internasional Tbk serta seluruh jaringan kantor cabang.
- Metodologi perhitungan emisi GRK yang digunakan oleh Bank mengacu pada standar GHG Protocol.
- Emisi Cakupan 1 mencakup penggunaan generator diesel dan kendaraan operasional Bank, dengan faktor emisi yang merujuk pada Kalkulator Hijau V2 yang disusun oleh Bank Indonesia bersama Kementerian Koordinator Bidang Kemaritiman dan Investasi, Kementerian Lingkungan Hidup dan Kehutanan, Kementerian Energi dan Sumber Daya Mineral, serta Tim Panel Metodologi GRK Nasional.
- Emisi Cakupan 2 mencakup konsumsi listrik dengan faktor emisi yang mengacu pada faktor emisi sistem ketenagalistrikan Kementerian Energi dan Sumber Daya Mineral (2019).
- Emisi Cakupan 3 mencakup aktivitas perjalanan dinas menggunakan pesawat udara, kereta api, dan transportasi darat, dengan metodologi yang mengacu pada GHG Protocol Cross-Sector Tools (Maret 2017).

Notes:

In 2025, BMI revised its methodology and expanded the scope of energy calculations, include the Head Office and all branch offices. Accordingly, data for 2023 is not available for disclosure.

- The calculation of Greenhouse Gas (GHG) emissions for Scope 1, 2, and 3 covers the Head Office of PT Bank Mayapada Internasional Tbk as well as all branch office networks.
- The GHG emissions calculation methodology applied by the Bank refers to the GHG Protocol standard.
- Scope 1 emissions include the use of diesel generators and the Bank's operational vehicles, with emission factors referring to the Green Calculator V2 developed by Bank Indonesia in collaboration with the Coordinating Ministry for Maritime Affairs and Investment, the Ministry of Environment and Forestry, the Ministry of Energy and Mineral Resources, and the National GHG Methodology Panel Team.
- Scope 2 emissions cover electricity consumption, with emission factors based on the electricity system emission factors published by the Ministry of Energy and Mineral Resources (2019).
- Scope 3 emissions include business travel activities using air transport, railways, and land transportation, with methodologies referring to the GHG Protocol Cross-Sector Tools (March 2017).

## Kinerja Lingkungan Environmental Performance

Dalam upaya untuk mengendalikan emisi GRK, Bank Mayapada menerapkan berbagai langkah berikut:

1. Melakukan perawatan rutin pada kendaraan operasional agar lebih efisien dalam penggunaan bahan bakar serta memenuhi standar emisi yang ditetapkan.
2. Memastikan seluruh kendaraan lulus uji kelayakan jalan.
3. Menggunakan alat pemadam api ringan (APAR) dengan bahan yang lebih ramah lingkungan.
4. Memanfaatkan freon AC yang bebas dari *chloro fluoro carbon* (CFC).

### Pengelolaan Limbah

Sebagian besar limbah yang dihasilkan dari kegiatan operasional perbankan tergolong sebagai limbah domestik non-B3 yang kemudian dikelola oleh Building Management. Namun demikian, dalam jumlah terbatas tetap dihasilkan limbah bahan berbahaya dan beracun (B3), seperti cartridge tinta printer bekas dan limbah elektronik. Untuk memastikan pengelolaan yang bertanggung jawab, penanganan limbah B3 dan elektronik dilakukan melalui kerja sama dengan pihak ketiga yang memiliki izin resmi, sebagai bagian dari upaya pengendalian dampak lingkungan.

*In an effort to control GHG emissions, Bank Mayapada implements the following measures:*

1. *Conducting routine maintenance on operational vehicles to improve fuel efficiency and meet established emission standards.*
2. *Ensuring all vehicles pass roadworthiness inspections.*
3. *Using portable fire extinguishers (APAR) with more environmentally friendly materials.*
4. *Using chloro fluoro carbon (CFC) free refrigerant in air conditioning systems.*

### Waste Management

*Most of the waste generated from banking operations is classified as non-hazardous and toxic waste and is managed by the Building Management. However, a limited amount of hazardous and toxic waste is still produced, such as used printer ink cartridges and electronic waste. To ensure responsible management, the handling of hazardous and electronic waste is carried out in collaboration with third parties holding official permits, as part of efforts to mitigate environmental impacts.*

### Pelestarian Keanekaragaman Hayati

Seluruh kantor Bank Mayapada berlokasi di area perkantoran dan perumahan sehingga tidak berdampak pada keanekaragaman hayati secara langsung. Selain itu, kegiatan operasional Bank tidak mempengaruhi flora dan fauna yang termasuk dalam daftar spesies langka atau dilindungi oleh *International Union for Conservation of Nature* (IUCN).

### Kepatuhan Lingkungan Hidup

Sepanjang 2025, kepatuhan terhadap ketentuan lingkungan hidup tetap terjaga dengan baik, tanpa adanya pengaduan masyarakat maupun insiden yang mengakibatkan sanksi atau denda terkait pelanggaran lingkungan di Bank Mayapada. Komitmen ini didukung oleh penerapan inisiatif internal untuk menjaga keberlanjutan lingkungan serta pengelolaan risiko kepatuhan yang dilakukan secara berkelanjutan.

Selain dari sisi operasional internal, kepatuhan lingkungan juga didorong pada tingkat portofolio pembiayaan. Debitur diarahkan untuk mematuhi peraturan perundang-undangan di bidang lingkungan hidup sebagai bagian dari penerapan manajemen risiko dan tanggung jawab keberlanjutan.

### Biodiversity Conservation

Seluruh kantor Bank Mayapada berlokasi di area perkantoran dan perumahan sehingga tidak berdampak pada keanekaragaman hayati secara langsung. Selain itu, kegiatan operasional Bank tidak mempengaruhi flora dan fauna yang termasuk dalam daftar spesies langka atau dilindungi oleh *International Union for Conservation of Nature* (IUCN).

