# PT Trimegah Sekuritas Indonesia Tbk
# dan entitas anaknya/*and its subsidiaries*

Laporan keuangan konsolidasian interim
Tanggal 30 Juni 2026 dan
untuk periode enam bulan yang berakhir pada tanggal tersebut
beserta laporan atas reviu informasi keuangan/
*Interim consolidated financial statements*
*As of June 30, 2026 and*
*for the six-month period then ended*
*with report on review of financial information*

*The original consolidated financial statements included herein are in the Indonesian language.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA LAPORAN KEUANGAN KONSOLIDASIAN INTERIM TANGGAL 30 JUNI 2026 DAN UNTUK PERIODE ENAM BULAN YANG BERAKHIR PADA TANGGAL TERSEBUT BESERTA LAPORAN ATAS REVIU INFORMASI KEUANGAN**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES INTERIM CONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2026 AND FOR THE SIX-MONTH PERIOD THEN ENDED WITH REPORT ON REVIEW OF FINANCIAL INFORMATION***

**Daftar Isi**

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**SURAT PERNYATAAN DIREKSI DAN DEWAN KOMISARIS TENTANG TANGGUNG JAWAB ATAS LAPORAN KEUANGAN KONSOLIDASIAN INTERIM TANGGAL 30 JUNI 2026 (TIDAK DIAUDIT) DAN UNTUK PERIODE ENAM BULAN YANG BERAKHIR PADA TANGGAL TERSEBUT (TIDAK DIAUDIT) PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**

***BOARD OF DIRECTORS' AND BOARD OF COMMISSIONERS' STATEMENT LETTER REGARDING RESPONSIBILITY FOR THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS AS OF JUNE 30, 2026 (UNAUDITED) AND FOR THE SIX-MONTH PERIOD THEN ENDED (UNAUDITED) PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***

| | | | | |
|---|---|---|---|---|
| Kami yang bertanda tangan di bawah ini : | | | : | *We, the undersigned below* |
| Nama | : | Philmon Samuel Tanuri | : | *Name* |
| Alamat Kantor | : | PT Trimegah Sekuritas Indonesia Tbk<br>Gedung Artha Graha Lantai 18 & 19<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta 12190 | : | *Office Address* |
| Alamat Domisili | : | Jl. Surya Mandala 3S No.1, RT/RW 007/002<br>Kel. Kedoya Selatan, Kec. Kebon Jeruk,<br>Jakarta Barat | : | *Residential Address* |
| Nomor Telepon | : | +62-21 2924 9088 | : | *Phone Number* |
| Jabatan | : | Direktur Utama / *President Director* | : | *Position* |
| Ruang Lingkup Tanggung Jawab | : | Research, Internal Audit, Legal, Information Technology, Corporate Strategy, Accounting, Tax & Finance, Operations, Human Capital & General Affairs, Corporate Risk Management & Anti Fraud, Compliance & Penanggung Jawab APUPPT & PPPSPM, Sekretaris Perusahaan & Investor Relations, Marketing Communications / *Research, Internal Audit, Legal, Information Technology, Corporate Strategy, Accounting, Tax & Finance, Operations, Human Capital & General Affairs, Corporate Risk Management & Anti Fraud, Compliance & PIC of AML-CFT and CPF Program, Corporate Secretary & Investor Relations, Marketing Communications* | : | *Scope of Responsibility* |
| Nama | : | David Agus | : | *Name* |
| Alamat Kantor | : | PT Trimegah Sekuritas Indonesia Tbk<br>Gedung Artha Graha Lantai 18 & 19<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta 12190 | : | *Office Address* |
| Alamat Domisili | : | Jl. Gd. Kirana TMR VIII G. 9 No. 42, RT/RW 009/008<br>Kel. Kelapa Gading Barat, Kec. Kelapa Gading,<br>Jakarta Utara | : | *Residential Address* |
| Nomor Telepon | : | +62-21 2924 9088 | : | *Phone Number* |
| Jabatan | : | Direktur / *Director* | : | *Position* |
| Ruang Lingkup Tanggung Jawab | : | Investment Banking, Equity Trading, Securities Financing / *Investment Banking, Equity Trading, Securities Financing* | : | *Scope of Responsibility* |
| Nama | : | Anung Rony Hascaryo | : | *Name* |
| Alamat Kantor | : | PT Trimegah Sekuritas Indonesia Tbk<br>Gedung Artha Graha Lantai 18 & 19<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta 12190 | : | *Office Address* |
| Alamat Domisili | : | Komplek Depkes A 5 No. 6, RT/RW 001/004<br>Kel. Sunter Jaya, Kec. Tanjung Priok<br>Jakarta Utara | : | *Residential Address* |
| Nomor Telepon | : | +62-21 2924 9088 | : | *Phone Number* |
| Jabatan | : | Direktur / *Director* | : | *Position* |
| Ruang Lingkup Tanggung Jawab | : | *Primary Market & Origination, Retail & Partnership Fixed Income Market, Secondary Market & Proprietary Book* | : | *Scope of Responsibility* |

| | | | | |
|---|---|---|---|---|
| Nama | : | Rofikoh Rokhim | : | *Name* |
| Alamat Kantor | : | PT Trimegah Sekuritas Indonesia Tbk<br>Gedung Artha Graha Lantai 18 & 19<br>Jl. Jend. Sudirman Kav. 52-53<br>Jakarta 12190 | : | *Office Address* |
| Alamat Domisili | : | Apt Sudirman Park, B/01/CH, RT/RW 011/009<br>Kel. Karet Tengsin, Kec. Tanah Abang,<br>Jakarta Pusat | : | *Residential Address* |
| Nomor Telepon | : | +62-21 2924 9088 | : | *Phone Number* |
| Jabatan | : | Komisaris Utama/Komisaris Independen /<br>President Commissioner/Independent Commissioner | : | *Position* |

menyatakan bahwa :

1. Kami bertanggung jawab atas penyusunan dan penyajian laporan keuangan konsolidasian PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya;
2. Laporan keuangan konsolidasian PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia;
3. a. Semua informasi dalam laporan keuangan konsolidasian PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya telah dimuat secara lengkap dan benar;
   b. Laporan keuangan konsolidasian PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya tidak mengandung informasi atau fakta material yang tidak benar, dan tidak menghilangkan informasi atau fakta material;
4. Kami bertanggung jawab atas sistem pengendalian internal dalam PT Trimegah Sekuritas Indonesia Tbk dan entitas anaknya.

Demikian pernyataan ini dibuat dengan sebenarnya.

*declare that :*

1. *We are responsible for the preparation and presentation of PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries consolidated financial statements;*
2. *PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries consolidated financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards;*
3. a. *All information in the PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries consolidated financial statements have been disclosed in a complete and truthful manner;*
   b. *PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries consolidated financial statements do not contain any incorrect material information or facts, nor do they omit material information or facts;*
4. *We are responsible for PT Trimegah Sekuritas Indonesia Tbk and its subsidiaries internal control system.*

*This statement is made truthfully.*

Jakarta, 31 Juli 2026 / *July 31, 2026*
PT Trimegah Sekuritas Indonesia Tbk

Direksi / *Board of Directors*




| | | |
|---|---|---|
| Philmon Samuel Tanuri | David Agus | Arfun Rony Hascaryo |
| Direktur Utama / *President Director* | Direktur / *Director* | Direktur / *Director* |

Dewan Komisaris / *Board of Commissioners*

Rofikoh Rokhim
Komisaris Utama / Komisaris Independen
*President Commissioner / Independent Commissioner*

**PT TRIMEGAH SEKURITAS INDONESIA TBK
DAN ENTITAS ANAKNYA
LAPORAN POSISI KEUANGAN
KONSOLIDASIAN INTERIM
Tanggal 30 Juni 2026
(Disajikan dalam ribuan Rupiah,
kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK
AND ITS SUBSIDIARIES
INTERIM CONSOLIDATED STATEMENT OF
FINANCIAL POSITION
As of June 30, 2026
(Expressed in thousands of Rupiah,
unless otherwise stated)***

| | **30 Juni/ *June 30,* 2026** | **Catatan/ *Notes*** | **31 Desember/ *December 31,* 2025*)** | |
|---|---|---|---|---|
| **ASET** | | | | ***ASSETS*** |
| Kas dan setara kas | 577.341.557 | 2f,2g,4 | 779.927.087 | *Cash and cash equivalents* |
| Portofolio efek - neto | 811.346.328 | 2f,2h,5 | 426.794.880 | *Marketable securities - net* |
| Piutang usaha - neto | | 2d,2f,2l,2m,6 | | *Account receivables - net* |
| Pihak berelasi | 58.259.970 | 35 | 64.682.255 | *Related parties* |
| Pihak ketiga | 11.637.384 | | 10.213.330 | *Third parties* |
| Total piutang usaha - neto | 69.897.354 | | 74.895.585 | *Total account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | | 2d,2f,2i,2m,7 | | *Receivables from brokerage activities - net* |
| Pihak berelasi | - | 35 | 68.685.110 | *Related parties* |
| Pihak ketiga | 2.430.702.023 | | 1.158.406.712 | *Third parties* |
| Total piutang transaksi perantara pedagang efek - neto | 2.430.702.023 | | 1.227.091.822 | *Total receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | 4.184.259.934 | 2f,2m,8 | 4.171.361.329 | *Receivables from repo transactions - net* |
| Piutang lain-lain - neto | 8.058.525 | 2f,2m,9 | 9.483.371 | *Other receivables - net* |
| Biaya dibayar dimuka | 28.919.370 | 10 | 28.148.292 | *Prepaid expenses* |
| Penyertaan saham | 10.500.000 | 2f,2j,11 | 10.500.000 | *Investment in shares* |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp56.962.266 dan Rp53.626.471 per 30 Juni 2026 dan 31 Desember 2025 | 10.143.136 | 2l,12 | 11.396.043 | *Intangible assets - net of accumulated amortization of Rp56,962,266 and Rp53,626,471 as of June 30, 2026 and December 31, 2025, respectively* |
| Aset hak guna - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp46.662.460 dan Rp42.951.302 per 30 Juni 2026 dan 31 Desember 2025 | 33.558.520 | 2n,13 | 23.485.489 | *Right-of-use assets - net of accumulated depreciation of Rp46,662,460 and Rp42,951,302 as of June 30, 2026 and December 31, 2025, respectively* |
| Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp89.159.730 dan Rp86.141.774 per 30 Juni 2026 dan 31 Desember 2025 | 17.712.110 | 2k,14 | 14.609.606 | *Fixed assets - net of accumulated depreciation of Rp89,159,730 and Rp86,141,774 as of June 30, 2026 and December 31, 2025, respectively* |
| Aset pajak tangguhan | 51.244.854 | 2r,23d | 44.387.348 | *Deferred tax assets* |
| Aset lain-lain | 11.768.279 | 2f,15 | 5.964.372 | *Other assets* |
| **TOTAL ASET** | **8.245.451.990** | | **6.828.045.224** | ***TOTAL ASSETS*** |

*) Diaudit

**) Audited*

Catatan atas laporan keuangan konsolidasian interim terlampir merupakan bagian integral dari laporan keuangan konsolidasian interim.

*The accompanying notes to the interim consolidated financial statements form an integral part of these interim consolidated financial statements taken as a whole.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA LAPORAN POSISI KEUANGAN KONSOLIDASIAN INTERIM (lanjutan) Tanggal 30 Juni 2026 (Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES INTERIM CONSOLIDATED STATEMENT OF FINANCIAL POSITION (continued) As of June 30, 2026 (Expressed in thousands of Rupiah, unless otherwise stated)***

| | 30 Juni/ *June 30,* 2026 | Catatan/ *Notes* | 31 Desember/ *December 31,* 2025*) | |
|---|---|---|---|---|
| **LIABILITAS DAN EKUITAS** | | | | ***LIABILITIES AND EQUITY*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Utang usaha | | | | *Account payables* |
| Pihak ketiga | 15.420.049 | 2f,16 | 36.406.917 | *Third parties* |
| Utang transaksi perantara pedagang efek | | 2d,2f,2i,17 | | *Payables from brokerage activities* |
| Pihak berelasi | 150.575.816 | 36 | 9.022.253 | *Related parties* |
| Pihak ketiga | 1.965.704.635 | | 770.353.115 | *Third parties* |
| Total utang transaksi perantara pedagang efek | 2.116.280.451 | | 779.375.368 | *Total payables from brokerage activities* |
| Utang pajak | 43.617.567 | 2r,23b | 38.907.351 | *Taxes payable* |
| Beban akrual | 217.028.695 | 2f,18 | 199.520.196 | *Accrued expenses* |
| Utang jangka pendek | 1.020.000.000 | 2f,19 | 1.250.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | 2.356.718.072 | 2f,20 | 2.356.754.342 | *Long-term notes payable* |
| Liabilitas sewa | 36.779.538 | 2n,21 | 26.271.878 | *Lease liabilities* |
| Liabilitas imbalan kerja | 53.387.648 | 2o,24 | 49.008.475 | *Employee benefits liabilities* |
| Utang lain-lain | 18.654.937 | 2f,22 | 16.974.856 | *Other payables* |
| **Total Liabilitas** | **5.877.886.957** | | **4.753.219.383** | ***Total Liabilities*** |
| **EKUITAS** | | | | ***EQUITY*** |
| Modal saham - nilai nominal Rp50 per saham (nilai penuh) Modal dasar - 13.600.000.000 saham | | | | *Share capital - Rp50 (full amount) par value per share Authorized capital - 13,600,000,000 shares* |
| Modal ditempatkan dan disetor penuh - sebesar 7.109.300.000 saham | 355.465.000 | 1,25 | 355.465.000 | *Issued and fully paid capital - 7,109,300,000 shares* |
| Tambahan modal disetor | 123.828.834 | 1,26 | 123.828.834 | *Additional paid-in capital* |
| Komponen lainnya dari ekuitas | (8.543.587) | 1,28 | - | *Other component of equity* |
| Penghasilan komprehensif lain yang tidak akan direklasifikasi lebih lanjut ke laba rugi | 30.747.263 | | 30.865.270 | *Other comprehensive income which will not be further reclassified to profit or loss* |
| Saldo laba | | | | *Retained earnings* |
| Telah ditentukan penggunaannya | 13.725.000 | 27 | 12.675.000 | *Appropriated* |
| Belum ditentukan penggunaannya | 1.824.218.826 | 27 | 1.551.725.946 | *Unappropriated* |
| Ekuitas yang dapat diatribusikan kepada pemilik entitas induk | 2.339.441.336 | | 2.074.560.050 | *Equity attributable to owners of the Parent Company* |
| Kepentingan non-pengendali | 28.123.697 | 28 | 265.791 | *Non-controlling interests* |
| **Total Ekuitas** | **2.367.565.033** | | **2.074.825.841** | ***Total Equity*** |
| **TOTAL LIABILITAS DAN EKUITAS** | **8.245.451.990** | | **6.828.045.224** | ***TOTAL LIABILITIES AND EQUITY*** |

*) Diaudit

**) Audited*

Catatan atas laporan keuangan konsolidasian interim terlampir merupakan bagian integral dari laporan keuangan konsolidasian interim.

*The accompanying notes to the interim consolidated financial statements form an integral part of these interim consolidated financial statements taken as a whole.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN INTERIM**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***
***INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,* | | | |
|---|---|---|---|---|
| | **2026** | **Catatan/ *Notes*** | **2025** | |
| **PENDAPATAN USAHA** | | | | ***REVENUES*** |
| Pendapatan dari kontrak dengan pelanggan: | | 2q,29,36 | | *Income from contract with customers:* |
| Jasa kegiatan manajer investasi | 349.902.375 | | 160.435.363 | *Investment manager fees* |
| Komisi perantara efek | 132.712.761 | | 72.609.104 | *Brokerage commisions* |
| Jasa penasihat keuangan | 52.409.624 | | 52.493.116 | *Financial advisory fees* |
| Jasa penjamin emisi efek | 37.054.810 | | 66.813.168 | *Underwriting fees* |
| Lain-lain | 562.295 | | 566.505 | *Others* |
| | 572.641.865 | | 352.917.256 | |
| Pendapatan dari hasil investasi: | | 2q,30 | | *Income from investments:* |
| Pendapatan dividen dan bunga | 356.955.415 | | 229.881.181 | *Dividend and interest income* |
| Keuntungan dari efek - neto | 19.195.097 | | 33.191.138 | *Gain from marketable securities - net* |
| | 376.150.512 | | 263.072.319 | |
| Total Pendapatan Usaha | 948.792.377 | | 615.989.575 | *Total Revenues* |
| **BEBAN USAHA** | | | | ***OPERATING EXPENSES*** |
| Gaji dan tunjangan karyawan | (201.637.998) | 2o,2p,2q,31 | (141.281.174) | *Employee salaries and benefits* |
| Beban pemasaran | (148.926.260) | | (80.307.511) | *Marketing expenses* |
| Umum dan administrasi | (104.360.907) | 2q,32 | (129.370.704) | *General and administration* |
| Penyusutan dan amortisasi | (10.064.910) | 2k,2l,12,13,14 | (8.924.951) | *Depreciation and amortization* |
| Beban pajak final | (3.103.316) | 2r,23 | (3.331.008) | *Final tax expense* |
| Total Beban Usaha | (468.093.391) | | (363.215.348) | *Total Operating Expenses* |
| **LABA USAHA** | **480.698.986** | | **252.774.227** | ***INCOME FROM OPERATION*** |
| **PENDAPATAN (BEBAN) LAIN-LAIN** | | | | ***OTHER INCOME (EXPENSES)*** |
| Pendapatan lainnya | 18.115.151 | 33 | 10.788.936 | *Other income* |
| Beban lainnya | (8.920.879) | | (1.835.767) | *Others expense* |
| Biaya keuangan | (129.616.087) | 34 | (66.568.962) | *Finance cost* |
| Beban lain-lain - neto | (120.421.815) | | (57.615.793) | *Other expenses - net* |
| **LABA SEBELUM BEBAN PAJAK PENGHASILAN** | **360.277.171** | | **195.158.434** | ***PROFIT BEFORE INCOME TAX EXPENSE*** |
| **BEBAN PAJAK PENGHASILAN** | **(73.912.761)** | **2r,23** | **(37.061.118)** | ***INCOME TAX EXPENSE*** |
| **LABA PERIODE BERJALAN** | **286.364.410** | | **158.097.316** | ***PROFIT FOR THE PERIOD*** |

Catatan atas laporan keuangan konsolidasian interim terlampir merupakan bagian integral dari laporan keuangan konsolidasian interim.

*The accompanying notes to the interim consolidated financial statements form an integral part of these interim consolidated financial statements taken as a whole.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN KONSOLIDASIAN INTERIM (lanjutan)**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***
***INTERIM CONSOLIDATED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,* | | | |
|---|---|---|---|---|
| | **2026** | **Catatan/ *Notes*** | **2025** | |
| **LABA PERIODE BERJALAN** | **286.364.410** | | **158.097.316** | ***PROFIT FOR THE PERIOD*** |
| **PENGHASILAN KOMPREHENSIF LAIN:** | | | | ***OTHER COMPREHENSIVE INCOME:*** |
| **POS YANG TIDAK AKAN DIREKLASIFIKASI KE LABA RUGI** | | | | ***ITEM THAT WILL NOT TO BE RECLASSIFIED TO PROFIT OR LOSS*** |
| Pengukuran kembali kewajiban imbalan kerja, sebelum pajak tangguhan | (128.261) | | 899.341 | *Remeasurement of employee benefit liabilities, before deferred of tax* |
| Pajak penghasilan yang terkait | 10.612 | 23 | (165.760) | *Related income tax* |
| **(BEBAN)/PENGHASILAN KOMPREHENSIF LAIN - SETELAH PAJAK** | **(117.649)** | | **733.581** | ***OTHER COMPREHENSIVE (LOSS)/INCOME - AFTER TAX*** |
| **TOTAL PENGHASILAN KOMPREHENSIF PERIODE BERJALAN** | **286.246.761** | | **158.830.897** | ***TOTAL COMPREHENSIVE INCOME FOR THE PERIOD*** |
| **LABA YANG DAPAT DIATRIBUSIKAN KEPADA:** | | | | ***PROFIT ATTRIBUTABLE TO:*** |
| Pemilik Entitas Induk | 280.652.180 | 35 | 158.064.338 | *Equity holders of the Parent Company* |
| Kepentingan non-pengendali | 5.712.230 | 28 | 32.978 | *Non-controlling interests* |
| **Total** | **286.364.410** | | **158.097.316** | ***Total*** |
| **TOTAL LABA KOMPREHENSIF YANG DAPAT DIATRIBUSIKAN KEPADA:** | | | | ***TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO:*** |
| Pemilik Entitas Induk | 280.534.173 | | 158.798.052 | *Equity holders of the Parent Company* |
| Kepentingan non-pengendali | 5.712.588 | | 32.845 | *Non-controlling interests* |
| **Total** | **286.246.761** | | **158.830.897** | ***Total*** |
| **LABA PER SAHAM** (dalam Rupiah penuh) | | | | ***EARNINGS PER SHARE*** *(in full Rupiah)* |
| Yang diatribusikan kepada pemilik entitas induk | | | | *Attributable to equity holders of the parent entity* |
| Dasar | 39,48 | 2s,35 | 22,23 | *Basic* |

Catatan atas laporan keuangan konsolidasian interim terlampir merupakan bagian integral dari laporan keuangan konsolidasian interim.

*The accompanying notes to the interim consolidated financial statements form an integral part of these interim consolidated financial statements taken as a whole.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**DAN ENTITAS ANAKNYA**
**LAPORAN PERUBAHAN EKUITAS KONSOLIDASIAN INTERIM**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***AND ITS SUBSIDIARIES***
***INTERIM CONSOLIDATED STATEMENT OF CHANGES IN EQUITY***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Catatan/ *Notes* | Modal saham/ *Capital stock* | Tambahan modal disetor/ *Additional paid-in capital* | Komponen lainnya dari ekuitas/ *Other component equity* | Penghasilan komprehensif lain/ *Other comprehensive income* | Saldo laba ditentukan kegunaannya/ *Appropriated retained earnings* | Saldo laba tidak ditentukan kegunaannya/ *Unappropriated retained earnings* | Ekuitas yang dapat diatribusikan kepada pemilik Entitas Induk/ *Equity attributable to owners of the Parent Company* | Kepentingan non-pengendali/ *Non-controlling interests* | Total ekuitas/ *Equity* | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| **Saldo per 31 Desember 2024** | | **355.465.000** | **123.828.834** | **-** | **29.541.102** | **11.625.000** | **959.318.877** | **1.479.778.813** | **223.660** | **1.480.002.473** | ***Balance as of December 31, 2024*** |
| Cadangan Umum | | - | - | - | - | 1.050.000 | (1.050.000) | - | - | - | *General reserves* |
| Pembagian dividen kepada kepentingan non pengendali | | - | - | - | - | - | - | - | (40.000) | (40.000) | *Distributions of dividends to non controlling interests* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | | - | - | - | 733.714 | - | - | 733.714 | (133) | 733.581 | *Remeasurement of employee benefits liabilities, net of deferred tax* |
| Laba periode berjalan | | - | - | - | - | - | 158.064.338 | 158.064.338 | 32.978 | 158.097.316 | *Income for the period* |
| **Saldo per 30 Juni 2025** | | **355.465.000** | **123.828.834** | **-** | **30.274.816** | **12.675.000** | **1.116.333.215** | **1.638.576.865** | **216.505** | **1.638.793.370** | ***Balance as of June 30, 2025*** |
| **Saldo per 31 Desember 2025** | | **355.465.000** | **123.828.834** | **-** | **30.865.270** | **12.675.000** | **1.551.725.946** | **2.074.560.050** | **265.791** | **2.074.825.841** | ***Balance as of December 31, 2025*** |
| Setoran modal kepentingan non-pengendali entitas anak | 28 | - | - | - | - | - | - | - | 23.691.641 | 23.691.641 | *Paid-in capital of non-controlling interest of subsidiary* |
| Komponen lainnya dari ekuitas | 28 | - | - | (8.543.587) | - | - | - | (8.543.587) | 8.543.587 | - | *Other components of equity* |
| Cadangan umum | 27 | - | - | - | - | 1.050.000 | (1.050.000) | - | - | - | *General reserves* |
| Dividen tunai | 27 | - | - | - | - | - | (7.109.300) | - | - | (7.109.300) | *Cash dividend* |
| Pembagian dividen kepada kepentingan non pengendali | | - | - | - | - | - | - | - | (10.089.910) | (10.089.910) | *Distributions of dividends to non controlling interests* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | | - | - | - | (118.007) | - | - | (118.007) | 358 | (117.649) | *Remeasurement of employee benefits liabilities, net of deferred tax* |
| Laba periode berjalan | | - | - | - | - | - | 280.652.180 | 280.652.180 | 5.712.230 | 286.364.410 | *Income for the period* |
| **Saldo per 30 Juni 2026** | | **355.465.000** | **123.828.834** | **(8.543.587)** | **30.747.263** | **13.725.000** | **1.824.218.826** | **2.339.441.336** | **28.123.697** | **2.367.565.033** | ***Balance as of June 30, 2026*** |

Catatan atas laporan keuangan konsolidasian interim terlampir merupakan bagian integral dari laporan keuangan konsolidasian interim.

*The accompanying notes to the interim consolidated financial statements form an integral part of these interim consolidated financial statements taken as a whole.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**
**LAPORAN ARUS KAS KONSOLIDASIAN INTERIM**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***
***INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 June/ *For the six-month period ended June 30,* | | | |
|---|---|---|---|---|
| | **2026** | **Catatan/ *Notes*** | **2025** | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | | ***CASH FLOWS FROM OPERATING ACTIVITIES*** |
| Penerimaan dari piutang transaksi repo | 760.605.000 | 8 | 344.562.556 | *Receipts from receivables from repo transactions* |
| Penerimaan jasa penasihat keuangan, penjaminan emisi dan penjualan efek dan manajer investasi | 440.817.541 | | 261.744.379 | *Receipts from financial advisory, underwriting, selling and investment manager fees* |
| Pembayaran kepada nasabah - neto | 434.253.215 | | 275.378.517 | *Payments to customers - net* |
| Penerimaan pendapatan dividen dan bunga | 314.493.907 | | 222.762.009 | *Receipts from dividends and interest income* |
| Penerimaan komisi perantara perdagangan efek | 132.712.761 | 29 | 72.609.104 | *Receipts from brokerage commissions* |
| Penerimaan dari/(Pembayaran kepada) perusahaan efek - neto | 1.985.500 | | (1.921.165) | *(Payment)/Receipts from securities company - net* |
| Pemberian piutang transaksi repo | (757.195.000) | 8 | (298.750.435) | *Granting of receivables from repo transactions* |
| Pembelian aset keuangan pada nilai wajar melalui laporan laba rugi - neto | (365.356.352) | | (283.748.264) | *Purchase of financial assets at fair value through profit or loss - net* |
| Pembayaran kepada pemasok - neto | (320.993.076) | | (129.974.622) | *Payments to suppliers - net* |
| Penerimaan dari lembaga kliring dan penjaminan - neto | (302.842.404) | | (156.067.926) | *Receipts from clearing guarantee institution - net* |
| Pembayaran kepada karyawan | (158.251.771) | | (130.795.500) | *Payments to employees* |
| Pembayaran pajak penghasilan | (82.191.245) | | (66.239.180) | *Payments of corporate income tax* |
| Penerimaan lainnya - neto | 6.052.723 | | 7.271.827 | *Other receipts - net* |
| **Kas neto diperoleh dari/(digunakan untuk) aktivitas operasi** | **104.090.799** | | **(409.502.058)** | ***Net cash provided by/(used in) operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Penerimaan bunga | 17.135.099 | | 11.417.126 | *Interest received* |
| Perolehan aset tetap | (5.218.051) | 15 | (1.976.797) | *Acquisition of fixed assets* |
| Perolehan aset tak berwujud | (2.082.888) | 14 | (5.008.582) | *Acquisition of intangible assets* |
| Uang muka pembelian aset tetap | (1.939.944) | 12 | (66.000) | *Advances for purchase of fixed assets* |
| Uang muka pembelian aset tak berwujud | (67.500) | | - | *Advanced for purchase of intangible assets* |
| **Kas neto diperoleh dari aktivitas investasi** | **7.826.716** | | **4.365.747** | ***Net cash provided by investing activities*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA**
**LAPORAN ARUS KAS KONSOLIDASIAN INTERIM (lanjutan)**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES***
***INTERIM CONSOLIDATED STATEMENT OF CASH FLOWS (continued)***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,* | | | |
|---|---|---|---|---|
| | **2026** | ***Notes*** | **2025** | |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Penerimaan dari utang bank | 11.041.500.000 | 19 | 6.449.166.694 | *Proceeds from bank loans* |
| Penerimaan dari penerbitan obligasi | 250.000.000 | 20 | 303.200.000 | *Proceeds from bonds payable* |
| Setoran modal kepentingan non-pengendali entitas anak | 20.000.000 | | - | *Paid-in capital of non-controlling interest of subsidiary* |
| Pembayaran utang bank | (11.271.500.000) | 19 | (6.066.766.694) | *Payments of bank loans* |
| Pembayaran utang obligasi | (250.715.000) | 20 | - | *Payments of bonds payable* |
| Pembayaran bunga | (91.560.074) | | (43.263.306) | *Interest payments* |
| Pembayaran dividen | (10.089.910) | | (40.000) | *Payment of dividend* |
| Pembayaran liabilitas sewa | (2.138.061) | | (3.231.368) | *Payment of lease liabilities* |
| **(Kas neto digunakan untuk)/ diperoleh dari aktivitas pendanaan** | **(314.503.045)** | | **639.065.326** | ***(Net cash used in)/ provided by financing activities*** |
| **(PENURUNAN)/KENAIKAN BERSIH KAS DAN SETARA KAS** | **(202.585.530)** | | **233.929.015** | ***(NET DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS*** |
| **KAS DAN SETARA KAS AWAL PERIODE** | **779.927.087** | | **396.045.083** | ***CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD*** |
| **KAS DAN SETARA KAS AKHIR PERIODE** | **577.341.557** | | **629.974.098** | ***CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK DAN ENTITAS ANAKNYA CATATAN ATAS LAPORAN KEUANGAN KONSOLIDASIAN INTERIM Tanggal 30 Juni 2026 dan untuk Periode Enam Bulan yang Berakhir pada Tanggal Tersebut (Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK AND ITS SUBSIDIARIES NOTES TO THE INTERIM CONSOLIDATED FINANCIAL STATEMENTS As of June 30, 2026 and for the Six-Month Period Then Ended (Expressed in thousands of Rupiah, unless otherwise stated)***

## 1. UMUM

### a. Pendirian dan informasi umum

PT Trimegah Sekuritas Indonesia Tbk ("Perusahaan") didirikan dengan nama PT Trimulya Securindolestari berdasarkan akta No. 64 tanggal 9 Mei 1990 yang dibuat dihadapan Rachmat Santoso, S.H., notaris di Jakarta. Akta pendirian ini telah diubah dengan akta No. 227 tanggal 28 Mei 1990 dari notaris yang sama dan telah disahkan oleh Menteri Kehakiman Republik Indonesia dengan Surat Keputusan No. C2-3353.HT.01.01.TH.90 tanggal 7 Juni 1990 serta diumumkan dalam Berita Negara Republik Indonesia No. 80 tanggal 5 Oktober 1990, Tambahan No. 3832.

Perusahaan telah melakukan beberapa kali perubahan nama yaitu: perubahan nama dari PT Trimulya Securindolestari menjadi PT Trimegah Securindolestari berdasarkan akta No. 64 tanggal 9 Mei 1990 yang dibuat dihadapan Rachmat Santoso, S.H., notaris di Jakarta; perubahan nama dari PT Trimegah Securindolestari dan perubahan status perusahaan menjadi PT Trimegah Securities Tbk berdasarkan Berita Negara Republik Indonesia No. 9 tanggal 1 Februari 2000 Tbn. 522; dan terakhir perubahan nama dari PT Trimegah Securities Tbk menjadi PT Trimegah Sekuritas Indonesia Tbk dengan Akta No. 70 tanggal 20 Juni 2016 dari Fathiah Helmi, S.H., notaris di Jakarta, yang disetujui berdasarkan Keputusan Menteri Hukum dan Hak Asasi Manusia Republik Indonesia No. AHU-0012545.AH.01.02.TAHUN 2016 tanggal 30 Juni 2016.

Sesuai dengan pasal 3 Anggaran Dasar Perusahaan, ruang lingkup kegiatan Perusahaan meliputi perantara perdagangan efek dan penjamin emisi efek. Perusahaan mulai beroperasi secara komersial pada tahun 1990.

Susunan Direksi dan Dewan Komisaris terakhir telah diubah dengan akta No. 219 tanggal 26 Juni 2024, yang dibuat di hadapan Bpk. Jose Dima Satria, S.H., M.Kn., notaris di Jakarta, dan Perusahaan telah mendapatkan penerimaan pemberitahuan dari Kementerian Hukum dan HAM dengan No. AHU-AH.01.09-0219271 tanggal 27 Juni 2024.

## *1. GENERAL*

### *a. Establishment and general information*

*PT Trimegah Sekuritas Indonesia Tbk ("the Company") was established under the name of PT Trimulya Securindolestari based on notarial deed No. 64 dated May 9, 1990 of Rachmat Santoso, S.H., notary in Jakarta. The deed of establishment was amended with notarial deed No. 227 dated May 28, 1990 of the same notary, and was approved by the Minister of Justice of the Republic of Indonesia in decision letter No. C2-3353.HT.01.01.TH.90 dated June 7, 1990, and was published in the State Gazette of the Republic of Indonesia No. 80 dated October 5, 1990, Supplement No. 3832.*

*The Company has made several name changes are: change of the name of PT Trimulya Securindolestari to PT Trimegah Securindolestari by deed No. 64 dated May 9, 1990 of Rachmat Santoso, S.H., notary in Jakarta; change of the name of PT Trimegah Securindolestari and change the status of the company to PT Trimegah Securities Tbk based on Gazette of the Republic of Indonesia No. 9 dated February 1, 2000 Tbn. 522; and the latest of change of the name of PT Trimegah Securities Tbk to PT Trimegah Sekuritas Indonesia Tbk by Deed No. 70 dated June 20, 2016 from Fathiah Helmi, S.H., notary in Jakarta, which has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia No. AHU-0012545.AH.01.02.TAHUN 2016 dated June 30, 2016.*

*In accordance with article 3 of the Company's Articles of Association, the scope of its activities comprises mainly of brokerage and underwriting of securities. The Company started its commercial operations in 1990.*

*The latest change in the composition of the Board of Directors and Board of Commissioners was amended by notarial deed No. 219 dated June 26, 2024 made before Mr. Jose Dima Satria, S.H., M.Kn., notary in Jakarta, and the Company has received receipt of notice from the Ministry of Law and Human Rights No. AHU-AH.01.09-0219271 dated June 27, 2024.*

## 1. UMUM (lanjutan)

### a. Pendirian dan informasi umum (lanjutan)

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Bapak Garibaldi Thohir merupakan Pemegang Saham Utama dan Pengendali Perseroan.