### Environmental Compliance

*Throughout 2025, compliance with environmental regulations remained strong, with no public complaints or incidents resulting in sanctions or fines related to environmental violations at Bank Mayapada. This commitment is supported by the implementation of internal initiatives to maintain environmental sustainability and the ongoing management of compliance risks.*

*Beyond internal operations, environmental compliance is also promoted at the financing portfolio level. Debtors are guided to comply with environmental laws and regulations as part of the implementation of risk management and sustainability responsibilities.*





# Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan

*Responsibility for the Development of Sustainable Finance Products and/or Services*

## Pelayanan yang Setara

Akses terhadap layanan perbankan diberikan secara adil dan setara kepada seluruh nasabah dan debitur, termasuk bagi individu dengan kebutuhan khusus. Untuk mendukung prinsip tersebut, penjelasan layanan disampaikan secara jelas dan mudah dipahami ketika nasabah mengunjungi kantor layanan di Bank Mayapada. Dalam rangka menjaga mutu layanan dan konsistensi operasional, standar internasional ISO 9001:2015 Sistem Manajemen Mutu telah diterapkan pada seluruh tahapan layanan dan proses operasional. Implementasi standar ini dievaluasi secara berkala untuk memastikan kepatuhan terhadap ketentuan yang berlaku, dengan masa berlaku sertifikasi hingga 7 Agustus 2027.

## Inovasi dan Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan [FS15]

Penguatan sistem Teknologi Informasi (TI) menjadi salah satu pilar utama dalam proses transformasi dan digitalisasi perbankan. Penerapan teknologi yang tepat mendukung peningkatan efisiensi operasional, pengembangan produk, serta kualitas layanan kepada nasabah. Sepanjang 2025, optimalisasi teknologi internal dan layanan digital terus dilakukan untuk mendorong pertumbuhan dan inovasi bisnis perbankan.

Untuk memperkuat pertumbuhan bisnis, Bank melakukan implementasi *FX System* untuk transaksi *FX Today* dan *FX Non-Today* yang terintegrasi langsung secara *real-time* dengan Reuters (Refinitiv) serta pengembangan *Digital Sales Tools* dan *Loan Origination System (LOS)* untuk segmen *SME* dan *Commercial*.

Selain itu, partisipasi dalam pengembangan ekosistem perbankan digital diwujudkan melalui peluncuran pilar baru pada inisiatif *Banking-as-a-Service (BaaS)*, yaitu pilar transfer. Pengembangan ini memungkinkan mitra untuk mengintegrasikan layanan transfer ke dalam ekosistem mereka. Inisiatif ini memperluas jangkauan layanan keuangan sekaligus mendukung pengembangan solusi perbankan yang lebih adaptif dan berkelanjutan.

## Pelayanan Prima dari Frontliners

Kualitas layanan dijaga melalui penerapan standar pelayanan yang mengacu pada POJK No 22 Tahun 2023 tentang Pelindungan Konsumen dan Masyarakat di Sektor Jasa Keuangan serta praktik terbaik industri, yang diwujudkan dalam Standard Pelayanan Kantor melalui Surat Edaran No. 002/SE-HC/X/2024. Standar ini menjadi pedoman operasional bagi seluruh karyawan di Bank Mayapada dalam memberikan layanan kepada nasabah sepanjang 2025.

## Equal Service

*Access to banking services is provided fairly and equally to all customers and debtors, including individuals with special needs. To support this principle, service explanations are provided clearly and in an easy-to-understand manner when customers visit service offices at Bank Mayapada. To maintain service quality and operational consistency, the international ISO 9001:2015 Quality Management System standard has been implemented across all service stages and operational processes. The implementation of this standard is evaluated periodically to ensure compliance with applicable regulations, with the certification valid until August 7, 2027.*

## Innovation and Development of Sustainable Financial Products and/or Services [FS15]

*Strengthening the information technology (IT) system is one of the main pillars in the banking transformation and digitalization process. The application of appropriate technology supports improved operational efficiency, product development, and service quality for customers. Throughout 2025, the optimization of internal technology and digital services were carried out to drive banking business growth and innovation.*

*To bolster business growth, the Bank has implemented a foreign exchange (FX) system for FX Today and FX Non-Today transactions that is directly integrated in real time with Reuters (Refinitiv), as well as developed digital sales tools and a loan origination system (LOS) for the small medium enterprise (SME) and commercial segments.*

*Additionally, participation in the development of the digital banking ecosystem is realized through the launch of a new pillar within the banking-as-a-service (BaaS) initiative: the transfer pillar. This development enables partners to integrate transfer services into their ecosystems. This initiative expands the reach of financial services while supporting the development of more adaptive and sustainable banking solutions.*

## Excellent Service from Frontliners

*Service quality is maintained through the implementation of service standards based on POJK No. 22 of 2023 concerning Consumer and Public Protection in the Financial Services Sector and industry best practices, as outlined in the Branch Service Standards via Circular Letter No. 002/SE-HC/X/2024. These standards serve as operational guidelines for all employees at Bank Mayapada in providing services to customers throughout 2025.*

Penguatan kompetensi pelayanan, khususnya bagi *frontliners*, dilakukan melalui program pelatihan yang terarah. Nilai-nilai profesionalisme, meliputi tanggung jawab, integritas, antusiasme, responsivitas, keramahan, dan ketelitian diterapkan secara konsisten dalam setiap interaksi layanan. Upaya peningkatan kualitas pelayanan juga didukung oleh perluasan akses layanan digital, penguatan perlindungan data dan privasi nasabah, serta optimalisasi komunikasi pemasaran.

## Komunikasi Pemasaran [417-1, 417-3]

Komunikasi pemasaran dijalankan secara beretika dan sesuai dengan ketentuan peraturan perundang-undangan guna memperluas jangkauan pasar. Pengelolaan strategi pemasaran berada di bawah tanggung jawab Divisi *Marketing Product Communication & Customer Engagement (MPCCE)*, dengan memastikan kepatuhan terhadap standar periklanan serta kode etik yang berlaku di Bank Mayapada sepanjang 2025.