Perusahaan berdomisili di Jakarta dan berkantor pusat di Gedung Artha Graha, Jalan Jenderal Sudirman Kav. 52-53 dengan 12 kantor cabang yang berlokasi di Gedung Artha Graha - Jakarta (Cabang Sudirman), Gedung Artha Graha - Jakarta (Cabang Trimegah Priority), Kelapa Gading - Jakarta, Bumi Serpong Damai - Banten, Semarang - Jawa Tengah, Solo - Jawa Tengah, Surabaya - Jawa Timur, Denpasar - Bali, Medan - Sumatera Utara, Bandung - Jawa Barat, Makassar - Sulawesi Selatan, dan Cirebon - Jawa Barat.

Perusahaan memperoleh izin usaha sebagai perantara perdagangan efek, penjamin emisi efek, manajer investasi, *arranger* dan penasihat keuangan dari Ketua Badan Pengawas Pasar Modal dan Lembaga Keuangan (”BAPEPAM-LK”, sekarang ”Otoritas Jasa Keuangan (OJK)”) masing-masing dalam Surat Keputusan No. KEP-252/PM/1992 tanggal 2 Mei 1992, No. KEP-27/PM/1993 tanggal 18 September 1993 dan No. KEP-02/PM-MI/1994 tanggal 20 April 1994, No. S-940/PM.21/2017 tanggal 6 Desember 2017 dan No. S-1107/PM.21/2018 tanggal 21 September 2018. Sejak tanggal 10 Agustus 2011, izin usaha Perusahaan sebagai manajer investasi telah dicabut terkait dengan pemisahan kegiatan usaha Perusahaan sebagai manajer investasi dan telah diselesaikannya proses pengalihannya kepada PT Trimegah Asset Management (”TRIM AM”) entitas anaknya (Catatan 1b).

Berdasarkan surat No. Peng-356/BEJ.ANG/ 12-1999 tanggal 23 Desember 1999 dari Bursa Efek Jakarta (sekarang Bursa Efek Indonesia (“BEI”)), Perusahaan memperoleh izin melakukan transaksi marjin.

## *1. GENERAL (continued)*

### *a. Establishment and general information (continued)*

*As of June 30, 2026 and December 31, 2025, Mr. Garibaldi Thohir is the Main and Controlling Shareholder of the Company.*

*The Company is domiciled and located in Jakarta with its head office at the Artha Graha Building, Jalan Jenderal Sudirman Kav. 52-53 with 12 branch offices which are located in Artha Graha Building - Jakarta (Sudirman Branch), Artha Graha Building - Jakarta (Trimegah Priority Branch), Kelapa Gading - Jakarta, Bumi Serpong Damai - Banten, Semarang - Jawa Tengah, Solo - Jawa Tengah, Surabaya - Jawa Timur, Denpasar - Bali, Medan - Sumatera Utara, Bandung - Jawa Barat, Makassar - Sulawesi Selatan, and Cirebon - Jawa Barat.*

*The Company obtained its brokerage, underwriting, investment management, arranger and financial advisory licenses, from the Chairman of the Capital Market Supervisory Board and Financial Institution (“BAPEPAM-LK”, currently “Financial Service Authority (OJK)”) in decision letters No. KEP-252/PM/1992 dated May 2, 1992, No. KEP-27/PM/1993 dated September 18, 1993 and No. KEP-02/PM-MI/1994 dated April 20, 1994, No. S-940/PM.21/2017 dated December 6, 2017 and No. S-1107/PM.21/2018 dated September 21, 2018, respectively. Starting August 10, 2011, the Company’s investment management license has been revoked in connection with the separation of the Company’s business as investment manager to its subsidiaries, PT Trimegah Asset Management (”TRIM AM”) (Note 1b).*

*In accordance with letter No. Peng-356/ BEJ.ANG/12-1999 dated December 23, 1999 from the Jakarta Stock Exchange (currently Indonesia Stock Exchange (“IDX”)), the Company obtained its license to engage in margin trading.*

## 1. UMUM (lanjutan)

### a. Pendirian dan informasi umum (lanjutan)

Susunan Dewan Komisaris dan Direksi Perusahaan pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut:

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| **Dewan Komisaris** | | | ***Board of Commisioners*** |
| Komisaris Utama | Rofikoh Rokhim*)**) | Rofikoh Rokhim*)**) | *President Commisioner* |
| Komisaris Independen | Edy Sugito**) | Edy Sugito**) | *Independent Commisioner* |
| **Dewan Direksi** | | | ***Board of Director*** |
| Direktur Utama | Philmon Samuel Tanuri | Philmon Samuel Tanuri | *President Director* |
| Direktur | David Agus | David Agus | *Director* |
| Direktur | Anung Rony Hascaryo | Anung Rony Hascaryo | *Director* |

*) Merangkap sebagai komisaris independen.
**) Berdasarkan akta Pernyataan Keputusan Rapat Umum Pemegang Saham (akta PKR) No. 6 tanggal 3 September 2025, yang dibuat di hadapan Bpk. Jose Dima Satria, SH., M.Kn., notaris di Jakarta. Akta PKR ini telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.09-0333184 tanggal 3 September 2025.

*) *Act as an independent commissioner.*
**) *Based on the deed of the Decision Statement of the General Meeting of Shareholders No. 6 dated September 3, 2025 made before Mr. Jose Dima Satria, SH., M.Kn., notary in Jakarta. The deed was approved by the Minister of Law and Human Rights of the Republic of Indonesia based on Decree No. AHU-AH.01.09-0333184 dated September 3, 2025.*

Susunan Komite Audit Perusahaan pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut:

*The composition of the Audit Committee of the Company as of June 30, 2026 and December 31, 2025, are as follows:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Ketua | Rofikoh Rokhim | Rofikoh Rokhim | *Chairman* |
| Anggota | Grace Citra Dewi | Grace Citra Dewi | *Member* |
| Anggota | Widia Praptiwi | Widia Praptiwi | *Member* |
| Unit Audit Internal | Jong Ifu | Jong Ifu | *Internal Audit Unit* |

### b. Entitas anak konsolidasian

PT Trimegah Asset Management ("TRIM AM") yang berkedudukan di Jakarta, didirikan berdasarkan akta notaris yang dibuat dihadapan Ny. Poerbaningsih Adi Warsito, S.H., notaris di Jakarta, No. 131 tanggal 28 Oktober 2010 yang telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-51853.AH.01.01.Tahun 2010 tanggal 4 November 2010. TRIM AM memperoleh izin usaha sebagai manajer investasi dari Ketua Bapepam-LK dalam surat keputusan No. KEP-02/BL/MI/2011 tanggal 31 Januari 2011.

### *b. Consolidated subsidiaries*

*PT Trimegah Asset Management ("TRIM AM"), which is domiciled in Jakarta, was established based on notarial deed No. 131 dated October 28, 2010 of Ny. Poerbaningsih Adi Warsito, S.H., notary in Jakarta. The deed of establishment was approved by the Minister of Justice and Human Rights of the Republic of Indonesia based on Decision Letter No. AHU-51853.AH.01.01.Year 2010 dated November 4, 2010. TRIM AM obtained its investment management license from the Chairman of Bapepam-LK through decision letter No. KEP-02/BL/MI/2011 dated January 31, 2011.*

**1. UMUM (lanjutan)**

**b. Entitas anak konsolidasian (lanjutan)**

Perusahaan mempunyai kepemilikan saham sebesar 99,90% pada TRIM AM dan karena itu, sejak tanggal pendirian, laporan keuangan TRIM AM dikonsolidasikan dengan Perusahaan. Berdasarkan akta notaris yang dibuat dihadapan Jose Dima Satria, S.H., M.Kn., notaris di Jakarta, No. 226 tanggal 31 Maret 2026 yang telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0098146 tanggal 6 April 2026, TRIM AM meningkatkan modal ditempatkan dan disetor sehingga pada tanggal 31 Maret 2026 kepemilikan saham Perusahaan pada TRIM AM menjadi sebesar 89,91%.

TRIM AM memiliki 98,18% dari jumlah saham PT Andika Properti Nusantara (”APN”), entitas anak yang didirikan tanggal 17 Januari 2017 dan bergerak di bidang properti. Sejak tanggal pendirian laporan keuangan, APN dikonsolidasikan dengan TRIM AM. Berdasarkan keputusan sirkuler para pemegang saham sebagai pengganti rapat umum pemegang saham APN tanggal 12 Januari 2024, disetujui likuidasi APN dengan pembagian aset-aset APN kepada para pemegang saham setelah diperhitungkan dengan liabilitas APN. Dalam rangka memenuhi ketentuan Pasal 149 Undang-Undang No. 40 Tahun 2007 tentang Perseroan Terbatas, pada tanggal 15 Januari 2024, telah diterbitkan pengumuman pada surat kabar sehubungan dengan proses likuidasi APN. Pada tanggal 3 Juni 2024 pembagian aset-aset APN setelah diperhitungkan dengan liabilitas APN kepada para pemegang saham telah selesai dilakukan.

Pada tanggal 30 Juni 2026, TRIM AM memiliki kendali dan/atau secara langsung memiliki Reksadana Trimegah Pendapatan Tetap Hijau Inklusif dengan persentase kepemilikan efektif sebesar 99,99%, Reksadana TRIM Dana Likuid dengan persentase kepemilikan efektif sebesar 99,99%, dan Reksadana Pendapatan Tetap Trimegah Sepakbola Merah Putih dengan persentase kepemilikan efektif sebesar 69,57%.

***1. GENERAL (continued)***

***b. Consolidated subsidiaries (continued)***

*The Company has 99.90% ownership interest in TRIM AM, therefore since the date of establishment, the financial statements of TRIM AM have been consolidated to the Company. Based on notarial deed No. 226 dated March 31, 2026 of Jose Dima Satria, S.H., M.Kn., notary in Jakarta, which has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia based on Decision Letter No. AHU-AH.01.03-0098146 dated April 6, 2026, TRIM AM increased its issued and paid-up capital so that on March 31, 2026 the Company's share ownership in TRIM AM became 89.91%.*

*TRIM AM owns 98.18% of the total share capital of PT Andika Properti Nusantara (“APN”), a subsidiary established on January 17, 2017 and engaged in property activities. Since the date of establishment, the financial statements of APN have been consolidated to TRIM AM. Based on the circular decision of the shareholders in lieu of the APN general meeting of shareholders dated January 12, 2024, approval for the liquidation of APN with the distribution of APN's assets to shareholders after calculating APN's liabilities. In compliance with the provisions of Article 149 of Law No. 40 of 2007 on Limited Liability Companies, a public announcement was published in a newspaper on January 15, 2024, in relation to the liquidation process of APN. On June 3, 2024, the distribution of APN’s assets to its shareholders, after calculating of APN’s liabilities, was completed.*

*On June 30, 2026, TRIM AM has control and/or directly owns Reksadana Trimegah Pendapatan Tetap Hijau Inklusif with effective ownership of 99.99%, Reksadana TRIM Dana Likuid with effective ownership of 99.99%, dan Reksadana Pendapatan Tetap Sepakbola Merah Putih with effective ownership of 69.57%.*

**1. UMUM (lanjutan)**

**b. Entitas anak konsolidasian (lanjutan)**

Pada tanggal 31 Desember 2025, TRIM AM memiliki kendali dan/atau secara langsung memiliki Reksadana Trimegah Pendapatan Tetap Hijau Inklusif dengan persentase kepemilikan efektif sebesar 99,99%, Reksadana TRIM Dana Likuid dengan persentase kepemilikan efektif sebesar 99,99%, Reksadana Pendapatan Tetap Trimegah Sepakbola Merah Putih dengan persentase kepemilikan efektif sebesar 64,97%, dan Reksa Dana Pendapatan Tetap Trimegah Almamater Fund Kelas A dengan persentase kepemilikan efektif sebesar 99,99%.

PT Trimegah Sekuritas ("TS") yang berkedudukan di Jakarta, didirikan berdasarkan akta notaris yang dibuat dihadapan Tn. Jose Dima Satria, S.H., M.Kn., notaris di Jakarta. No. 48 tanggal 11 Oktober 2021 yang telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-0065663.AH.01.01.Tahun 2021 tanggal 18 Oktober 2011. Perusahaan mempunyai kepemilikan saham sebesar 99,90% pada TS. Karena itu, sejak tanggal penyetoran modal saham, yaitu pada tanggal 14 November 2023, laporan keuangan TS dikonsolidasikan dengan Perusahaan.

TS belum memulai operasi komersil.

Perusahaan bersama-sama dengan entitas anaknya memiliki 340 karyawan tetap per 30 Juni 2026 (31 Desember 2025: 315 karyawan tetap) (tidak diaudit dan tidak direviu).

**c. Penawaran umum saham dan obligasi Perusahaan**

**Penawaran umum saham Perusahaan**

Pada tanggal 28 Desember 1999, Perusahaan memperoleh pernyataan efektif dari Ketua BAPEPAM-LK dalam surat No. S/2681/PM/1999 untuk melakukan penawaran umum 50 juta saham dengan nilai nominal Rp500 per saham dan harga penawaran Rp2.000 per saham. Total modal ditempatkan dan disetor Perusahaan sebelum melakukan penawaran umum sebanyak 150 juta saham dengan nilai nominal Rp500 per saham.

***1. GENERAL (continued)***

***b. Consolidated subsidiaries (continued)***

*On December 31, 2025, TRIM AM has control and/or directly owns Reksadana Trimegah Pendapatan Tetap Hijau Inklusif with effective ownership of 99.99%, Reksadana TRIM Dana Likuid with effective ownership of 99.99%, Reksadana Pendapatan Tetap Sepakbola Merah Putih with effective ownership of 64.97%, and Reksa Dana Pendapatan Tetap Trimegah Almamater Fund Kelas A with effective ownership of 99.99%.*

*PT Trimegah Sekuritas ("TS") which is domiciled in Jakarta, was established based on notarial deed No. 48 dated October 11, 2021 of Tn. Jose Dima Satria, S.H., M.Kn., notary in Jakarta. The deed of establishment was approved by the Minister of Justice and Human Rights of the Republic of Indonesia based on Decision Letter No. AHU-0065663.AH.01.01.Year 2021 dated October 18, 2011. The Company has 99.90% ownership interest in TS. Therefore, since the date of capital paid, which is on November 14, 2023, the financial statements of TS have been consolidated to the Company.*

*TS has not yet started commercial operations.*

*The Company and its subsidiaries have a total of 340 permanent as of June 30, 2026 (December 31, 2025: 315 permanent) (unaudited and unreviewed).*

***c. Public offering of the Company's shares and bonds***

***Public offering of the Company's shares***

*On December 28, 1999, the Company obtained the notice of effectivity from the Chairman of the BAPEPAM-LK in decision letter No. S/2681/PM1999 for the initial public offering of 50 million shares with a par value of Rp500 per share and offering price of Rp2,000 per share. The Company's issued and paid-up capital before initial public offering is 150 million shares with a par value of Rp500 per share.*

**1. UMUM (lanjutan)**

**c. Penawaran umum saham dan obligasi Perusahaan**

**Penawaran umum saham Perusahaan**

Perusahaan mencatatkan sahamnya pada Bursa Efek Jakarta dan Surabaya (sekarang Bursa Efek Indonesia) masing-masing pada tanggal 28 Januari 2000 dan 1 Februari 2000 berdasarkan surat No. S-170/BEJ.CAT/01-2000 dan No. 001/EMT/LIST/BES/II/2000.

Pada tanggal 3 April 2000, Perusahaan melakukan pemecahan nilai nominal saham dari Rp500 per saham menjadi Rp50 per saham.

Pada tanggal 5 Juni 2000, Perusahaan mengeluarkan 1.400 juta saham bonus yang berasal dari agio saham hasil penawaran umum saham perdana. Pada tanggal 6 dan 7 Juni 2000 saham bonus tersebut dicatatkan masing-masing pada Bursa Efek Surabaya dan Jakarta (sekarang Bursa Efek Indonesia).

Sebelum pernyataan pendaftaran dalam rangka penawaran umum efektif, Perusahaan telah menerbitkan 15 juta waran atas nama Koperasi Karyawan Perusahaan berdasarkan Akta Pernyataan Waran No. 34 tanggal 12 November 1999, dari Fathiah Helmi, S.H., notaris di Jakarta. Waran tersebut akan diberikan secara cuma-cuma kepada karyawan Perusahaan setiap tahun berdasarkan formula pemberian waran. Setiap pemegang satu waran berhak membeli satu saham biasa dengan harga pelaksanaan sebesar Rp500 per saham.

Oleh karena pemecahan nilai nominal saham Perusahaan dari Rp500 per saham menjadi Rp50 per saham dan pembagian saham bonus dari agio saham. dengan rasio 10:7 total waran yang semula 15 juta waran berubah menjadi 255 juta waran. Pada tahun 2006, seluruh waran telah dikonversi menjadi saham.

***1. GENERAL (continued)***

***c. Public offering of the Company's shares and bonds***

***Public offering of the Company's shares***

*The Company listed its shares on the Jakarta and Surabaya Stock Exchange (currently Indonesia Stock Exchange) on January 28, 2000 and February 1, 2000, respectively, based on letters No. S-170/BEJ.CAT/01-2000 and No. 001/EMT/LIST/BES/II/2000.*

*On April 3, 2000, the Company split its par value per share from Rp500 per share to Rp50 per share.*

*On June 5, 2000, the Company issued 1,400 million bonus shares from the additional paid-in capital of the initial public offering of shares. On June 6 and 7, 2000, such shares were listed on the Surabaya and Jakarta Stock Exchange, respectively (currently Indonesia Stock Exchange).*

*Before the Company obtained the approval for its public offering, the Company issued 15 million warrants under the name of the Company's Employees Cooperative based on Warrant Notification Deed No. 34 dated November 12, 1999 of Fathiah Helmi, S.H., notary in Jakarta, wherein such warrants would be granted to the Company's employees once a year based on a warrant distribution formula. Every holder of one warrant had the right to purchase one common share of the Company at an exercise price of Rp500 per share.*

*Due to the Company's stock split of par value per share from Rp500 per share to Rp50 per share and distribution of bonus shares from the additional paid-in capital with ratio 10:7, total warrants of 15 million warrants were changed to 255 million warrants. In 2006, all warrants were converted into shares.*

**1. UMUM (lanjutan)**

**c. Penawaran umum saham dan obligasi Perusahaan (lanjutan)**

**Penawaran umum saham Perusahaan (lanjutan)**

Pada tanggal 28 Maret 2013, Perusahaan memperoleh pernyataan efektif dari Ketua Otoritas Jasa Keuangan (OJK) dalam surat No. S-65/D.04/2013 untuk melakukan Penawaran Umum Terbatas I sebanyak 3.454.300.000 saham dengan nilai nominal Rp50 per saham dan harga penawaran Rp80 per saham. Total modal ditempatkan dan disetor Perusahaan setelah melakukan Penawaran Umum Terbatas I sebanyak 7.109.300.000 saham dengan nilai nominal Rp50 per saham. Perusahaan mencatatkan sahamnya pada Bursa Efek Indonesia pada tanggal 23 April 2013.

Seluruh saham Perusahaan sebanyak 7.109.300.000 saham telah tercatat di Bursa Efek Indonesia, dimana 264.000.000 saham merupakan saham diperoleh kembali pada tanggal 31 Desember 2018.

**Penawaran umum obligasi Perusahaan**

Pada tanggal 26 Juni 2023, Perusahaan memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal, Keuangan Derivatif dan Bursa Karbon Otoritas Jasa Keuangan (OJK) sesuai surat No. S-144/D.04/2023 untuk melakukan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 dengan suku bunga tetap sebesar Rp408,8 miliar (Catatan 20).

Pada tanggal 24 Juni 2024, Perusahaan menerbitkan Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap II Tahun 2024 dengan suku bunga tetap sebesar Rp388 miliar (Catatan 20).

Pada tanggal 8 Januari 2025, Perusahaan menerbitkan Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap III Tahun 2025 dengan suku bunga tetap sebesar Rp303,2 miliar (Catatan 20).

***1. GENERAL (continued)***

***c. Public offering of the Company's shares and bonds (continued)***

***Public offering of the Company's shares (continued)***

*On March 28, 2013, the Company obtained the notice of effectivity from the Chairman of Financial Services Authority (OJK) in letter No. S-65/D.04/2013 to conduct Limited Public Offering I of 3,454,300,000 shares with a par value of Rp50 per share and offering price of Rp80 per share. The Company's issued and paid-up capital after Limited Public Offering I is 7,109,300,000 shares with a par value of Rp50 per share. The Company listed its shares on the Indonesia Stock Exchange on April 23, 2013.*

*All of the Company's shares of 7,109,300,000 shares were listed on Indonesia Stock Exchange, which 264,000,000 of shares represent treasury shares as of December 31, 2018.*

***Public offering of the Company's bonds***

*On June 26, 2023, the Chief Executive of Capital Market, Financial Derivatives and Carbon Exchange Supervision of the Financial Services Authority (OJK) through decision letter No. S-144/D.04/2023 approved the Company's bond offering of Rp408.8 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase I Year 2023 with a fixed interest rate amounted to Rp408.8 billion (Note 20).*

*On June 24, 2024, the Company issued Bond Offering of Rp388.0 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase II Year 2024 with a fixed interest rate (Note 20).*

*On January 8, 2025, the Company issued Bond Offering of Rp303.2 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase III Year 2025 with a fixed interest rate (Note 20).*

**1. UMUM (lanjutan)**

**c. Penawaran umum saham dan obligasi Perusahaan (lanjutan)**

**Penawaran umum obligasi Perusahaan (lanjutan)**

Pada tanggal 23 Juni 2025, Perusahaan memperoleh pernyataan efektif dari Kepala Eksekutif Pengawas Pasar Modal, Keuangan Derivatif dan Bursa Karbon Otoritas Jasa Keuangan (OJK) sesuai surat No. S-43/D.04/2025 untuk melakukan Penawaran Umum Berkelanjutan Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap I Tahun 2025 dengan suku bunga tetap sebesar Rp700 miliar (Catatan 20).

Pada tanggal 2 Oktober 2025, Perusahaan menerbitkan Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap II Tahun 2025 dengan suku bunga tetap sebesar Rp500 miliar (Catatan 20).

Pada tanggal 28 November 2025, Perusahaan menerbitkan Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap III Tahun 2025 dengan suku bunga tetap sebesar Rp550 miliar (Catatan 20).

Pada tanggal 25 Maret 2026, Perusahaan menerbitkan Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap IV Tahun 2026 dengan suku bunga tetap sebesar Rp250 miliar (Catatan 20).

***1. GENERAL (continued)***

***c. Public offering of the Company's shares and bonds (continued)***

***Public offering of the Company's bonds (continued)***

*On June 23, 2025, the Chief Executive of Capital Market, Financial Derivatives and Carbon Exchange Supervision of the Financial Services Authority (OJK) through decision letter No. S-43/D.04/2025 approved the Company's bond offering of Rp700.0 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase I Year 2025 with a fixed interest rate (Note 20).*

*On October 2, 2025, the Company issued Bond Offering of Rp500.0 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase II Year 2025 with a fixed interest rate (Note 20).*

*On November 28, 2025, the Company issued Bond Offering of Rp550.0 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase III Year 2025 with a fixed interest rate (Note 20).*

*On March 25, 2026, the Company issued Bond Offering of Rp250.0 billion PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase IV Year 2026 with a fixed interest rate (Note 20).*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL**

**a. Dasar penyusunan laporan keuangan konsolidasian interim**

**Pernyataan kepatuhan**

Laporan keuangan konsolidasian interim telah disusun dan disajikan sesuai dengan Standar Akuntansi Keuangan di Indonesia yang mencakup Pernyataan dan Interpretasi yang dikeluarkan oleh Dewan Standar Akuntansi Keuangan Ikatan Akuntan Indonesia.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION***

***a. Basis of preparation of interim consolidated financial statements***

***Statement of compliance***

*The interim consolidated financial statements have been prepared and presented in accordance with Indonesian Financial Accounting Standards which comprise the Statements and Interpretations issued by the Board of Financial Accounting Standards of the Indonesian Institute of Accountants.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**a. Dasar penyusunan laporan keuangan konsolidasian interim (lanjutan)**

**Pernyataan kepatuhan (lanjutan)**

Laporan keuangan konsolidasian interim juga disusun sesuai dengan SEOJK No. 03/SEOJK.04/2025 tertanggal 24 April 2025 tentang Perubahan Atas Surat Edaran Otoritas Jasa Keuangan No. 25/SEOJK.04/2021 Tentang Pedoman Perlakuan Akuntansi Perusahaan Efek. Dampak penerapan SEOJK tersebut antara lain; penyelarasan atas nama dan pengelompokan pos-pos laporan keuangan.

Laporan keuangan konsolidasian interim telah disajikan berdasarkan konsep harga perolehan yang dimodifikasi oleh aset keuangan yang diklasifikasikan dalam kelompok yang diukur pada nilai wajar melalui laporan laba rugi serta disusun dengan dasar akrual, kecuali laporan arus kas konsolidasian.

Laporan arus kas konsolidasian interim disusun menggunakan metode langsung dan arus kas dikelompokkan atas dasar kegiatan operasi, investasi dan pendanaan. Pada laporan arus kas konsolidasian, kas dan setara kas terdiri dari saldo kas dan bank, dan deposito berjangka yang akan jatuh tempo dalam waktu tiga bulan atau kurang serta *deposit on call*.

Seluruh angka dalam laporan keuangan konsolidasian interim ini, kecuali dinyatakan secara khusus, adalah dibulatkan menjadi dan disajikan dalam ribuan Rupiah (“Rp”).

**b. Prinsip-prinsip konsolidasian**

Perusahaan dan entitas anaknya (“Grup”) menerapkan Pernyataan Standar Akuntansi Keuangan (“PSAK”) PSAK 110, “Laporan Keuangan Konsolidasi”, mengenai pengaturan akuntansi untuk laporan keuangan konsolidasian, menetapkan prinsip penyusunan dan penyajian laporan keuangan konsolidasian ketika entitas mengendalikan satu atau lebih entitas lain.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***a. Basis of preparation of interim consolidated financial statements (continued)***

***Statement of compliance (continued)***

*The interim consolidated financial statements are also prepared in accordance with SEOJK No. 03/SEOJK.04/2025 dated April 24, 2025 concerning Amendment to the Financial Services Authority Circular Letter No. 25/SEOJK.04/2021 concerning on the Accounting Guidelines for Securities Companies.The impacts of implementing those SEOJK include; the alignment of names and grouping of financial statements items.*

*The interim consolidated financial statements have been prepared on a historical cost basis, as modified by financial assets classified at fair value through profit or loss and using the accrual basis, except for the consolidated statement of cash flows.*

*The interim consolidated statement of cash flows are prepared based on the direct method by classifying cash flows on the basis of operating, investing and financing activities. In the consolidated statement of cash flows, cash and cash equivalents include cash on hand and in banks, time deposits with maturities of three months or less and deposit on call.*

*All figures in the interim consolidated financial statements are rounded to the nearest thousands Rupiah (“Rp”), unless otherwise stated.*

***b. Principles of consolidation***

*The Company and its subsidiaries (“Group”) applied the Statement of Financial Accounting Standards (“SFAS”) SFAS 110, “Consolidated Financial Statements”, related to accounting for consolidated financial statements, determines principles for preparation and presentation of consolidated financial statements when an entity controls one or more of other entities.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**b. Prinsip-prinsip konsolidasian (lanjutan)**

Pengendalian diperoleh ketika Perusahaan terekspos, atau memiliki hak atas imbal hasil variabel dari keterlibatannya dengan *investee* dan memiliki kemampuan untuk mempengaruhi imbal hasil tersebut melalui kekuasaannya atas *investee*. Secara khusus, Perusahaan mengendalikan *investee* jika, dan hanya jika. Perusahaan memiliki seluruh hal berikut ini:

a) Kekuasaan atas *investee* (misalnya adanya hak yang memberikan Perusahaan kemampuan saat ini untuk mengarahkan aktivitas *investee* yang relevan);
b) eksposur atau hak atas imbal hasil variabel dari keterlibatan Perusahaan dengan *investee*; dan
c) kemampuan untuk menggunakan kekuasaannya atas *investee* untuk mempengaruhi imbal hasil Perusahaan.

Umumnya, kepemilikan hak suara mayoritas *(a majority of voting rights)* menghasilkan pengendalian. Untuk mendukung hal ini, dan jika Perusahaan memiliki hak suara kurang dari hak suara mayoritas, atau hak sejenis atas suatu *investee*. Perusahaan mempertimbangkan seluruh fakta dan keadaan ketika menilai apakah Perusahaan memiliki kekuasaan atas *investee*, termasuk:

a) Pengaturan kontraktual dengan pemegang hak suara lainnya pada *investee*
b) Hak-hak yang timbul dari pengaturan kontraktual lain
c) Hak suara yang dimiliki Perusahaan dan hak suara potensial

Perusahaan menilai kembali apakah masih mengendalikan *investee* jika fakta dan keadaan mengindikasikan bahwa terdapat perubahan dalam satu atau lebih dari tiga elemen pengendalian. Konsolidasi atas entitas anak dimulai sejak tanggal Perusahaan memperoleh pengendalian atas entitas anak dan berakhir ketika Perusahaan kehilangan pengendalian atas entitas anak.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***b. Principles of consolidation (continued)***

*Control is achieved when the Company is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee. Specifically, the Company controls an investee if, and only if, the Company has all of the following:*

*a) Power over the investee (i.e., existing rights that give it the current ability to direct the relevant activities of the investee);*
*b) exposure, or rights, to variable returns from its involvement with the investee; and*
*c) the ability to use its power over the investee to affect the Company's returns.*

*Generally, there is a presumption that a majority of voting rights result in control. To support this presumption and when the Company has less than a majority of the voting, or similar, rights of an investee. The Company considers all relevant facts and circumstances in assessing whether it has power over an investee, including:*

*a) The contranctual arrangement(s) with the other vote holders of the investee*
*b) Rights arising from other contractual arrangements*
*c) The Company's voting rights and potential voting rights*

*The Company reassesses whether or not it controls an investee if facts and circumstances indicate that there are changes to one or more of the three elements of control. Consolidation of a subsidiaries begins when the Company obtains control over the subsidiaries and ceases when the Company loses control of the subsidiaries.*

## 2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)

### b. Prinsip-prinsip konsolidasian (lanjutan)

Laporan keuangan konsolidasian interim disusun dengan menggunakan kebijakan akuntansi yang sama untuk transaksi dan peristiwa lain dalam keadaan yang serupa. Jika anggota Perusahaan dan entitas anaknya menggunakan kebijakan akuntansi yang berbeda untuk transaksi dan peristiwa dalam keadaan yang serupa, maka penyesuaian dilakukan atas laporan keuangannya dalam penyusunan laporan keuangan konsolidasian.

Seluruh transaksi dan saldo akun antar perusahaan yang signifikan (termasuk laba atau rugi yang belum direalisasi) telah dieliminasi.

Perubahan dalam bagian kepemilikan entitas induk pada entitas anak yang tidak mengakibatkan hilangnya pengendalian, dicatat sebagai transaksi ekuitas.

Ketika Perusahaan kehilangan pengendalian pada entitas anaknya, maka Perusahaan menghentikan pengakuan aset (termasuk *goodwill*), liabilitas, Kepentingan Nonpengendali (KNP) dan komponen ekuitas lainnya serta mengakui keuntungan atau kerugian terkait dengan hilangnya pengendalian. Saldo investasi yang masih dimiliki diakui pada nilai wajarnya.

Informasi mengenai entitas anaknya yang dikonsolidasi pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut:

## *2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)*

### *b. Principles of consolidation (continued)*

*The interim consolidated financial statements have been prepared using uniform accounting policies for transactions and other events in similar circumstances. If a member of the Company and its subsidiaries use accounting policies other than those adopted for transactions and events in similar circumstances, appropriate adjustments are made to its financial statements in preparing the consolidated financial statements.*

*All significant intercompany transactions and account balances (including the related significant unrealized gains or losses) have been eliminated.*

*A change in the parent's ownership interest in a subsidiary, without a loss of control, is accounted for as an equity transaction.*

*If the Company losses control over its subsidiaries, it derecognises the related assets (including goodwill), liabilities, non-controlling interest (NCI) and other components of equity while any resulting gain or loss is recognised in profit or loss. Any investment retained is recognised at fair value.*

*Information of subsidiaries which is consolidated as of June 30, 2026 and December 31, 2025, as follows:*

| Perusahaan/ *Company* | Domisili/ *Domicile* | Tahun pendirian/ *Year of incorporation* | Tahun Perolehan/ *Year of Acquisition* | Kegiatan usaha/ *Nature of business* | Persentase kepemilikan/ *Percentage of ownership* 2026 | Persentase kepemilikan/ *Percentage of ownership* 2025 | Total aset sebelum dieliminasi/ *Total assets before elimination* 2026 | Total aset sebelum dieliminasi/ *Total assets before elimination* 2025 |
|---|---|---|---|---|---|---|---|---|
| Dimiliki langsung oleh Perusahaan/ *Held directly by the Company* | | | | | | | | |
| PT Trimegah Asset Management | Jakarta | 2010 | 2010 | Manajer investasi dan penasihat keuangan/ *Investment manager and financial advisory* penasihat keuangan/ | 89,91% | 99,90% | Rp389.638.287 | Rp373.329.868 |
| PT Trimegah Sekuritas | Jakarta | 2022 | 2022 | Perantara pedagang efek/ *Broker dealer* | 99,90% | 99,90% | Rp1.019.784 | Rp1.015.928 |
| Dimiliki melalui PT Trimegah Asset Management/*Held through PT Trimegah Asset Management* | | | | | | | | |
| Reksadana Trimegah Pendapatan Tetap Hijau Inklusif | Jakarta | 2023 | 2023 | *Reksa Dana/ Mutual Funds* | 99,99% | 99,99% | Rp17.029.881 | Rp17.331.533 |
| Reksadana TRIM Dana Likuid | Jakarta | 2016 | 2025 | *Reksa Dana/ Mutual Funds* | 99,99% | 99,99% | Rp10.654.774 | Rp10.518.744 |
| Reksadana Pendapatan Tetap Trimegah Sepak Bola Merah Putih | Jakarta | 2025 | 2025 | Reksadana/ *Mutual funds* | 69,57% | 64,97% | Rp14.986.810 | Rp16.468.764 |
| Reksadana Pendapatan Tetap Trimegah Almamater Fund Kelas A | Jakarta | 2025 | 2025 | *Reksa Dana/ Mutual Funds* | - | 99,99% | - | Rp10.032.484 |

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**b. Prinsip-prinsip konsolidasian (lanjutan)**

TRIM-AM mempunyai investasi di beberapa entitas bertujuan khusus seperti reksadana. Kepemilikan Perusahaan dalam entitas ini dapat berfluktuasi dari hari ke hari sesuai dengan partisipasi Perusahaan di entitas tersebut. Perusahaan mengendalikan entitas semacam ini, entitas ini dikonsolidasikan dengan kepentingan pihak ketiga, apabila ada, disajikan sebagai aset neto yang dapat diatribusikan ke pemegang unit yang disajikan dalam "Utang lain-lain" dalam laporan posisi keuangan konsolidasian.

**c. Transaksi dan saldo dalam mata uang asing**

Transaksi dalam mata uang selain Rupiah dicatat menggunakan kurs yang berlaku pada tanggal transaksi.