Berbagai saluran digunakan dalam kegiatan komunikasi pemasaran, antara lain program *branding*, media cetak dan digital, *sponsorship*, serta penyelenggaraan kegiatan pemasaran (*marketing event*). Seluruh aktivitas tersebut dilaksanakan sesuai dengan regulasi yang berlaku, dan hingga akhir periode pelaporan tidak terdapat sanksi hukum maupun denda yang dikenakan terkait praktik komunikasi pemasaran.

Selain melalui media pemasaran formal, interaksi langsung antara karyawan dan nasabah juga dimanfaatkan sebagai bagian dari strategi komunikasi pemasaran. Untuk memastikan penyampaian informasi yang jelas dan akurat, penguatan pemahaman produk dan layanan perbankan serta keterampilan komunikasi terus diberikan, khususnya kepada karyawan yang berhadapan langsung dengan nasabah (*frontliners*).

## Informasi Produk dan Layanan [417-2]

Penyampaian informasi produk dan layanan dilakukan secara transparan dan akurat, mencakup fitur, biaya, manfaat, serta potensi risiko, dan hanya disampaikan oleh unit kerja yang berwenang di Bank Mayapada. Setiap perubahan produk atau layanan, termasuk biaya dan suku bunga, diinformasikan secara tepat waktu melalui kanal digital dan konvensional, serta didukung dengan pemberitahuan resmi internal. Akses informasi produk tersedia melalui situs web, pusat kontak, dan aplikasi *mobile banking*, dengan kepatuhan penuh terhadap ketentuan regulator sepanjang 2025.

*Strengthening service competencies, particularly for frontliners, is carried out through targeted training programs. Professional values, including responsibility, integrity, enthusiasm, responsiveness, friendliness, and attention to detail, are consistently applied in every service interaction. Efforts to improve service quality are also supported by expanding access to digital services, strengthening customer data protection and privacy, and optimizing marketing communications.*

## Marketing Communications [417-1, 417-3]

*Marketing communications are conducted ethically and in compliance with applicable laws and regulations to expand market reach. The management of marketing strategies falls under the responsibility of the Marketing Product Communication & Customer Engagement (MPCCE) Division, ensuring compliance with advertising standards and the code of ethics in effect at Bank Mayapada through 2025.*

*Various channels are utilized in marketing communication activities, including branding programs, print and digital media, sponsorships, and the organization of marketing events. All such activities are carried out in accordance with applicable regulations, and as of the end of the reporting period, no legal sanctions or fines have been imposed regarding marketing communication practices.*

*In addition to formal marketing media, direct interactions between employees and customers are also utilized as part of the marketing communication strategy. To ensure the delivery of clear and accurate information, efforts to strengthen understanding of banking products and services as well as communication skills are continuously provided, particularly to employees who interact directly with customers (frontliners).*

## Product and Service Information [417-2]

*Product and service information is communicated transparently and accurately, covering features, costs, benefits, and potential risks, and is provided only by authorized units within Bank Mayapada. Any changes to products or services, including fees and interest rates, are communicated in a timely manner through digital and conventional channels, supported by official internal notifications. Access to product information is available via the website, contact center, and mobile banking app, with full compliance with regulatory requirements through 2025.*

## Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan *Responsibility for the Development of Sustainable Finance Products and/or Services*

### **Kebijakan Keamanan Data dan Privasi Nasabah** [418-1]

Keamanan data dan privasi nasabah dijaga melalui penerapan *Business Continuity and Disaster Recovery* (BCDR) serta manajemen risiko teknologi informasi untuk memitigasi potensi gangguan sistem akibat bencana dan perubahan iklim. Pengelolaan data dilakukan secara terstruktur, baik untuk dokumen fisik maupun basis data digital, dengan dukungan pusat data dan *Disaster Recovery Center* (DRC) di Bank Mayapada.

Penerapan keamanan data mengacu pada Undang-Undang No. 27 Tahun 2022 tentang Pelindungan Data Pribadi, dengan pengamanan berlapis guna mencegah risiko kebocoran data dari internal maupun eksternal. Audit sistem keamanan informasi dilakukan secara berkala oleh pihak independen. Sepanjang 2025, berdasarkan laporan *whistleblowing*, laporan dari keluhan nasabah, dan pemantauan internal bank, tidak terdapat insiden terkait upaya penyalahgunaan data nasabah atau penyebaran data nasabah tanpa izin dari nasabah.

### **Sistem Manajemen Keamanan Siber** [418-1]

Seiring dengan semakin luasnya digitalisasi layanan perbankan, Bank Mayapada menempatkan keamanan siber sebagai salah satu prioritas utama dalam menjaga kerahasiaan data, privasi nasabah, serta keandalan sistem operasional Bank. Pada tahun pelaporan 2025, Bank telah meluncurkan platform *Fraud Detection System* untuk menunjang keamanan bertransaksi nasabah di kanal digital selama 24x7.

Dalam memperkuat sistem manajemen keamanan informasi dan siber, Bank Mayapada menerapkan pendekatan terpadu yang mencakup aspek *people, process, dan technology*. Dari sisi SDM, Perseroan secara rutin menyelenggarakan pelatihan teknis dan sosialisasi keamanan siber guna meningkatkan kompetensi dan kesadaran seluruh karyawan terhadap risiko kebocoran data dan ancaman siber. Dari sisi proses, Perseroan menjalankan Sistem Manajemen Keamanan Informasi (SMKI) yang mengacu pada standar ISO 27001:2022, didukung dengan pelaksanaan uji keamanan, *table top exercise*, serta simulasi *phishing* secara berkala.