Pada tanggal laporan posisi keuangan konsolidasian interim, aset dan liabilitas moneter dalam mata uang asing dijabarkan ke dalam mata uang Rupiah dengan menggunakan kurs tengah Bank Indonesia ("BI") yang berlaku pada tanggal tersebut. Keuntungan atau kerugian selisih kurs yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, kurs yang digunakan adalah sebagai berikut (dalam nilai Rupiah penuh):

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***b. Principles of consolidation (continued)***

*TRIM-AM has invested in a number of special purpose entities such as mutual fund. The Company's percentage of ownership in these entities may fluctuate from day to day according to the Company's participation in the mutual funds. The Company controls such entities, they are consolidated with the interest of third parties, if any, shown as net asset value attributed to unit-holders disclosed under "Other payables" in the consolidated statement of financial position.*

***c. Foreign currency transactions and balances***

*Transactions in currencies other than Rupiah are recorded at the prevailing rates of exchange in effect on the date of the transactions.*

*As of the interim consolidated statement of financial position date, all foreign currency monetary assets and liabilities are translated into Rupiah at the middle exchange rates quoted by Bank Indonesia ("BI") on those dates. The resulting net foreign exchange gains or losses are recognized in the current year's consolidated statement of profit or loss and other comprehensive income.*

*As of June 30, 2026 and December 31, 2025, the exchange rates used are as follows (in full Rupiah amount):*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| 1 Dolar Amerika Serikat | 17.856 | 16.782 | *1 United States Dollar* |
| 1 Dolar Singapura | 13.806 | 13.068 | *1 Singapore Dollar* |
| 1 Euro Eropa | 20.360 | 19.753 | *1 European Euro* |
| 100 Yen Jepang | 11.034 | 10.759 | *100 Japan Yen* |

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**d. Transaksi dengan pihak-pihak berelasi**

Suatu pihak dianggap pihak berelasi dengan Perusahaan dan entitas anaknya jika:

a. Perusahaan dan entitas anaknya secara langsung, atau tidak langsung yang melalui satu atau lebih perantara, suatu pihak (i) mengendalikan, atau dikendalikan oleh, atau berada di bawah pengendalian bersama, dengan Perusahaan, (ii) memiliki kepentingan dalam Perusahaan dan entitas anaknya yang memberikan pengaruh signifikan atas Perusahaan dan entitas anaknya, atau (iii) memiliki pengendalian bersama atas Perusahaan dan entitas anaknya;
b. suatu pihak yang berelasi dengan Perusahaan dan entitas anaknya;
c. suatu pihak adalah ventura bersama di mana Perusahaan dan entitas anaknya sebagai venturer;
d. suatu pihak adalah anggota dari personil dari manajemen kunci Perusahaan dan entitas anaknya;
e. suatu pihak adalah entitas yang dikendalikan, dikendalikan bersama atau dipengaruhi signifikan oleh atau untuk pihak yang memiliki hak suara signifikan pada beberapa entitas, langsung maupun tidak langsung, yaitu individu seperti diuraikan dalam butir (d) atau (e);
f. suatu pihak adalah suatu program imbalan paca kerja untuk imbalan kerja dari Perusahaan atau entitas yang terkait dengan Perusahaan dan entitas anaknya.

Seluruh transaksi dan saldo yang material dengan pihak-pihak berelasi diungkapkan dalam catatan atas laporan keuangan konsolidasian yang relevan dan rinciannya telah disajikan dalam Catatan 36.

**e. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan**

Penerapan dari standar, interpretasi baru dan revisi standar berikut yang berlaku efektif mulai 1 Januari 2026, tidak menimbulkan perubahan substansial terhadap kebijakan akuntansi Grup dan pengaruh yang material atas jumlah yang dilaporkan atas periode berjalan atau periode sebelumnya.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***d. Transactions with related parties***

*A party is considered as a related party of the Company and its subsidiaries if:*

*a. the Company and its subsidiaries directly or indirectly through one or more intermediaries, a party (i) controlling, or controlled by, or under common control with the Company and its subsidiaries, (ii) have stake in the Company and its subsidiaries that give significant influence to the Company and its subsidiaries, or (iii) have joint control on the Company and its subsidiaries;*

*b. a party which is related to the Company and its subsidiaries;*
*c. a party is a joint venture in which the Company and its subsidiaries are a venturer;*
*d. a party is a member of the key management personnel of the Company and its subsidiaries;*
*e. a party is an entity that is controlled, jointly controlled or significantly influenced by or for whom has significant voting rights in some entity, directly or indirectly, through an individual identified in point (d) or (e);*

*f. a party is a post-employment benefit plan for the benefit of employees of either the Company and its subsidiaries or a party related to the Company and its subsidiaries.*

*All material transactions and balances with the related parties are disclosed in the relevant notes to consolidated financial statements and the detail is presented in Note 36.*

***e. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards***

*The adoption of these new and amended standards and interpretations that are effective beginning January 1, 2026 did not result in substantial changes to the Group's accounting policies and had no material effect on the amounts reported for the current or prior financial periods.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**e. Perubahan Pernyataan Standar Akuntansi Keuangan dan Interpretasi Standar Akuntansi Keuangan (lanjutan)**

Amendemen PSAK 109 and PSAK 107: Klasifikasi dan Pengukuran Instrumen Keuangan

Amandemen tersebut mencakup klarifikasi atas suatu liabilitas keuangan dihentikan pengakuannya pada "tanggal penyelesaian" serta memperkenalkan pilihan kebijakan akuntansi (apabila kondisi tertentu terpenuhi) untuk menghentikan pengakuan liabilitas keuangan yang diselesaikan melalui sistem pembayaran elektronik sebelum tanggal penyelesaian. Selain itu, panduan tambahan ditambahkan mengenai bagaimana arus kas kontraktual untuk aset keuangan dengan fitur lingkungan, sosial, dan tata kelola perusahaan (ESG) serta fitur serupa harus dinilai. Amandemen tersebut juga mengklarifikasi apa saja yang merupakan fitur non-recourse dan karakteristik instrumen yang terkait secara kontraktual. Selain itu, amandemen tersebut memperkenalkan persyaratan pengungkapan untuk instrumen keuangan dengan fitur kontinjensi serta persyaratan pengungkapan tambahan untuk instrumen ekuitas yang diklasifikasikan pada nilai wajar melalui penghasilan komprehensif lain (OCI).

Penyesuaian tahunan 2024

DSAK IAI menerbitkan Penyesuaian Tahunan 2024 SAK Indonesia), yang mencakup klarifikasi, penyederhanaan, koreksi, atau perubahan untuk meningkatkan konsistensi dalam PSAK 107 Instrumen Keuangan: Pengungkapan, PSAK 109 Instrumen Keuangan, PSAK 10 Laporan Keuangan Konsolidasian, dan PSAK 207 Laporan Arus Kas. Amandemen tersebut akan berlaku efektif untuk periode pelaporan yang dimulai pada atau setelah 1 Januari 2026. Penerapan lebih awal diperkenankan dan harus diungkapkan. Amandemen tersebut tidak diharapkan menimbulkan dampak material terhadap laporan keuangan konsolidasian interim Grup.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***e. Changes to Statements of Financial Accounting Standards and Interpretations of Statements of Financial Accounting Standards***

*Amendments to SFAS 109 and SFAS 107: Classification and Measurement of Financial Instruments*

*The amendments includes a clarification that a financial liability is derecognised on the 'settlement date' and the introduction of an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date. Further, additional guidance is added on how the contractual cash flows for financial assets with environmental, social and corporate governance (ESG) and similar features should be assessed. The amendments also clarifiies what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments. The amendments also introduces of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI).*

*Annual Improvements 2024*

*The DSAK IAI issued Annual Improvements 2024 to SAK Indonesia, which include clarifications, simplifications, corrections or changes to improve consistency in, SFAS 107 Financial instruments: Disclosure, SFAS 109 Financial Instruments, SFAS 110 Consolidated Financial Statements and SFAS 207 Statements of Cash Flows. The amendments will be effective for reporting periods beginning on or after January 1, 2026. Earlier application is permitted and must be disclosed. The amendments are not expected to have a material impact on the Group's interim consolidated financial statements.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan**

(i) Klasifikasi

Aset keuangan

Perusahaan dan entitas anaknya mengklasifikasikan aset keuangannya berdasarkan kategori sebagai berikut pada saat pengakuan awal:

- Aset keuangan yang diukur pada nilai wajar melalui laba rugi;
- Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain;
- Aset keuangan yang diukur pada biaya perolehan diamortisasi.

Aset keuangan diukur pada biaya perolehan diamortisasi jika memenuhi kondisi sebagai berikut:

- aset keuangan dikelola dalam model bisnis yang bertujuan untuk memiliki aset keuangan dalam rangka mendapatkan arus kas kontraktual; dan

- persyaratan kontraktual dari aset keuangan tersebut memberikan hak pada tanggal tertentu atas arus kas yang diperoleh semata dari pembayaran pokok dan bunga (*solely payments of principal and interest* - SPPI) dari jumlah pokok terutang.

Aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain jika memenuhi kondisi sebagai berikut:

- Aset keuangan dikelola dalam model bisnis yang bertujuan untuk mendapatkan arus kas kontraktual dan menjual aset keuangan; dan

- Persyaratan kontraktual dari aset keuangan tersebut memenuhi kriteria SPPI.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities***

*(i) Classification*

*Financial assets*

*The Company and its subsidiaries classify its financial assets according to the following categories at initial recognition:*

- *Financial assets measured at fair value through profit or loss;*
- *Financial assets measured at fair value through other comprehensive income;*
- *Financial assets measured at amortized cost.*

*Financial assets are measured at amortized cost if they meet the following conditions:*

- *financial assets are managed in a business model that aims to have financial assets in order to obtain contractual cash flow; and*

- *the contractual terms of the financial asset provide rights on a certain date for cash flow obtained solely from payment of principal and interest (SPPI) on the principal amount owed.*

*Financial assets are measured at fair value through other comprehensive income if they meet the following conditions:*

- *Financial assets are managed in a business model that aims to obtain contractual cash flow and sell financial assets; and*

- *The contractual requirements of the financial assets meet the SPPI criteria.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

Aset keuangan lainnya yang tidak memenuhi persyaratan untuk diklasifikasikan sebagai aset keuangan diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain, diklasifikasikan sebagai diukur pada nilai wajar melalui laba rugi.

Saat pengakuan awal, Perusahaan dan entitas anaknya dapat membuat penetapan yang tidak dapat dibatalkan untuk mengukur aset yang memenuhi persyaratan untuk diukur pada biaya perolehan diamortisasi atau nilai wajar melalui penghasilan komprehensif lain pada nilai wajar melalui laba rugi, apabila penetapan tersebut mengeliminasi atau secara signifikan mengurangi inkonsistensi pengukuran atau pengakuan (kadang disebut sebagai "*accounting mismatch*").

Pengujian SPPI - Penilaian mengenai arus kas kontraktual yang diperoleh semata dari pembayaran pokok dan bunga

Sebagai langkah pertama dari proses klasifikasi, Perusahaan dan entitas anaknya menilai persyaratan kontraktual dari aset keuangan untuk mengidentifikasi apakah mereka memenuhi pengujian SPPI.

Pokok pinjaman untuk tujuan pengujian ini didefinisikan sebagai nilai wajar dari aset keuangan pada pengakuan awal dan dapat berubah selama umur aset keuangan (misalnya, jika ada pembayaran pokok atau amortisasi premi/diskon).

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(i) Classification (continued)*

*Financial assets (continued)*

*Other financial assets that do not meet the requirements to be classified as financial assets measured at amortized cost or fair value through other comprehensive income, are classified as measured at fair value through profit or loss.*

*At initial recognition, the Company and its subsidiaries can make an irrevocable determination to measure assets that meet the requirements to be measured at amortized cost or fair value through other comprehensive income at fair value through profit or loss, if the determination eliminates or significantly reduces the measurement or recognition inconsistencies (sometimes referred to as "accounting mismatch").*

*SPPI Test - Evaluation of contractual cash flows obtained solely from payment of principal and interest*

*As a first step of its classification process, the Company and its subsidiaries assess the contractual terms of financial assets to identify whether they meet the SPPI test.*

*Principal for the purpose of this test is defined as the fair value of the financial asset at initial recognition and may change over the life of the financial asset (for example, if there are repayments of principal or amortisation of the premium/discount).*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

Elemen bunga yang paling signifikan dalam perjanjian kredit biasanya adalah pertimbangan atas nilai waktu dari uang dan risiko kredit. Untuk membuat penilaian SPPI, Perusahaan dan entitas anaknya menerapkan pertimbangan dan memperhatikan faktor-faktor yang relevan seperti mata uang dimana aset keuangan didenominasikan dan periode pada saat suku bunga ditetapkan.

Sebaliknya, persyaratan kontraktual yang memberikan eksposur lebih dari *de minimis* atas risiko atau volatilitas dalam arus kas kontraktual yang tidak terkait dengan dasar pengaturan pinjaman, tidak menimbulkan arus kas kontraktual SPPI atas jumlah saldo. Dalam kasus seperti itu, aset keuangan diharuskan untuk diukur pada nilai wajar melalui laba rugi.

Penilaian model bisnis

Perusahaan dan entitas anaknya menentukan model bisnisnya berdasarkan tingkat yang paling mencerminkan bagaimana Perusahaan dan entitas anaknya mengelola kelompok aset keuangannya untuk mencapai tujuan bisnisnya.

Model bisnis Perusahaan dan entitas anaknya tidak dinilai berdasarkan masing-masing instrumennya, tetapi pada tingkat portofolio secara agregat yang lebih tinggi dan didasarkan pada faktor-faktor yang dapat diamati seperti:

- Bagaimana kinerja model bisnis dan aset keuangan yang dimiliki dalam model bisnis tersebut dievaluasi dan dilaporkan kepada personel manajemen kunci;
- Risiko yang mempengaruhi kinerja model bisnis (dan aset keuangan yang dimiliki dalam model bisnis tersebut) dan khususnya, bagaimana cara risiko tersebut dikelola; dan

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(i) Classification (continued)*

*Financial assets (continued)*

*The most significant elements of interest within a lending arrangement are typically the consideration for the time value of money and credit risk. To make the SPPI assessment, the Company and its subsidiaries apply judgement and considers relevant factors such as the currency in which the financial asset is denominated, and the period for which the interest rate is set.*

*In contrast, contractual terms that introduce a more than de minimis exposure to risks or volatility in the contractual cash flows that are unrelated to a basic lending arrangement, do not give rise to contractual cash flows that are solely payments of principal and interest on the amount outstanding. In such cases, the financial asset is required to be measured at Fair Value through Profit and Loss (FVTPL).*

*Business model assessment*

*The Company and its subsidiaries determine its business model at the level that best reflects how it manages groups of financial assets to achieve its business objective.*

*The Company and its subsidiaries's business model is not assessed on an instrument-by-instrument basis, but at a higher level of aggregated portfolios and is based on observable factors such as:*

- *How the performance of the business model and the financial assets held within that business model are evaluated and reported to the entity's key management personnel;*
- *The risks that affect the performance of the business model (and the financial assets held within that business model) and in particular, the way those risks are managed; and*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(i) Klasifikasi (lanjutan)

Aset keuangan (lanjutan)

Penilaian model bisnis (lanjutan)

- Bagaimana manajer bisnis dikompensasi (misalnya, apakah kompensasi didasarkan pada nilai wajar dari aset yang dikelola atau pada arus kas kontraktual yang tertagih).

Penilaian model bisnis didasarkan pada skenario yang diharapkan secara wajar tanpa mempertimbangkan skenario "*worst case*" atau "*stress case*". Jika arus kas setelah pengakuan awal direalisasikan dengan cara yang berbeda dari yang awal diharapkan, Perusahaan dan entitas anaknya tidak mengubah klasifikasi aset keuangan dimiliki yang tersisa dalam model bisnis tersebut, tetapi memasukkan informasi tersebut dalam melakukan penilaian atas aset keuangan yang baru atau yang baru dibeli selanjutnya.

Setelah pengakuan awal, aset keuangan pada biaya perolehan diamortisasi selanjutnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode EIR, dikurangi dengan penurunan nilai. Biaya perolehan diamortisasi dengan memperhitungkan diskonto atau premi pada awal akuisisi dan *fee*/biaya sebagai bagian yang tidak terpisahkan dari EIR. Amortisasi dan kerugian yang timbul dari penurunan nilai diakui dalam laporan laba rugi dan penghasilan komprehensif lain.

Liabilitas keuangan

Liabilitas keuangan diklasifikasikan berdasarkan substansi pengaturan kontrak yang dibuat dan definisi liabilitas keuangan.

Liabilitas keuangan diklasifikasikan dalam kategori (i) liabilitas keuangan yang diukur pada nilai wajar melalui laporan laba rugi dan (ii) liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(i) Classification (continued)*

*Financial assets (continued)*

*Business model assessment (continued)*

- *How managers of the business are compensated (for example, whether the compensation is based on the fair value of the assets managed or on the contractual cash flows collected).*

*The business model assessment is based on reasonably expected scenarios without taking "worst case" or "stress case" scenarios into account. If cash flows after initial recognition are realised in a way that is different from the Company and its subsidiaries's original expectations, the Company and its subsidiaries do not change the classification of the remaining financial assets held in that business model, but incorporates such information when assessing newly originated or newly purchased financial assets going forward.*

*After initial measurement, financial assets at amortized cost are subsequently measured at amortised cost using the EIR method, less any impairment. Amortized cost is calculated by taking into account any discount or premium on acquisition and fees/costs that are an integral part of the EIR. The amortization and the losses arising from impairment of such investments are recognized in the statement of profit or loss and other comprehensive income.*

*Financial liabilities*

*Financial liabilities are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability.*

*Financial liabilities classfied in the category of (i) financial liabilities at fair value through profit or loss and (ii) financial liabilities measured at amortized cost.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(i) Klasifikasi (lanjutan)

Liabilitas keuangan (lanjutan)

Liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi termasuk liabilitas keuangan yang dimiliki untuk diperdagangkan dan liabilitas keuangan yang ditetapkan pada pengakuan awal sebagai nilai wajar melalui laba rugi.