Dari aspek teknologi, Bank mengoperasikan *Security Operation Center* (SOC) yang dilengkapi dengan berbagai lapisan pengamanan, antara lain proteksi terhadap serangan *DDoS, anti-spam, data leak prevention, vulnerability management*, serta pemantauan anomali sistem secara *real-time* melalui implementasi *Extended Detection & Response* (XDR). Peningkatan kapabilitas SOC juga dilakukan melalui kerja sama dengan Badan Siber dan Sandi Negara (BSSN), khususnya dalam penguatan *threat intelligence*. Pemanfaatan teknologi *big data analytics* dan *hyperconverged infrastructure*

### **Customer Data Security and Privacy Policy** [418-1]

*Customer data security and privacy are safeguarded through the implementation of business continuity and disaster recovery (BCDR) as well as information technology risk management to mitigate potential system disruptions caused by disasters and climate change. Data management is conducted in a structured manner, for both physical documents and digital databases, with the support of data centers and a Disaster Recovery Center (DRC) at Bank Mayapada.*

*Data security measures are implemented in accordance with Law No. 27 of 2022 on Personal Data Protection, utilizing multi-layered security to prevent the risk of data breaches from both internal and external sources. Information security system audits are conducted periodically by an independent third party. Throughout 2025, based on whistleblowing reports, reports of customer complaints, and the bank's internal monitoring, there were no incidents related to attempts to misuse customer data or the dissemination of customer data without the customer's permission.*

### **Cybersecurity Management System** [418-1]

*In line with the increasing digitalization of banking services, Bank Mayapada prioritizes cybersecurity as a key focus in safeguarding data confidentiality, customer privacy, and the reliability of the Bank's operational systems. In the 2025 reporting year, the Bank launched a fraud detection system platform to support the security of customer transactions on digital channels 24/7.*

*To strengthen its information and cybersecurity management systems, Bank Mayapada applies an integrated approach covering the aspects of people, process, and technology. Regarding human capital, the Company regularly conducts technical training and cybersecurity awareness sessions to enhance employees' competencies and awareness regarding data breach risks and cyber threats. Regarding processes, the Company operates an Information Security Management System (ISMS) aligned with the ISO 27001:2022 standard, supported by regular security testing, tabletop exercises, and phishing simulations.*

*From a technological perspective, the Bank operates a security operations center (SOC) equipped with multiple layers of security, including protection against denial-of-service (DDoS) attacks, anti-spam, data leak prevention, vulnerability management, and real-time monitoring of system anomalies through the implementation of extended detection and response (XDR). SOC capabilities are further enhanced through collaboration with the National Cyber and Crypto Agency (BSSN), particularly in strengthening threat intelligence. The utilization of big data analytics and hyperconverged infrastructure also supports*

turut mendukung ketersediaan sistem yang tinggi (*high availability*) serta ketahanan operasional Bank.

Melalui penguatan sistem keamanan siber yang terintegrasi dan berkelanjutan tersebut, Bank Mayapada berupaya memastikan bahwa seluruh layanan digital dapat diakses secara aman dan andal, sekaligus meminimalkan risiko kebocoran data dan insiden keamanan yang berpotensi berdampak pada nasabah dan kelangsungan usaha Bank. Di 2025, tidak terdapat laporan atas kebocoran data dari nasabah.

### **Peningkatan SDM terkait TI dan Keamanan Siber**

Untuk mendukung keamanan siber, pelatihan dan sosialisasi keamanan siber diberikan secara berkala kepada karyawan, mencakup antara lain *Awareness ISO 27001:2022, New Employee Orientation Program*, bimbingan teknis *Threat Intelligence* bersama BSSN, strategi komputasi awan (*cloud strategy*), pengembangan sistem TI, serta kegiatan workshop dan *knowledge sharing*.

### **Meningkatkan Kesadaran Nasabah terhadap Keamanan Siber**

Sebagai respons terhadap meningkatnya risiko penyalahgunaan *one time password* (OTP), Bank secara aktif meningkatkan literasi keamanan siber bagi nasabah melalui berbagai langkah preventif, antara lain penyediaan *flyer* dan *welcome pack* pada setiap pengiriman kartu baru yang memuat panduan keamanan, edukasi berkala melalui surel, SMS, dan media sosial, serta imbauan kepada pemegang kartu untuk tidak membagikan kode OTP, PIN, maupun data transaksi kepada pihak mana pun, termasuk saat berinteraksi dengan *contact center*.

Selain kepada nasabah, penguatan kesadaran keamanan siber juga dilakukan secara internal. *Frontliners* berperan sebagai garda terdepan dalam mengedukasi nasabah terkait risiko keamanan, termasuk pungutan liar, *skimming*, pencurian data, dan berbagai modus penipuan digital.

### **Penerapan Antipencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM)**

Pencegahan pencucian uang, pendanaan terorisme, dan pendanaan proliferasi senjata pemusnah massal menjadi bagian penting dari pengelolaan risiko kepatuhan di Bank Mayapada. Program Anti-Pencucian Uang, Pencegahan Pendanaan Terorisme, dan Pencegahan Pendanaan Proliferasi Senjata Pemusnah Massal (APU-PPT & PPPSPM) diterapkan secara ketat di bawah koordinasi Divisi Kepatuhan dan *Anti Money Laundering* (AML), dengan penerapan prinsip mengenal nasabah (KYC) sebagai prosedur standar dalam seluruh aktivitas perbankan.

*high system availability and the Bank's operational resilience.*

*Through the strengthening of this integrated and sustainable cybersecurity system, Bank Mayapada strives to ensure that all digital services can be accessed securely and reliably, while minimizing the risk of data breaches and security incidents that could potentially impact customers and the Bank's business continuity. In 2025, there were no reports of data breaches involving customers.*

### **Enhancement of Human Capital in IT and Cybersecurity**

*To support cybersecurity, training and awareness programs are provided regularly to employees, covering topics such as ISO 27001:2022 awareness, new employee orientation program, technical guidance on threat intelligence in collaboration with BSSN, cloud strategy, IT system development, as well as workshops and knowledge-sharing activities.*

### **Raising Customer Awareness of Cybersecurity**

*In response to the increasing risk of one-time password (OTP) misuse, the Bank actively enhances customers' cybersecurity literacy through various preventive measures, including providing flyers and welcome packs with security guidelines in every new card shipment, regular education via email, SMS, and social media, and urging cardholders not to share OTP codes, PINs, or transaction data with anyone, including when interacting with the call center.*

*In addition to customers, efforts to strengthen cybersecurity awareness are also conducted internally. Frontline staff serve as the first line of defense in educating customers about security risks, including illegal fees, skimming, data theft, and various forms of digital fraud.*

### **Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing (APU-PPT & PPPSPM)**

*Preventing money laundering, terrorist financing, and the financing of the proliferation of weapons of mass destruction is a core component of the Bank's compliance risk management framework. The Bank implements its Anti-Money Laundering, Counter-Terrorist Financing, and Counter-Proliferation Financing (APU-PPT & PPPSPM) program under the oversight of the Compliance and Anti-Money Laundering (AML) Division. This includes the consistent application of Know Your Customer (KYC) principles as a standard across all banking activities.*

## Tanggung Jawab Pengembangan Produk dan/atau Jasa Keuangan Berkelanjutan Responsibility for the Development of Sustainable Finance Products and/or Services

Penerapan *Know Your Customer* (KYC) dilakukan sejak tahap pembukaan rekening hingga pemantauan transaksi nasabah secara berkelanjutan. Calon nasabah diwajibkan melengkapi data identitas, tujuan pembukaan rekening, sumber dana, serta perkiraan aktivitas transaksi. Selanjutnya, pemantauan transaksi dilakukan untuk mengidentifikasi aktivitas yang tidak sesuai dengan profil nasabah. Apabila ditemukan transaksi yang tidak wajar dan tidak dapat dijelaskan secara memadai, transaksi tersebut diklasifikasikan sebagai transaksi mencurigakan dan dilaporkan kepada Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK) sesuai ketentuan yang berlaku.

Penguatan implementasi APU-PPT juga didukung melalui peningkatan kesadaran dan kompetensi karyawan. Sosialisasi dan pelatihan terkait APU-PPT, termasuk penerapan KYC dan pemahaman pencegahan tindak pencucian uang, diberikan secara berkala melalui berbagai media edukasi internal. Di 2025, pelatihan terkait kepatuhan dan pencegahan kejahatan keuangan diikuti oleh 1.407 karyawan.

### Akses dan Keterjangkauan Layanan

Akses layanan perbankan terus diperluas melalui pengembangan jaringan kantor dan infrastruktur layanan yang menjangkau berbagai wilayah operasional di Indonesia. Hingga akhir 2025, jaringan layanan di Bank Mayapada mencakup 162 kantor cabang dan 155 mesin ATM yang tersebar di 55 kota/kabupaten dan 25 provinsi. Upaya ini mencerminkan komitmen Bank dalam menyediakan layanan yang mudah diakses serta membangun kepercayaan dan loyalitas nasabah, sejalan dengan moto "Melayani dengan Komitmen".

Selain jaringan fisik, perluasan akses layanan juga dilakukan melalui penguatan *internet banking* dan *mobile banking* yang memungkinkan nasabah bertransaksi kapan saja dan di mana saja. Pengembangan dan penyempurnaan layanan *digital banking* terus dilakukan sebagai bagian dari transformasi berkelanjutan untuk menyesuaikan dengan perkembangan teknologi dan kebutuhan nasabah. Pemanfaatan layanan digital banking menunjukkan tren peningkatan dan memberikan manfaat bagi nasabah maupun Bank, yang turut mendukung pertumbuhan pendapatan berbasis biaya (*fee-based income*) Bank.

### Mobile Banking

Uraian - Description	2025	2024	2023
Jumlah transaksi tercatat <i>Number of recorded transactions</i>	2,311,931	2,008,560	1,635,205
Nasabah pengguna <i>mobile banking</i> <i>Mobile banking users</i>	56,687	49,824	42,412
Jumlah nilai transaksi (Rp miliar) <i>Transaction value (Rp billion)</i>	1,525.04	1,264.79	912.02

*KYC is applied from the account opening stage through ongoing monitoring of customer transactions. Prospective customers are required to provide identification details, the purpose of account opening, source of funds, and an expected transaction profile. Transactions are continuously monitored to detect activities that are inconsistent with the customer's profile. Where unusual transactions cannot be reasonably explained, they are classified as suspicious and reported to Indonesian Financial Transaction Reports and Analysis Center (INTRAC) in accordance with applicable regulations.*

*The Bank also strengthens APU-PPT implementation by enhancing employee awareness and capability. Regular training and internal outreach programs cover KYC practices and broader financial crime prevention measures. In 2025, a total of 1,407 employees participated in compliance and financial crime prevention training.*

### Access and Affordability of Services

*Access to banking services continues to expand through the Bank's growing branch network and service infrastructure across its operating regions in Indonesia. As of year-end 2025, Bank Mayapada's network comprised 162 branches and 155 automated teller machines (ATMs) across 55 cities/regencies in 25 provinces. These efforts underscore the Bank's commitment to delivering accessible services while strengthening customer trust and loyalty, in line with its motto, "Serving with Commitment."*

*Beyond its physical network, the Bank is also expanding access through enhanced internet and mobile banking platforms, enabling customers to transact anytime, anywhere. Digital banking capabilities continue to be developed and refined as part of the Bank's ongoing transformation to keep pace with technological advancements and evolving customer needs. Usage of digital channels continues to grow, delivering value to both customers and the Bank while supporting the expansion of fee-based income.*

### Internet Banking

Uraian - Description	2025	2024	2023
Jumlah transaksi tercatat <i>Number of recorded transactions</i>	263,715	305,084	289,647
Nasabah pengguna <i>internet banking</i> <i>Internet banking users</i>	33,928	30,362	26,192
Jumlah nilai transaksi (Rp miliar) <i>Transaction value (Rp billion)</i>	2,732.05	2,531.33	2,158.72