Liabilitas keuangan diklasifikasikan sebagai kelompok diperdagangkan jika mereka terjadi untuk tujuan pembelian kembali dalam waktu dekat. Keuntungan atau kerugian atas liabilitas yang dimiliki untuk diperdagangkan diakui dalam laba rugi. Liabilitas keuangan yang ditetapkan pada pengakuan awal pada nilai wajar melalui laba rugi ditetapkan pada tanggal awal pengakuan, dan hanya jika kriteria dalam PSAK 109.

Setelah pengakuan awal, Perusahaan dan entitas anaknya mengukur seluruh liabilitas keuangan berdasarkan biaya perolehan yang diamortisasi dengan menggunakan metode suku bunga efektif (EIR), dikurangi dengan penurunan nilai.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(i) Classification (continued)*

*Financial liabilities (continued)*

*Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as fair value through profit or loss.*

*Financial liabilities are classified as held for trading if they are incurred for the purpose of repurchasing in the near term. Gains or losses on liabilities held for trading are recognized in profit or loss. Financial liabilities designated upon initial recognition at fair value through profit or loss are designated at the initial date of recognition, and only if the criteria in SFAS SFAS 109 are satisfied.*

*After initial recognition, the Company and its subsidiaries measure all financial liabilities at amortised cost using the effective interest rate (EIR) method, less any impairment.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(i) Klasifikasi (lanjutan)

Grup mengklasifikasikan aset dan liabilitas keuangan ke dalam klasifikasi tertentu yang mencerminkan sifat dari informasi dan mempertimbangkan karakteristik dari instrumen keuangan tersebut. Klasifikasi ini dapat dilihat pada tabel di bawah ini:

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(i) Classification (continued)*

*The Group classifies financial assets and liabilities into certain classifications that reflect the nature of the information and take into account the characteristics of the financial instruments. This classification can be seen in the table below:*

| **Kategori aset dan liabilitas keuangan/*Categories of financial assets and liabilities*** | | **Golongan/ *Classes*** | **Subgolongan/ *Subclasses*** |
|---|---|---|---|
| Aset keuangan/ *Financial assets* | Aset keuangan yang diukur menggunakan biaya perolehan diamortisasi/ *Financial assets at amortized cost* | Kas dan setara kas/*Cash and cash equivalents* | |
| | | Portofolio efek/*Marketable securities* | Obligasi/*Bond* |
| | | Piutang usaha/*Account receivables* | |
| | | Piutang transaksi perantara pedagang efek/*Receivables from brokerage activities* | |
| | | Piutang transaksi repo/*Receivables from repo transactions* | |
| | | Piutang lain-lain/*Other receivables* | |
| | | Aset lain - lain/*Other assets* | Uang jaminan/ *Security deposits* |
| | Aset keuangan yang diukur pada nilai wajar melalui laba rugi/ *Financial assets measured at fair value through profit or loss* | Portofolio efek/*Marketable securities* | Reksadana/ *Mutual fund* |
| | | | Obligasi/*Bond* |
| | | | Ekuitas/*Equity* |
| | Aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain/ *Financial assets at fair value through other comprehensive income* | Penyertaan saham /*Investment in share* | |
| Liabilitas keuangan/ *Financial liabilities* | Liabilitas keuangan yang diukur dengan biaya perolehan diamortisasi/ *Financial liabilities at amortized cost* | Utang usaha/*Account payables* | |
| | | Utang transaksi perantara pedagang efek/*Payables from brokerage activities* | |
| | | Beban akrual/*Accrued expenses* | |
| | | Utang jangka pendek/*Short-term liabilities* | |
| | | Surat utang jangka Panjang/*Long-term notes payable* | |
| | | Liabilitas lain-lain/*Other liabilities* | |
| Komitmen dan Kontinjensi/ *Commitments and Contingencies* | Fasilitas modal kerja yang belum digunakan/*Unused working capital facilities* | | |
| | Fasilitas *intraday* yang belum digunakan/*Unused intraday facility* | | |
| | Foreign *exchange line* dan *fixed income trading* yang belum digunakan/*Unused foreign exchange line and fixed income trading* | | |
| | Fasilitas jasa pelayanan transaksi treasury line yang belum digunakan/*Unused treasury line services facility* | | |
| | Bank garansi yang belum digunakan/*Unused bank guarantee* | | |

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(ii) Pengakuan awal

a. Pembelian atau penjualan aset keuangan yang memerlukan penyerahan aset dalam kurun waktu yang telah ditetapkan oleh peraturan dan kebiasaan yang berlaku di pasar (pembelian secara reguler) diakui pada tanggal penyelesaian yaitu tanggal Perusahaan dan entitas anaknya berkomitmen untuk membeli atau menjual aset.

b. Aset keuangan dan liabilitas keuangan pada awalnya diukur pada nilai wajarnya. Dalam hal aset keuangan atau liabilitas keuangan tidak diklasifikasikan sebagai pada nilai wajar melalui laporan laba rugi, nilai wajar tersebut ditambah biaya transaksi yang dapat diatribusikan secara langsung. Pengukuran aset keuangan dan liabilitas keuangan setelah pengakuan awal tergantung pada klasifikasinya.

Biaya transaksi hanya meliputi biaya-biaya yang dapat diatribusikan secara langsung untuk perolehan suatu aset keuangan atau penerbitan suatu liabilitas keuangan dan merupakan biaya tambahan yang tidak akan terjadi apabila instrumen keuangan tersebut tidak diperoleh atau diterbitkan. Untuk aset keuangan, biaya transaksi ditambahkan pada jumlah yang diakui pada awal pengakuan aset, sedangkan untuk liabilitas keuangan, biaya transaksi dikurangkan dari jumlah utang yang diakui pada pengakuan awal liabilitas. Biaya transaksi tersebut diamortisasi selama umur instrumen berdasarkan metode suku bunga efektif dan dicatat sebagai bagian dari pendapatan bunga untuk biaya transaksi sehubungan dengan aset keuangan atau sebagai bagian dari beban bunga untuk biaya transaksi sehubungan dengan liabilitas keuangan.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(ii) Initial recognition*

*a. Purchase or sale of financial assets that requires delivery of assets within a time frame established by regulation or convention in the market (regular purchases) is recognized on the settlement date, i.e., the date that the Company and its subsidiaries commit to purchase or sell the assets.*

*b. Financial assets and financial liabilities are initially recognized at fair value. For those financial assets or financial liabilities not classified as at fair value through profit or loss, the fair value is added with directly attributable transaction costs. The subsequent measurement of financial assets and financial liabilities depends on their classification.*

*Transaction costs only include costs that are directly attributable to the acquisition of a financial asset or issuance of a financial liability and an additional charge that would not occur if the instrument is not acquired or issued. For financial assets, transaction costs are added to the amount recognized in the initial recognition of the asset, while for financial liabilities, transaction costs are deducted from the amount of debt recognized on initial recognition of a liability. The transaction costs are amortized over the terms of the instrument based on the effective interest rate method and recorded as part of interest income for transaction costs related to the financial asset or as part of interest expense for transaction costs related to financial liabilities.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(ii) Pengakuan awal (lanjutan)

Perusahaan dan entitas anaknya, pada pengakuan awal, dapat menetapkan aset keuangan dan liabilitas keuangan tertentu sebagai nilai wajar melalui laba rugi (opsi nilai wajar). Selanjutnya, penetapan ini tidak dapat diubah. Opsi nilai wajar dapat digunakan hanya bila memenuhi ketetapan sebagai berikut:

- penetapan sebagai opsi nilai wajar mengurangi atau mengeliminasi ketidakkonsistenan pengukuran dan pengakuan (*accounting mismatch*) yang dapat timbul; atau
- aset keuangan dan liabilitas keuangan merupakan bagian dari portofolio instrumen keuangan yang risikonya dikelola dan dilaporkan kepada manajemen kunci berdasarkan nilai wajar; atau
- aset keuangan dan liabilitas keuangan terdiri dari kontrak utama dan derivatif melekat yang harus dipisahkan.

(iii) Pengukuran setelah pengakuan awal

Aset keuangan dalam kelompok aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain dan aset keuangan dan liabilitas keuangan yang diukur pada nilai wajar melalui laba rugi diukur pada nilai wajarnya.

Aset keuangan kelompok biaya perolehan diamortisasi dan liabilitas keuangan lainnya diukur pada biaya perolehan diamortisasi dengan menggunakan metode suku bunga efektif.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(ii) Initial recognition (continued)*

*The Company and its subsidiaries, upon initial recognition, may designate certain financial assets and liabilities, at fair value through profit or loss (fair value option). Subsequently, this designation cannot be changed. The fair value option is only applied when the following conditions are met:*

- *the application of the fair value option reduces or eliminates an accounting mismatch that would otherwise arise; or*
- *the financial assets and liabilities are part of a portfolio of financial instruments, the risks of which are managed and reported to key management on a fair value basis; or*
- *the financial assets and liabilities consist of a host contract and an embedded derivative that must be bifurcated.*

*(iii) Subsequent measurement*

*Financial assets at fair value through other comprehensive income and financial assets and financial liabilities at fair value through profit or loss are measured at fair value.*

*Financial assets classified as amortized cost and other financial liabilities measured at amortized cost using the effective interest rate method.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(iv) Penghentian pengakuan

a. Aset keuangan dihentikan pengakuannya jika:

(i) Hak kontraktual atas arus kas yang berasal dari aset keuangan tersebut berakhir; atau
(ii) Perusahaan dan entitas anaknya telah mentransfer haknya untuk menerima arus kas yang berasal dari aset tersebut atau menanggung liabilitas untuk membayarkan arus kas yang diterima tersebut secara penuh tanpa penundaan berarti kepada pihak ketiga dibawah kesepakatan pelepasan, dan antara (a) Perusahaan dan entitas anaknya telah mentransfer secara substansial seluruh risiko dan manfaat atas aset, atau (b) Perusahaan dan entitas anaknya tidak mentransfer maupun tidak memiliki secara substansial seluruh risiko dan manfaat atas aset, tetapi telah mentransfer kendali atas aset.

Piutang atau aset keuangan lain dihapusbukukan ketika tidak terdapat prospek yang realistis mengenai pengembalian kredit atau hubungan normal antara Perusahaan dan entitas anaknya dan debitur telah berakhir. Ketika piutang tidak dapat dilunasi, maka akan dihapusbukukan dengan mendebit cadangan kerugian penurunan nilai.

Penerimaan kemudian atas piutang yang telah dihapusbukukan sebelumnya, jika pada tahun berjalan dikreditkan ke dalam akun cadangan kerugian penurunan nilai di laporan posisi keuangan konsolidasian, sedangkan jika setelah tanggal laporan posisi keuangan konsolidasian dikreditkan sebagai pendapatan operasional lainnya dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(iv) Derecognition*

*a. Financial assets are derecognized when:*

*(i) The contractual rights to receive cash flows from the financial assets have expired; or*
*(ii) The Company and its subsdiary have transferred their rights to receive cash flows from the asset or have assumed an obligation to pay the received cash flow in full without material delay to a third party under a 'pass-through' arrangement; and either (a) the Company and its subsidiaries have transferred substantially all the risks and rewards of the asset, or (b) the Company and its subsidiaries have neither transferred nor retained substantially all the risks and rewards of the asset, but have transferred control of the asset.*

*Receivable or other financial assets are written off when there is no realistic prospect of collection in the near future or the normal relationship between the Company and its subsidiaries and the borrowers have ceased to exist. When a receivable is deemed uncollectible, it is written off against the related allowance for impairment losses.*

*Subsequent recoveries from receivables previously written off, are added to the allowance for impairment losses account in the consolidated statement of financial position if recovered in the current year and are recognized in the consolidated statement of profit or loss and other comprehensive income as other operating income, if recovered after the consolidated statement of financial position date.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(iv) Penghentian pengakuan (lanjutan)

Ketika Perusahaan dan entitas anaknya telah mentransfer hak untuk menerima arus kas dari aset atau telah memasuki *pass-through arrangement* dan tidak mentransfer serta tidak mempertahankan secara substansial seluruh risiko dan manfaat atas aset atau tidak mentransfer kendali atas aset, aset diakui sebesar keterlibatan Perusahaan dan entitas anaknya yang berkelanjutan atas aset tersebut.

Melanjutkan keterlibatan yang diambil dalam bentuk jaminan atas aset yang ditransfer adalah diukur dari nilai tercatat awal dari aset dan nilai maksimum pertimbangan bahwa Perusahaan dan entitas anaknya diminta untuk membayar.

b. Liabilitas keuangan dihentikan pengakuannya jika liabilitas yang ditetapkan dalam kontrak dilepaskan atau dibatalkan atau kadaluarsa. Jika suatu liabilitas keuangan yang ada digantikan dengan yang lain oleh pemberi pinjaman yang sama pada keadaan yang secara substansial berbeda, atau berdasarkan suatu liabilitas yang ada yang secara substansial telah diubah, maka pertukaran atau modifikasi tersebut diperlakukan sebagai penghentian pengakuan liabilitas awal dan pengakuan liabilitas baru, dan perbedaan nilai tercatat masing-masing diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(iv) Derecognition (continued)*

*Where the Company and its subsidiaries have transferred their rights to receive cash flows from an asset or have entered into a pass-through arrangement and have neither transferred nor retained substantially all the risks and rewards of the asset nor transferred control of the asset, the asset is recognized to the extent of the Company and its subsidiaries' continuing involvement in the asset.*

*Continuing involvement that has taken the form of a guarantee over the transferred asset is measured at the lower of original carrying amount of the asset and the maximum amount of consideration that the Company and its subsidiaries could be required to repay.*

*b. Financial liabilities are derecognized when the obligation under the liability is discharged, cancelled or has expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as derecognition of the original liability and the recognition of a new liability, and the difference in the respective carrying amounts is recognized in the consolidated statement of profit or loss and other comprehensive income.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(v) Pengakuan pendapatan dan beban

a. Pendapatan dan beban bunga atas aset keuangan yang diukur pada nilai wajar melalui penghasilan komprehensif lain serta aset keuangan dan liabilitas keuangan yang dicatat berdasarkan biaya perolehan diamortisasi, diakui pada laporan laba rugi dengan menggunakan metode suku bunga efektif.

Jumlah tercatat bruto aset keuangan adalah biaya perolehan diamortisasi aset keuangan sebelum disesuaikan dengan cadangan penurunan nilai.

Dalam menghitung pendapatan dan beban bunga, tingkat bunga efektif diterapkan pada jumlah tercatat bruto aset (ketika aset tersebut bukan aset keuangan memburuk) atau terhadap biaya perolehan diamortisasi dari liabilitas.

Untuk aset keuangan yang memburuk setelah pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan dihitung dengan menerapkan tingkat bunga efektif terhadap nilai tercatat bruto dari aset keuangan tersebut.

Untuk aset keuangan yang telah memburuk pada saat pengakuan awal, pendapatan bunga dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut. Jika aset tersebut tidak lagi memburuk, maka perhitungan pendapatan bunga akan tetap dihitung dengan menerapkan tingkat bunga efektif terhadap biaya perolehan diamortisasi dari aset keuangan tersebut.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(v) Income and expense recognition*

*a. Interest income and expense on financial assets measured at fair value through other comprehensive income as well as financial assets and financial liabilities recorded at amortized cost are recognized in the statement of profit or loss using the effective interest method.*

*The gross carrying amount of a financial asset is the amortized cost of a financial asset before adjusting for allowance for impairment.*

*In calculating interest income and expenses, the effective interest rate is applied to the gross carrying amount of an asset (when the asset is not a deteriorated financial asset) or to the amortized cost of a liability.*

*For financial assets that deteriorated after initial recognition, interest income is calculated by applying an effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will be calculated by applying an effective interest rate to the gross carrying amount of the financial asset.*

*For financial assets that have deteriorated at initial recognition, interest income is calculated by applying the effective interest rate to the amortized cost of the financial assets. If the asset no longer deteriorates, the calculation of interest income will still be calculated by applying the effective interest rate to the amortized cost of the financial asset.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(v) Pengakuan pendapatan dan beban (lanjutan)

b. Keuntungan dan kerugian yang timbul dari perubahan nilai wajar atas aset keuangan yang diklasifikasikan dalam kelompok nilai wajar melalui penghasilan komprehensif lain diakui secara langsung dalam laporan laba rugi komprehensif (merupakan bagian dari ekuitas), sampai aset keuangan tersebut dihentikan pengakuannya atau adanya penurun nilai, kecuali keuntungan atau kerugian akibat perubahan nilai tukar untuk instrumen utang.

Pada saat aset keuangan dihentikan pengakuannya atau dilakukan penurunan nilai, keuntungan atau kerugian kumulatif yang sebelumnya diakui dalam ekuitas harus diakui pada laporan laba rugi.

(vi) Reklasifikasi aset keuangan

Perusahaan dan entitas anaknya mereklasifikasi aset keuangan jika dan hanya jika, model bisnis untuk pengelolaan aset keuangan berubah.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui laba rugi dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai keuntungan atau kerugian pada laba rugi.

Reklasifikasi aset keuangan dari klasifikasi biaya perolehan yang diamortisasi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat sebesar nilai wajarnya. Selisih antara nilai tercatat dengan nilai wajar diakui sebagai penghasilan komprehensif lain.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi nilai wajar melalui laba rugi dicatat pada nilai wajar. Keuntungan atau kerugian yang belum direalisasi direklasifikasi ke laba rugi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(v) Income and expense recognition (continued)*

*b. Gains and losses arising from changes in the fair value of through other comprehensive income financial assets other than foreign exchange gains or losses on debt instrument are recognized directly in other comprehensive income (as part of equity), until the financial asset is derecognized or impaired, except gain or loss arising from changes in exchanges rate for debt instrument.*

*When a financial asset is derecognized or impaired, the cumulative gains or losses previously recognized in equity are recognized in profit or loss.*

*(vi) Reclassification of financial assets*

*The Company and its subsidiaries reclassify financial assets if and only if, the business model for managing financial assets changes.*

*Reclassifications of financial assets from amortized cost classifications to fair value through profit or loss are recorded at fair value. The difference between the recorded value and fair value is recognized in profit or loss on the statement of profit or loss and other comprehensive income.*

*Reclassifications of financial assets from amortized cost classifications to fair value classifications through other comprehensive are recorded at their fair values. The difference between the recorded value and fair value is recognized in other comprehensive income.*

*Reclassification of financial assets from fair value classification through other comprehensive income to fair value classification through profit or loss is recorded at fair value. Unrealized gains or losses are reclassified to profit or loss.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(vi) Reklasifikasi aset keuangan (lanjutan)

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui penghasilan komprehensif lain ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai tercatat. Keuntungan atau kerugian yang belum direalisasi dihapus dari ekuitas dan disesuaikan terhadap nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi nilai wajar melalui penghasilan komprehensif lain dicatat pada nilai wajar.

Reklasifikasi aset keuangan dari klasifikasi nilai wajar melalui laba rugi ke klasifikasi biaya perolehan yang diamortisasi dicatat pada nilai wajar.

(vii) Saling hapus

Aset keuangan dan liabilitas keuangan saling hapus disajikan dalam laporan posisi keuangan konsolidasian jika memiliki hak yang berkekuatan hukum untuk melakukan saling hapus buku atas jumlah yang telah diakui tersebut dan berniat untuk menyelesaikan secara neto atau untuk merealisasikan aset dan menyelesaikan liabilitasnya secara simultan. Hak yang berkekuatan hukum berarti:

a. Tidak terdapat kontinjensi di masa yang akan datang, dan
b. Hak yang berkekuatan hukum pada kondisi-kondisi berikut ini:
   - kegiatan bisnis normal;
   - kondisi kegagalan usaha; dan
   - kondisi gagal bayar atau bangkrut

Pendapatan dan beban disajikan dalam jumlah neto hanya jika diperkenankan oleh standar akuntansi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(vi) Reclassification of financial assets (continued)*

*Reclassification of financial assets from fair value classifications through other comprehensive income to the amortized cost classification is recorded at carrying value. Unrealized gains or losses is removed from equity and adjusted agains the fair value.*

*Reclassifications on financial assets from fair value classification through profit or loss to fair value classification through other comprehensive income are recorded at fair value.*

*Reclassification of financial assets from fair value classification through profit or loss to amortized cost classification is recorded at fair value.*

*(vii) Offsetting*

*Financial assets and liabilities are offset and the net amount reported in the consolidated statement of financial position when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously. This means that the right to set off:*

*a. Must not be contingent on a future event, and*
*b. Must be legally enforceable in all of the following circumstances:*
   - *the normal course of business;*
   - *the event of default; and*
   - *the event of insolvency or bankruptcy*

*Income and expenses are presented on a net basis only when permitted by the accounting standards.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(viii) Pengukuran biaya perolehan diamortisasi

Biaya perolehan diamortisasi dari aset keuangan atau liabilitas keuangan adalah total aset keuangan atau liabilitas keuangan yang diukur pada saat pengakuan awal dikurangi pembayaran pokok, ditambah atau dikurangi amortisasi kumulatif menggunakan metode suku bunga efektif yang dihitung dari selisih antara nilai pengakuan awal dan nilai jatuh temponya, dan dikurangi penurunan nilai.

(ix) Pengukuran nilai wajar

Nilai wajar adalah harga yang akan diterima untuk menjual suatu aset atau harga yang akan dibayar untuk mengalihkan suatu liabilitas dalam transaksi teratur antara pelaku pasar pada tanggal pengukuran.

Pengukuran nilai wajar mengasumsikan bahwa transaksi untuk menjual aset atau mengalihkan liabilitas terjadi:

- Di pasar utama untuk aset dan liabilitas tersebut; atau
- Jika tidak terdapat pasar utama, di pasar yang paling menguntungkan untuk aset atau liabilitas tersebut.

Pengukuran nilai wajar aset non keuangan memperhitungkan kemampuan pelaku pasar untuk menghasilkan manfaat ekonomis dengan menggunakan aset dalam penggunaan tertinggi dan terbaiknya atau dengan menjualnya kepada pelaku pasar lain yang akan menggunakan aset tersebut dalam penggunaan tertinggi dan terbaiknya.

Jika tersedia, Perusahaan dan entitas anaknya mengukur nilai wajar dari suatu instrumen dengan menggunakan harga kuotasi di pasar aktif untuk instrumen terkait. Suatu pasar dianggap aktif bila harga yang dikuotasikan tersedia sewaktu-waktu dari bursa, pedagang efek *(dealer)*, perantara efek *(broker)*, kelompok industri, badan pengawas *(pricing service or regulatory agency)*, dan harga tersebut merupakan transaksi pasar aktual dan teratur terjadi yang dilakukan secara wajar.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(viii) Amortized cost measurement*

*The amortized cost of a financial asset or liability is the amount at which the financial asset or liability is measured at initial recognition, minus principal repayments, plus or minus the cumulative amortization using the effective interest rate method of any difference between the initial amount recognized and the maturity amount, minus any reduction for impairment.*

*(ix) Fair value measurement*

*Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.*

*Fair value measurement assumes the transaction to sell assets or transfer liabilities occurs:*

- *In the primary market for such assets and liabilities; or*
- *If there is no primary market, in the most profitable market for these assets or liabilities.*

*The measurement of the fair value of non-financial assets takes into account the ability of market participants to generate economic benefits by using the asset in the highest and best use or by selling them to other market participants that would use the asset in the highest and best use.*

*When available, the Company and its subsidiaries measure the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available from an exchange, dealer, broker, industry group, pricing service or regulatory agency and those prices represent actual and regularly occurring market transaction on an arm's length basis.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(ix) Pengukuran nilai wajar (lanjutan)

Perusahaan dan entitas anaknya menggunakan teknik penilaian yang sesuai dalam keadaan dan dimana data yang memadai tersedia untuk mengukur nilai wajar, mengoptimalkan penggunaan input yang dapat diobservasi yang relevan dan meminimalkan penggunaan input yang tidak dapat diobservasi.

Semua aset dan liabilitas dimana nilai wajar diukur atau diungkapkan dalam laporan keuangan dapat dikategorikan pada level hirarki nilai wajar, berdasarkan tingkatan input terendah yang signifikan atas pengukuran nilai wajar secara keseluruhan:

- Tingkat 1: harga kuotasian (tanpa penyesuaian) di pasar aktif untuk aset atau liabilitas yang identik yang dapat diakses pada tanggal pengukuran.
- Tingkat 2: input selain harga kuotasian yang termasuk dalam level 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung atau tidak langsung.
- Tingkat 3: input yang tidak dapat diobservasi untuk aset dan liabilitas.

Untuk aset dan liabilitas yang diakui pada laporan keuangan konsolidasian secara berulang, Perusahaan dan entitas anaknya menentukan apakah terjadi transfer antara level di dalam hirarki dengan cara mengevaluasi kategori (berdasarkan input level terendah yang signifikan dalam pengukuran nilai wajar) setiap akhir periode pelaporan.

Perusahaan dan entitas anaknya, untuk tujuan pengungkapan nilai wajar, telah menentukan kelas aset dan liabilitas berdasarkan sifat, karakteristik, risiko aset dan liabilitas, dan level hirarki nilai wajar (Catatan 40).

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(ix) Fair value measurement (continued)*

*The Company and its subsidiaries use suitable valuation techniques in the circumstances and where sufficient data are available to measure fair value, optimizing the use of relevant observable inputs and minimize the use of inputs that are not observable.*

*All assets and liabilities which fair value is measured or disclosed in the financial statements can be classified in fair value hierarchy levels, based on the lowest level of input that is significant to the overall fair value measurement:*

- *Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities which are accessible at the measurement date.*
- *Level 2: inputs other than quoted prices included in level 1 that are observable for the assets and liabilities, either directly or indirectly.*
- *Level 3: inputs that are not observable for the assets and liabilities.*

*For assets and liabilities that are recognized in the consolidated financial statements on recurring basis, the Company and its subsidiaries determine whether there is a transfer between levels in the hierarchy by evaluating categories (based on the lowest level input that is significant to the fair value measurement) at the end of each reporting period.*

*The Company and its subsidiaries, for purposes of disclosing the fair value, have determined the classes of assets and liabilities based on the nature, characteristics, risk of assets and liabilities, and the fair value hierarchy levels (Note 40).*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(ix) Pengukuran nilai wajar (lanjutan)

Jika pasar untuk instrumen keuangan tidak aktif, Perusahaan dan entitas anaknya menetapkan nilai wajar dengan menggunakan teknik penilaian. Teknik penilaian meliputi penggunaan transaksi pasar terkini yang dilakukan secara wajar oleh pihak-pihak yang mengerti, berkeinginan (jika tersedia), referensi atas nilai wajar terkini dari instrumen lain yang secara substansial serupa dan analisis arus kas yang didiskonto. Perusahaan dan entitas anaknya menggunakan *credit risk spread* sendiri untuk menentukan nilai wajar dari liabilitas derivatif dan liabilitas lainnya yang telah ditetapkan menggunakan opsi nilai wajar.

Ketika terjadi kenaikan di dalam *credit spread*, Perusahaan dan entitas anaknya mengakui keuntungan atas liabilitas tersebut sebagai akibat penurunan nilai tercatat liabilitas. Ketika terjadi penurunan di dalam *credit spread*, Perusahaan dan entitas anaknya mengakui kerugian atas liabilitas tersebut sebagai akibat kenaikan nilai tercatat liabilitas.

Perusahaan dan entitas anaknya menggunakan beberapa teknik penilaian yang digunakan secara umum untuk menentukan nilai wajar dari instrumen keuangan dengan tingkat kompleksitas yang rendah, seperti opsi nilai tukar dan *swap* mata uang. Input yang digunakan dalam teknik penilaian untuk instrumen keuangan di atas adalah data pasar yang diobservasi.

Untuk instrumen keuangan yang tidak mempunyai harga pasar, estimasi atas nilai wajar ditentukan dengan mengacu pada nilai wajar instrumen lain yang substansinya sama atau dihitung berdasarkan ekspektasi arus kas yang diharapkan terhadap aset neto efek-efek tersebut.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(ix) Fair value measurement (continued)*

*If a market for a financial instrument is not active, the Company and its subsidiaries establish fair value using a valuation technique. Valuation techniques include using the recent arm's length transactions between knowledgeable and willing parties (if available), reference to the current fair value of other instruments that are substantially the same and discounted cash flow analysis. The Company and its subsidiaries use their own credit risk spreads in determining the fair value for their derivative liabilities and all other liabilities for which they have elected the fair value option.*

*When the Company and its subsidiaries' credit spread widens, the Company and its subsidiaries recognize a gain on these liabilities, because the value of the liabilities has decreased. When the Company and its subsidiaries' credit spread become narrow, the Company and its subsidiaries recognize a loss on these liabilities because the value of the liabilities has increased.*

*The Company and its subsidiaries use widely recognized valuation models for determining fair values of financial instruments of lower complexity, such as exchange value options and currency swaps. For these financial instruments, inputs into models are generally market-observable.*

*For financial instruments with no quoted market price, a reasonable estimate of the fair value is determined by reference to the fair value of another instrument which substantially has the same characteristics or calculated based on the expected cash flows of the underlying net asset base of the marketable securities.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**f. Aset keuangan dan liabilitas keuangan (lanjutan)**

(ix) Pengukuran nilai wajar (lanjutan)

Pada saat nilai wajar dari *unlisted equity instruments* tidak dapat ditentukan dengan handal, instrumen tersebut dinilai sebesar biaya perolehan dikurangi dengan penurunan nilai. Nilai wajar atas kredit yang diberikan dan piutang, serta liabilitas kepada bank dan nasabah ditentukan menggunakan nilai berdasarkan arus kas kontraktual, dengan mempertimbangkan kualitas kredit, likuiditas dan biaya.

Aset keuangan yang dimiliki atau liabilitas yang akan diterbitkan diukur dengan menggunakan harga penawaran; aset keuangan dimiliki atau liabilitas yang akan diterbitkan diukur menggunakan harga permintaan. Jika Perusahaan dan entitas anaknya memiliki posisi aset dan liabilitas dimana risiko pasarnya saling hapus, maka nilai tengah dari pasar dapat dipergunakan untuk menentukan posisi risiko yang saling hapus tersebut dan menerapkan penyesuaian tersebut terhadap harga penawaran atau harga permintaan terhadap posisi terbuka neto (*net open position*), mana yang lebih sesuai.

(x) Perbedaan hari pertama

Pada saat nilai transaksi berbeda dengan nilai wajar dari transaksi pasar lainnya yang dapat diobservasi saat ini atas instrumen yang sama atau berdasarkan teknik penilaian yang hanya menggunakan variabel data dari pasar yang dapat diobservasi, Perusahaan dan entitas anaknya secara langsung mengakui perbedaan antara nilai transaksi dan nilai wajar ("1 hari" keuntungan atau kerugian) pada laporan laba rugi komprehensif konsolidasian.

Jika nilai wajar ditentukan berdasarkan data yang tidak dapat diobservasi, maka perbedaan antara nilai transaksi dan nilai model hanya dapat diakui pada laporan laba rugi komprehensif konsolidasian pada saat data menjadi dapat diobservasi atau pada saat instrumen tersebut tidak diakui lagi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***f. Financial assets and financial liabilities (continued)***

*(ix) Fair value measurement (continued)*

*In cases when the fair value of unlisted equity instruments cannot be determined reliably, the instruments are carried at cost less impairment value. The fair value for loans and receivables as well as liabilities to banks and customers are determined using a present value model on the basis of contractually agreed cash flows, taking into account credit quality, liquidity and costs.*

*Financial assets held or liabilities to be issued are measured at bid price; financial assets acquired or liabilities to be held are measured at ask price. Where the Company and its subsidiaries have assets and liabilities positions with off-setting market risk, middle market prices can be used to measure the off-setting risk positions and bid or ask price adjustment is applied to the net open positions as appropriate.*

*(x) Day 1 (one) difference*

*When the transaction price differs from the fair value of other observable current market transactions in the same instrument or based on a valuation technique whose variables include only data from observable markets, the Company and its subsidiaries immediately recognize the difference between the transaction price and fair value (a 'Day 1' profit or loss) in the consolidated statement of comprehensive income.*

*In cases where fair value is determined using data which is not observable, the difference between the transaction price and model value is only recognized in the consolidated statement of comprehensive income when the inputs become observable, or when the instrument is derecognized.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**g. Kas dan setara kas**

Kas dan setara kas terdiri dari kas, kas di bank dan deposito berjangka jangka pendek yang jatuh tempo dalam waktu tiga bulan atau kurang sejak tanggal perolehan, yang tidak dijaminkan serta tidak dibatasi penggunaannya.

**h. Portofolio efek**

Portofolio efek diklasifikasikan, diakui, dan diukur dalam laporan keuangan konsolidasian berdasarkan kebijakan akuntansi yang diungkapkan dalam Catatan 2f atas laporan keuangan konsolidasian.

Nilai wajar portofolio efek utang ditetapkan berdasarkan harga penawaran di pasar aktif pada tanggal laporan keuangan konsolidasian.

Investasi reksa dana dan dana kelolaan berdasarkan kontrak bilateral yang diklasifikasikan sebagai diperdagangkan disajikan sebesar nilai aset bersih reksa dana dan dana kelolaan berdasarkan kontrak bilateral tersebut pada tanggal laporan posisi keuangan konsolidasian yang dihitung oleh bank kustodian.

Penurunan nilai atas portofolio efek (utang efek) diakui menggunakan metodologi yang diungkapkan dalam Catatan 2f atas laporan keuangan konsolidasian.

Premi dan diskonto diamortisasi dengan menggunakan metode suku bunga efektif.

**i. Transaksi portofolio efek**

Transaksi pembelian dan penjualan portofolio efek baik untuk nasabah maupun untuk sendiri diakui dalam laporan keuangan Perusahaan dan entitas anaknya pada saat timbulnya perikatan atas transaksi portofolio efek.

Pembelian portofolio efek untuk nasabah pemilik rekening dicatat sebagai piutang nasabah dan utang lembaga kliring dan penjaminan, sedangkan penjualan portofolio efek dicatat sebagai utang pada nasabah dan piutang dari lembaga kliring dan penjaminan.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***g. Cash and cash equivalents***

*Cash and cash equivalents consist of cash on hand, cash in banks, and all unpledged and unrestricted short-term deposits with maturities of three months or less from acquisition date.*

***h. Marketable securities***

*Marketable securities are classified, recognized, and measured in the consolidated financial statements in accordance with accounting policies disclosed in Note 2f to the consolidated financial statements.*

*Fair value of debt securities is based on bid price in an active market at consolidated statement of financial position date.*

*Investments in mutual funds and managed fund on bilateral contract basis classified as held for trading are stated at the net assets value of the mutual funds and managed fund on bilateral contract basis at the consolidated statement of financial position date as calculated by custodian bank.*

*Impairment losses of marketable securities (debt securities) are recognized using methodology disclosed in Note 2f to the consolidated financial statements.*

*Premium and discount are amortized using effective interest rate method.*

***i. Securities transactions***

*Purchased and sales of securities both for customers (securities brokerage transactions) and the Company and its subsidiaries' portofolio are recognized when the transactions are made.*

*Purchases of securities for the interest of customers are recorded as receivables from customers and payable to the clearing and guarantee institution, while sales of such securities are recorded as payable to customers and receivables from clearing and guarantee institutions.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**i. Transaksi portofolio efek (lanjutan)**

Nasabah pemilik rekening dan nasabah kelembagaan yang memiliki rekening efek melakukan penyelesaian nilai transaksi secara neto untuk piutang dan utang yang jatuh tempo di hari yang sama, oleh karena penyajian piutang dan utang disajikan secara neto.