### Transaksi Kartu ATM

*ATM Transaction*

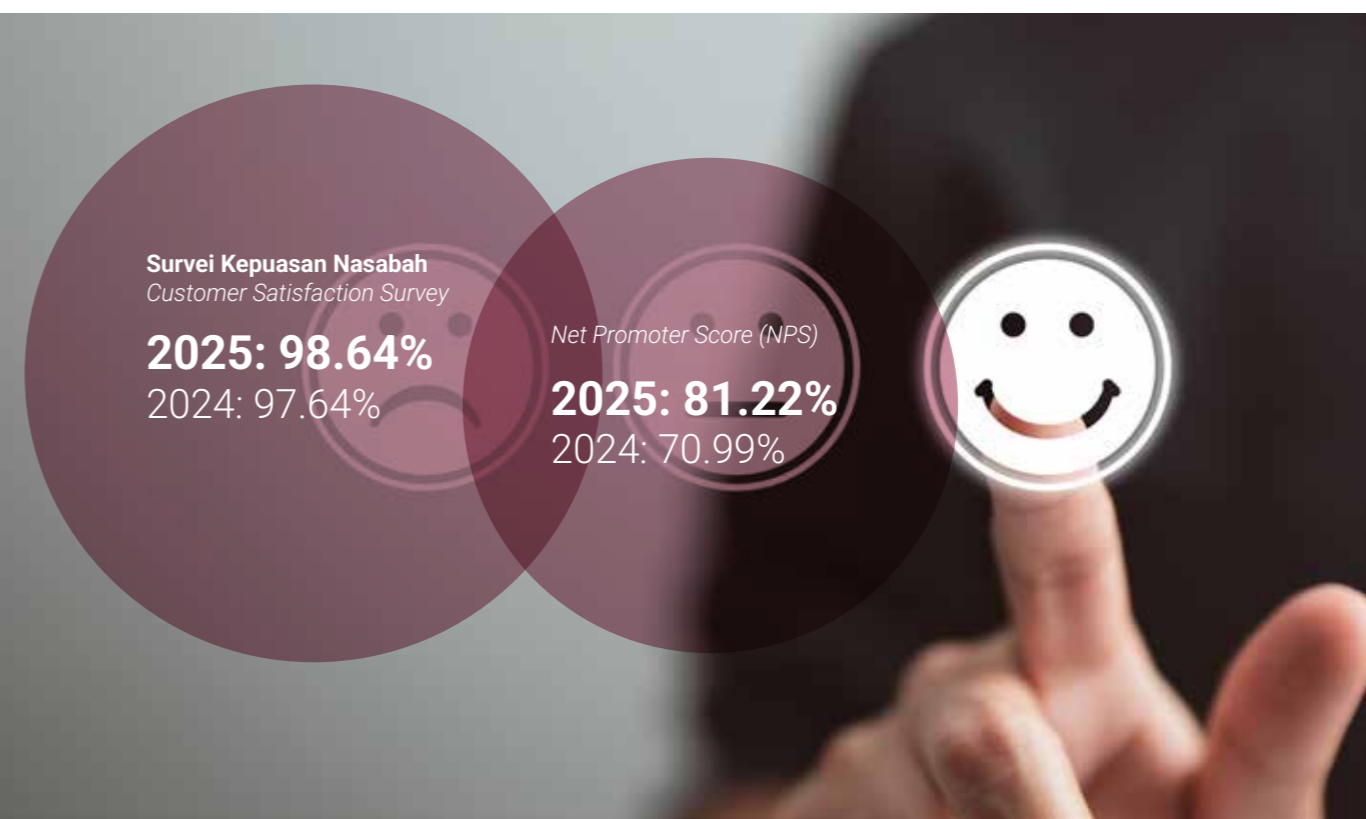
Uraian - Description	2025	2024	2023
Jumlah transaksi tercatat <i>Number of recorded transactions</i>	1,261,457	1,417,306	1,526,801
Jumlah nilai transaksi (Rp miliar) <i>Transaction value (Rp billion)</i>	1,675.53	1,830.25	1,912.07

### Survei Kepuasan Nasabah

Survei kepuasan nasabah digunakan sebagai instrumen untuk mengevaluasi kualitas produk dan layanan perbankan serta memperkuat komunikasi dengan nasabah sebagai pemangku kepentingan utama. Hasil survei ini dimanfaatkan sebagai dasar dalam mengidentifikasi area perbaikan dan mendorong peningkatan kualitas layanan secara berkelanjutan di Bank Mayapada. Selain survei kepuasan, pengukuran *Net Promoter Score* (NPS) juga dilakukan untuk menilai tingkat loyalitas nasabah serta efektivitas upaya Bank dalam membangun pengalaman layanan yang konsisten dan bernilai tambah.

### Customer Satisfaction Survey

*Customer satisfaction surveys serve as a key tool for assessing the quality of the Bank's products and services, while strengthening engagement with customers as primary stakeholders. The insights generated are used to identify improvement areas and support ongoing enhancements in service quality across Bank Mayapada. In addition, the Bank tracks its Net Promoter Score (NPS) to gauge customer loyalty and evaluate the effectiveness of its efforts to deliver a consistent, value-driven customer experience.*





## Referensi Peraturan OJK No. 51/POJK.03/2017 dan Surat Edaran OJK No. 16/SEOJK.04/2021.

OJK Regulation (POJK) No. 51/POJK.03/2017 and OJK Circular Letter (SEOJK) No. 16/SEOJK.04/2021 References

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Pernyataan Penggunaan <i>Statement of Use</i>	PT Bank Mayapada Internasional Tbk telah melaporkan informasi yang terdapat dalam indeks konten GRI ini untuk periode 1 Januari sampai dengan 31 Desember 2023 dengan mengacu pada Standar GRI. <i>PT Bank Mayapada Internasional Tbk has reported the information cited in this GRI content index for the period January 1 to December 31 2023 with reference to the GRI Standards.</i>
GRI 1 yang Digunakan <i>GRI 1 Used</i>	GRI 1: Fondasi 2021 <i>GRI 1: Foundation 2021</i>

Standar GRI GRI Standard	Indikator Indicators	Pengungkapan Disclosure	Lokasi Location
Pengungkapan Umum - <i>General Disclosures</i>			
GRI 2: Pengungkapan Umum 2021 <i>General Disclosures 2021</i>	2-1	Detail organisasi <i>Organizational details</i>	27, 30-31
	2-2	Entitas yang termasuk dalam laporan keberlanjutan <i>Entities included in the organization's sustainability reporting</i>	15
	2-3	Periode laporan, frekuensi, dan kontak <i>Reporting period, frequency, and contact point</i>	15
	2-4	Informasi yang dinyatakan kembali <i>Restatements of information</i>	15
	2-5	Penjaminan eksternal <i>External assurance</i>	15
	2-6	Kegiatan, rantai nilai, dan hubungan bisnis lainnya <i>Activities, value chain, and other business relationships</i>	13,18,17
	2-7	Karyawan <i>Employees</i>	16-17
	2-8	Tenaga kerja yang bukan karyawan <i>Workers who are not employees</i>	N/A
	2-9	Struktur dan komposisi tata kelola <i>Governance structure and composition</i>	38-39
	2-10	Pencalonan dan pemilihan badan tata kelola tertinggi <i>Nomination and selection of the highest governance body</i>	Laporan Tahunan <i>Annual Report</i>
	2-11	Ketua badan tata kelola tertinggi <i>Chair of the highest governance body</i>	38-39
	2-12	Peran pejabat tata kelola tertinggi dalam memantau dampak manajemen <i>Role of the highest governance body in overseeing the management of impacts</i>	40
	2-13	Delegasi tanggung jawab dalam mengelola dampak <i>Delegation of responsibility for managing impacts</i>	40
	2-14	Peran pejabat tata kelola tertinggi dalam pelaporan keberlanjutan <i>Role of the highest governance body in sustainability reporting</i>	11,15
	2-15	Konflik kepentingan <i>Conflicts of interest</i>	Laporan Tahunan <i>Annual Report</i>
	2-16	Komunikasi terkait perhatian yang bersifat kritis <i>Communication of critical concerns</i>	
	2-17	Pengetahuan kolektif pejabat tata kelola tertinggi <i>Collective knowledge of the highest governance body</i>	38
	2-18	Evaluasi kinerja pejabat tata kelola tertinggi <i>Evaluation of the performance of the highest governance body</i>	
	2-19	Kebijakan remunerasi <i>Remuneration policies</i>	Laporan Tahunan <i>Annual Report</i>
	2-20	Proses untuk menentukan remunerasi <i>Process to determine remuneration</i>	

Standar GRI GRI Standard	Indikator Indicators	Pengungkapan Disclosure	Lokasi Location
Pengungkapan Umum - General Disclosures			
GRI 2: Pengungkapan Umum 2021 General Disclosures 2021	2-21	Rasio kompensasi total tahunan Annual total compensation ratio	Laporan Tahunan Annual Report
	2-22	Pernyataan pada strategi pengembangan berkelanjutan Statement on sustainable development strategy	10-11
	2-23	Komitmen kebijakan Policy commitments	
	2-24	Menanamkan komitmen kebijakan Embedding policy commitments	
	2-25	Proses remediasi dampak negatif Processes to remediate negative impacts	
	2-26	Mekanisme pemberian nasihat dan meningkatkan perhatian Mechanisms for seeking advice and raising concerns	41-42
	2-27	Kepatuhan dalam undang-undang dan peraturan Compliance with laws and regulations	
	2-28	Keanggotaan asosiasi Membership associations	
	2-29	Pendekatan pada pelibatan pemangku kepentingan Approach to stakeholder engagement	45-48
	2-30	Perjanjian perundingan kolektif Collective bargaining agreements	58
Topik Material - Material Topics			
GRI 3: Topik Material 2021 Material Topic 2021	3-1	Proses menentukan topik material Process to determine material topics	15
	3-2	Daftar topik material List of material topics	
	3-3	Manajemen topik material Management of material topics	18-22
GRI 201: Kinerja Ekonomi 2016 Economic Performance 2016	201-1	Nilai ekonomi langsung yang dihasilkan dan didistribusikan Direct economic value generated and distributed	55
	201-3	Kewajiban program pensiun manfaat pasti dan program pensiun lainnya Defined benefit plan obligations and other retirement plans	61
GRI 204: Praktik Pengadaan 2016 Procurement Practices 2016	204-1	Proporsi pengeluaran untuk pemasok lokal Proportion of spending on local suppliers	56
GRI 205: Anti Korupsi 2016 Anti-Corruption 2016	205-2	Komunikasi dan pelatihan tentang kebijakan dan prosedur antikorupsi Communication and training about anti-corruption policies and procedures	42
	205-3	Insiden korupsi yang terbukti dan tindakan yang diambil Confirmed incidents of corruption and actions taken	

Standar GRI GRI Standard	Indikator Indicators	Pengungkapan Disclosure	Lokasi Location
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GRI 401: Kepegawaian 2016 Employment 2016	401-1	Perekrutan karyawan baru dan pergantian karyawan New employee hires and employee turnover	57-59
	401-2	Tunjangan yang diberikan kepada karyawan purnawaktu yang tidak diberikan kepada karyawan sementara atau paruh waktu Benefits provided to full-time employees that are not provided to temporary or part-time employees	61
	401-3	Cuti orang tua Parental leave	61
GRI 404: Pelatihan dan Pendidikan 2016 Training and Education 2016	404-1	Rata-rata jam pelatihan per tahun per karyawan Average hours of training per year per employee	33
	404-2	Program untuk meningkatkan keterampilan karyawan dan program bantuan peralihan Programs for upgrading employee skills and transition assistance programs	
	404-3	Persentase karyawan yang menerima tinjauan rutin terhadap kinerja dan pengembangan karier Percentage of employees receiving regular performance and career development reviews	33
GRI 405: Keberagaman dan Kesempatan Setara 2016 Diversity And Equal Opportunity 2016	405-1	Keanekaragaman badan tata kelola dan karyawan Diversity of governance bodies and employees	34
	405-2	Rasio gaji pokok dan remunerasi perempuan dibandingkan laki-laki Ratio of basic salary and remuneration of women to men	59
GRI 417: Pemasaran dan Pelabelan 2016 Marketing and Labeling 2016	417-1	Pemenuhan informasi dan pelabelan produk dan jasa Requirements for product and service information and labeling	61
	417-2	Insiden ketidakpatuhan terkait informasi dan pelabelan produk dan jasa Incidents of non-compliance concerning product and service information and labeling	75
	417-3	Insiden ketidakpatuhan terkait komunikasi pemasaran Incident of non-compliance concerning marketing communications	75
GRI 418: Privasi Nasabah 2016 Customer Privacy 2016	418-1	Keluhan yang substansial tentang pelanggaran privasi pelanggan dan hilangnya data pelanggan Substantiated grievances concerning breaches of customer privacy and losses of customer data	76
Sektor Layanan Keuangan - Financial Services Sector			
GRI 4: Sektor Layanan Keuangan 2013 Financial Services Sector 2013	FS1	Kebijakan dengan komponen lingkungan dan sosial tertentu yang diterapkan pada lini bisnis Policies with specific environmental and social components applied to business lines	19
	FS2	Prosedur untuk menilai dan menyaring risiko lingkungan dan sosial di lini bisnis Procedures for assessing and screening environmental and social risks in business line	41,60

Standar GRI GRI Standard	Indikator Indicators	Pengungkapan Disclosure	Lokasi Location
Sektor Layanan Keuangan - Financial Services Sector			
GRI 4: Sektor Layanan Keuangan 2013 Financial Services Sector 2013	FS3	Proses untuk memantau implementasi dan kepatuhan klien dengan persyaratan lingkungan dan sosial termasuk dalam perjanjian atau transaksi <i>Process for monitoring clients' implementation and compliance with environmental and social requirements included in agreement or transaction</i>	41
	FS4	Proses untuk meningkatkan kompetensi staf untuk mengimplementasikan kebijakan dan prosedur lingkungan dan sosial sebagaimana diterapkan pada lini bisnis <i>Process for improving staff competency to implement the environmental and social policies and procedures as applied to business lines</i>	40
	FS5	Interaksi dengan klien mengenai risiko dan peluang lingkungan dan sosial <i>Interactions with clients regarding environmental and social risks and opportunities</i>	19
	FS6	Persentase portofolio untuk lini bisnis berdasarkan wilayah tertentu, ukuran, dan menurut sektor <i>Percentage of the portfolio for business lines by specific region, size and by sector</i>	50-51
	FS9	Cakupan dan frekuensi audit untuk menilai implementasi kebijakan lingkungan dan sosial dan prosedur penilaian risiko <i>Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures</i>	19,41
	FS13	Akses di daerah berpenduduk rendah atau kurang beruntung secara ekonomi berdasarkan jenis <i>Access points in low-populated or economically disadvantaged areas by type</i>	64
	FS14	Inisiatif untuk meningkatkan akses ke layanan keuangan untuk orang-orang yang kurang beruntung <i>Initiatives to improve access to financial services for disadvantaged people</i>	34
	FS15	Kebijakan untuk desain yang adil dan penjualan produk dan layanan keuangan <i>Policies for the fair design and sale of financial products and services</i>	74
FS16	Inisiatif untuk meningkatkan literasi keuangan berdasarkan jenis penerima manfaat <i>Initiatives to enhance financial literacy by type of beneficiary</i>	64	



Kami mohon kesediaan para pemangku kepentingan untuk memberikan umpan balik setelah membaca Laporan Keberlanjutan PT Bank Mayapada Internasional Tbk dengan mengirim surel.

We would like to ask all stakeholders to kindly provide feedback after reading the Sustainability Report of PT Bank Mayapada Internasional Tbk by sending email.

**Profil Anda**

Your profile

Nama (bila berkenan):

Name (if you please):

Institusi/Perusahaan:

Institution/Company:

Surel - Email:

Telp/Hp - Phone/Mobile:

Anda termasuk dalam golongan pemangku kepentingan:

You belong to the stakeholders group of:

- Pemegang Saham - Stakeholder
- Karyawan - Employee
- Nasabah - Customer
- Regulator - Regulator
- Mitra bisnis - Partner
- Masyarakat - Community
- Lain-lain, mohon sebutkan. - Others, please state.

Mohon pilih jawaban yang paling sesuai  
Please choose the most appropriate answer

1. Laporan ini sudah menggambarkan kinerja Perseroan mencakup aspek ekonomi, sosial, dan lingkungan  
*This report describe Company's performance in economic, social, and environment aspects*

- Tidak Setuju  Netral  Setuju  
*Disagree Neutral Agree*

2. Laporan ini menyajikan informasi yang seimbang, yang mencakup informasi positif dan negatif  
*This report shows balanced information, which is included positive and negative information*

- Tidak Setuju  Netral  Setuju  
*Disagree Neutral Agree*

3. Laporan ini meningkatkan kepercayaan Anda pada keberlanjutan Perseroan  
*This report increase Your trust to the Company's sustainability*

- Tidak Setuju  Netral  Setuju  
*Disagree Neutral Agree*

4. Urutkan topik material yang menjadi prioritas Anda:  
*Sort the priority of material topic, which is the most important to You:*

- Kinerja Ekonomi - Economic Performance
- Keuangan Berkelanjutan - Sustainable Finance
- Perubahan Iklim - Climate Change
- Keamanan Data dan Privasi Nasabah - Customer Data Security and Privacy
- Pengalaman Nasabah - Customer Experience
- Manajemen Sumber Daya Manusia - Human Resource Management
- Antikorupsi - Anti-Corruption

Terima kasih atas partisipasi Anda. Thank you for Your participation.

Penyampaian umpan balik kepada - Submit feedback to:  
PT Bank Mayapada Internasional Tbk  
Surel - Email: corsec@bankmayapada.com



**2025** Sustainability Report  
Transformation and Performance  
for Sustainable Growth

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