Nasabah kelembagaan yang tidak memiliki rekening efek melakukan penyelesaian transaksi secara bruto. Penyajian piutang dan utang untuk nasabah disajikan secara bruto.

Penerimaan dana dari nasabah pemilik rekening dalam rangka pembelian portofolio efek dan pembayaran dan penerimaan atas transaksi pembelian dan penjualan untuk nasabah dicatat pada rekening nasabah.

Pada tanggal penyelesaian, pembelian portofolio efek yang tidak dapat diselesaikan dicatat sebagai "akun gagal terima" dan disajikan di laporan posisi keuangan konsolidasian sebagai liabilitas. Transaksi penjualan portofolio efek yang tidak dapat diselesaikan dicatat sebagai "akun gagal serah" dan disajikan di laporan posisi keuangan konsolidasian sebagai aset.

Penerimaan uang pemesanan portofolio efek dalam rangka penjaminan emisi portofolio efek diakui dan disajikan tersendiri sebagai aset dan liabilitas.

Piutang transaksi repo diklasifikasikan sebagai aset keuangan yang diukur pada biaya perolehan dan amortisasi.

Piutang transaksi repo disajikan sebagai aset dalam laporan posisi keuangan konsolidasian, sebesar jumlah penjualan kembali dikurangi dengan pendapatan bunga yang belum diamortisasi dan cadangan kerugian penurunan nilai. Selisih antara harga beli dan harga jual kembali diperlakukan sebagai pendapatan bunga yang ditangguhkan, dan diakui sebagai pendapatan selama periode sejak efek-efek tersebut dibeli hingga dijual menggunakan suku bunga efektif.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***i. Securities transactions (continued)***

*Account owner's customers and institutional customers with securities account settle their receivables and payables due on the same date in net basis, therefore the receivables and payables are presented in net basis.*

*Institutional customers without securities account settle their receivables and payables in gross basis. The receivables and payables are presented in gross amount.*

*Funds received from customers in connection with securities purchased for their account and payments and receipts related to purchases and sales of securities on behalf of the customers are recorded as customers' accounts.*

*On settlement date, failure in the settlement of securities purchased is recorded as "failure to receive account" and presented in the consolidated statement of financial position as a liability, while failure in settlement of securities sold is recorded as "failure to deliver account" and presented in the consolidated statement of financial position as an asset.*

*Funds received for securities subscription in relation to underwriting are recognized and separately presented as assets and liabilities.*

*Receivables from repo transactions are classified as financial assets measured at amortized cost.*

*Receivables from repo transactions are presented as assets in the consolidated statements of financial position, at the resale price net of unamortized interest income and allowance for impairment losses. The difference between the purchase price and the resale price is treated as unearned interest income, and recognized as income over the period starting from when those securities are purchased until they are sold using effective interest rate method.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**j. Penyertaan saham**

Penyertaan saham diklasifikasikan sebagai aset keuangan diukur pada nilai wajar melalui penghasilan komprehensif lain.

Penyertaan ini memberikan hak pada Perusahaan untuk menjalankan usaha di bursa. Sesuai peraturan Bursa Efek Indonesia, Bursa Efek Indonesia wajib membeli kembali investasi tersebut pada biaya perolehannya.

**k. Aset tetap**

Aset tetap disajikan sebesar harga perolehan setelah dikurangi akumulasi penyusutan. Perusahaan dan entitas anaknya menerapkan model biaya setelah pengakuan awal aset tetap. Aset tetap disusutkan sejak bulan ketika aset tersebut digunakan dengan metode garis lurus *(straight-line method)* berdasarkan taksiran masa manfaat ekonominya sebagai berikut:

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***j. Investment in shares***

*Investment in shares classified as financial asset fair value through other comprehensive income.*

*This investment grants the Company the right to operate in the stock exchange. According to Indonesian Stock Exchange regulation, Indonesian Stock Exchange is required to buyback the investment at cost.*

***k. Fixed assets***

*Fixed assets are stated at cost less accumulated depreciation. The Company and its subsidiaries apply the cost model in subsequent recognition for their property and equipment. Fixed assets are depreciated from the month of the assets are placed in service on the straight-line method based on the estimated economic useful lives of the assets as follows:*

| | **Tahun/*Years*** | |
|---|---|---|
| Bangunan | 20 | *Buildings* |
| Renovasi gedung sewa | 5 | *Leasehold improvements* |
| Kendaraan bermotor | 5 | *Motor vehicles* |
| Perabotan dan peralatan kantor | 5 | *Office equipments* |

Biaya perbaikan dan pemeliharaan dibebankan pada saat terjadinya; pemugaran dan peningkatan daya guna dalam nilai signifikan dikapitalisasi. Pada saat aset tetap sudah tidak digunakan lagi atau dijual, nilai buku dan akumulasi penyusutan dari aset tetap tersebut dikeluarkan dari akun aset tetap dan keuntungan atau kerugian yang terjadi diakui dalam laporan laba rugi komprehensif konsolidasian tahun berjalan.

Perubahan umur ekonomis yang diperkirakan dihitung dengan mengubah masa penyusutan yang dibutuhkan dan diperlakukan sebagai perubahan estimasi akuntansi.

*The cost of repairs and maintenance is charged to expense as incurred; significant renewals or betterments are capitalized. When assets are retired or otherwise disposed of, their carrying value and the related accumulated depreciation are removed from the accounts and any resulting gain or loss is reflected in the current year's consolidated statement of comprehensive income.*

*Changes in the expected useful lives are accounted for by changing the depreciation period, as appropriate, and treated as changes in accounting estimates.*

**l. Aset tak berwujud**

Perangkat lunak komputer terdiri dari biaya perolehan yang meliputi biaya langsung yang berkaitan dengan persiapan aset yang ditujukan untuk digunakan, ditangguhkan dan diamortisasi menggunakan metode garis lurus selama 5 dan 8 tahun. Perusahaan dan entitas anaknya menerapkan model biaya setelah pengakuan awal aset tak berwujud.

***l. Intangible assets***

*Computer software contain to the acquisition cost includes all direct costs related to the preparation of such asset for its intended use is deferred and amortized using straight-line method over 5 and 8 years. The Company and its subsidiaries apply the cost model in subsequent recognition for their intangible assets.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**l. Aset tak berwujud (lanjutan)**

Estimasi masa manfaat dan metode amortisasi direviu minimum setiap akhir tahun buku, dan pengaruh dari setiap perubahan estimasi akuntansi diterapkan secara prospektif.

Aset tak berwujud tidak diakui pada saat pelepasan, atau apabila tidak terdapat manfaat ekonomis masa datang diharapkan dari penggunaan atau pelepasan. Keuntungan atau kerugian yang timbul dari tidak diakuinya aset tak berwujud, diukur sebagai selisih antara hasil pelepasan dan nilai tercatat aset, diakui dalam laba rugi ketika aset dilepas.

**m. Penurunan nilai atas aset keuangan dan non - keuangan**

Penurunan nilai atas aset keuangan

Perusahaan dan entitas anaknya telah mencatat cadangan untuk kerugian kredit ekspektasian yang ditaksir atas seluruh piutang yang diberikan dan aset keuangan yang tidak dimiliki pada nilai wajar melalui laba rugi, bersama dengan komitmen atas piutang yang diberikan dan kontrak garansi keuangan, dalam hal ini dirujuk sebagai instrumen keuangan. Instrumen ekuitas tidak dikenakan penurunan nilai berdasarkan PSAK 109.

Cadangan atas kerugian kredit ekspektasian adalah berdasarkan atas kerugian ekspektasian sepanjang umur aset (*the lifetime expected credit loss*), kecuali tidak terdapat kenaikan yang signifikan dalam risiko kredit sejak awal, dimana dalam hal ini, cadangan adalah berdasarkan kerugian kredit ekspektasian dalam jangka waktu 12 bulan.

Kerugian yang diharapkan sepanjang umur aset dan kerugian kredit ekspektasian dalam jangka waktu 12 bulan dihitung baik secara individual maupun kolektif, tergantung kepada sifat portofolio instrumen keuangan yang mendasarinya.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***l. Intangible assets (continued)***

*The estimated useful lives and amortization method are reviewed at least each year end, with the effect of any changes in estimate accounted for on a prospective basis.*

*An intangible asset is derecognized on disposal, or when no future economic benefits are expected from use or disposal. Gain or losses arising from derecognition of intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, are recognized in profit or loss when the asset is derecognized.*

***m. Impairment losses on financial assets and non - financial assets***

*Impairment on financial assets*

*The Company and its subsidiaries have been recording the allowance for expected credit losses for all receivables and financial assets not held at fair value through profit or loss, together with receivable commitments and financial guarantee contracts, in this section all referred to as financial instruments. Equity instruments are not subject to impairment under SFAS 109.*

*The expected credit loss allowance is based on the credit losses expected to arise over the life of the asset (the lifetime expected credit loss), unless there has been no significant increase in credit risk since origination, in which case, the allowance is based on the 12 months' expected credit loss.*

*Both the lifetime expected credit loss and 12 months' expected credit loss are calculated on either an individual basis or a collective basis, depending on the nature of the underlying portfolio of financial instruments.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**m. Penurunan nilai atas aset keuangan dan non - keuangan (lanjutan)**

Penurunan nilai atas aset keuangan (lanjutan)

Perusahaan dan entitas anaknya menghitung kerugian kredit ekspektasian berdasarkan tiga skenario yang tertimbang menurut kemungkinan terjadinya untuk mengukur kekurangan kas yang diharapkan, didiskontokan pada suatu estimasi terhadap suku bunga efektif. Kekurangan kas adalah selisih antara arus kas yang harus dibayar kepada suatu entitas berdasarkan kontrak dan arus kas dari entitas bersangkutan yang diharapkan untuk diperoleh.

Perusahaan dan entitas anaknya telah menyusun suatu kebijakan untuk melakukan suatu penilaian pada akhir setiap periode pelaporan, mengenai apakah risiko kredit suatu aset keuangan telah meningkat secara signifikan sejak pengakuan awal, dengan mempertimbangkan perubahan pada risiko gagal bayar yang terjadi sepanjang sisa umur instrumen keuangan.

Berdasarkan proses di atas, Perusahaan dan entitas anaknya mengelompokkan kredit yang diberikan ke dalam *Stage* 1, *Stage* 2, dan *Stage 3,* sebagaimana dijelaskan dalam berikut ini:

- *Stage* 1: Kerugian kredit ekspektasian dalam jangka waktu 12 bulan dihitung sebagai bagian dari kerugian yang diharapkan sepanjang umur aset yang merepresentasikan kerugian kredit ekspektasian yang berasal dari peristiwa gagal bayar pada instrumen keuangan yang mungkin terjadi dalam jangka waktu 12 bulan setelah tanggal pelaporan.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***m. Impairment losses on financial assets and non - financial assets (continued)***

*Impairment on financial assets (continued)*

*The Company and its subsidiaries calculate expected credit loss based on three probability-weighted scenarios to measure the expected cash shortfalls, discounted at an approximation to the effective interest rate. A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that the entity expects to receive.*

*The Company and its subsidiaries have established a policy to perform an assessment at the end of each reporting period, of whether a financial instrument's credit risk has increased significantly since initial recognition, by considering the change in the risk of default occurring over the remaining life of the financial instrument.*

*Based on the above process, the Company and its subsidiaries group its loans into Stage 1, Stage 2 and Stage 3, as described below:*

- *Stage 1: The 12 months' expected credit loss is calculated as the portion of the lifetime expected credit losses that represent the expected credit loss that result from default events on a financial instrument that are possible within the 12 months after the reporting date.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**m. Penurunan nilai atas aset keuangan dan non - keuangan (lanjutan)**

Penurunan nilai atas aset keuangan (lanjutan)

Perusahaan dan entitas anaknya menghitung cadangan atas kerugian kredit ekspektasian dalam jangka waktu 12 bulan berdasarkan ekspektasi gagal bayar yang terjadi dalam jangka waktu 12 bulan sejak tanggal pelaporan. Probabilitas gagal bayar yang diekspektasikan dalam jangka waktu 12 bulan diterapkan kepada prakira *exposure of default* dan dikalikan dengan perkiraan *loss given default* dan didiskontokan dengan estimasi terhadap suku bunga efektif awal. Perhitungan ini merepresentasikan setiap dari tiga skenario, sebagaimana akan dijelaskan kemudian.

- *Stage* 2: Ketika piutang yang diberikan telah menunjukkan suatu peningkatan risiko kredit yang signifikan sejak awal, Perusahaan dan entitas anaknya mencatat cadangan atas kerugian kredit ekspektasian sepanjang umur. Mekanisme pada tahap ini serupa dengan mekanisme yang telah dijelaskan di atas, termasuk penggunaan beberapa skenario, dengan kerugian kredit ekspektasian merefleksikan sisa umur instrumen. Kekurangan kas yang diharapkan didiskontokan dengan perkiraan atas suku bunga efektif awal. Perusahaan dan entitas anaknya mempertimbangkan suatu eksposur mengalami kenaikan secara signifikan dalam risiko kredit ketika terdapat pembayaran kontraktual menunggak melebihi 2 hari, penurunan rasio jaminan, atau memindahkan nasabah/fasilitas ke daftar *watch list.*

- *Stage* 3: Piutang yang diberikan dipertimbangkan yang mengalami penurunan nilai, Perusahaan dan entitas anaknya mencatat suatu penyisihan atas kerugian ekspektasian sepanjang umur pinjaman secara kolektif atau individual.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***m. Impairment losses on financial assets and non - financial assets (continued)***

*Impairment on financial assets (continued)*

*The Company and its subsidiaries calculate the 12 months' expected credit loss allowance based on the expectation of a default occurring in the 12 months following the reporting date. These expected 12 months default probabilities are applied to a forecast exposure at defaults and multiplied by the expected loss given defaults and discounted by an approximation to the original effective interest rate. This calculation represents each of the three scenarios, as will be explained later.*

- *Stage 2: When a receivable has shown a significant increase in credit risk since origination, the Company and its subsidiaries record an allowance for the lifetime expected credit loss. The mechanics are similar to those explained above, including the use of multiple scenarios with expected credit losses reflecting remaining life of the instrument. The expected cash shortfalls are discounted by an approximation to the original effective interest rate. The Company and its subsidiaries consider an exposure to have significant increase in credit risk when there are contractual payments more than 2 days past due, decrease in collateral ratio, or moving a customer/facility to the watch list.*

- *Stage 3: For receivables considered credit-impaired, the Company and its subsidiaries recognize the lifetime expected credit losses for these loans collectively or individuallly.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**m. Penurunan nilai atas aset keuangan dan non - keuangan (lanjutan)**

Penurunan nilai atas aset keuangan (lanjutan)

Untuk aset keuangan dimana Perusahaan dan entitas anaknya tidak memliki ekspektasi pemulihan yang wajar, baik dari seluruh atau sebagian nilai terutang, nilai tercatat bruto dari aset keuangan tersebut berkurang. Hal ini dianggap sebagai penghentian pengakuan (sebagian) aset keuangan.

Dalam model kerugian kredit ekspektasian, Perusahaan dan entitas anaknya berpedoman terhadap berbagai kisaran informasi *forward-looking* sebagai masukan ekonomis, yaitu Indeks Harga Saham Gabungan (IHSG) Bursa Efek Indonesia (BEI).

Definisi gagal bayar dan pulih

Perusahaan dan entitas anaknya mempertimbangkan instrumen keuangan gagal bayar (*default*) dan oleh karena itu *Stage* 3 (penurunan kredit) untuk perhitungan kerugian kredit ekspektasiannya adalah ketika:

- peminjam/nasabah reguler menunggak 2 hari lewat dari pembayaran kontraktualnya.
- peminjam/nasabah margin memiliki nilai rasio piutang dibandingkan dengan nilai saham jaminannya lebih besar dari 75% atau saham jaminannya disuspensi.
- peminjam/nasabah yang melakukan perjanjian jual dan beli kembali memiliki nilai rasio piutang dibandingkan dengan nilai saham jaminannya lebih besar dari 75% atau saham jaminannya disuspensi.
- peminjam/nasabah/*counterparty* yang melakukan piutang lainnya menunggak 90 hari lewat dari pembayaran kontraktualnya.

Merupakan kebijakan Perusahaan dan entitas anaknya untuk mempertimbangkan apakah instrumen keuangan dipulihkan dan oleh karena itu diklasifikasi keluar dari *Stage* 3 ketika tidak ada kriteria gagal bayar selama periode tertentu. Keputusan untuk mengklasifikasikan aset sebagai *Stage* 2 atau *Stage* 1 setelah pulih tergantung pada tingkat kredit terkini. pada waktu pulih, dan hal ini mengindikasikan adanya kenaikan signifikan pada risiko kredit yang dibandingkan pada saat pengakuan awal.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***m. Impairment losses on financial assets and non - financial assets (continued)***

*Impairment on financial assets (continued)*

*For financial assets for which the Company and its subsidiaries have no reasonable expectations of recovering either the entire outstanding amount, or a proportion there of, the gross carrying amount of the financial asset is reduced. This is considered a (partial) derecognition of the financial asset.*

*In its expected credit loss models, the Company and its subsidiaries rely on a broad range of forward-looking information as economic inputs, which is Indonesia Stock Exchange (IDX) Composite Stock Price Index.*

*Definition of default and cure*

*The Company and its subsidiaries consider a financial instrument defaulted and therefore Stage 3 (credit impaired) for expected credit loss calculations in all cases when:*

- *the borrower/reguler customer becomes 2 days past due on its contractual payments.*
- *the borrower/margin customer has a receivable ratio value compared to the collateral shares value greater than 75% or the collateral shares suspended.*
- *the borrower/customer who enters into a repo agreement has a receivable ratio value compared to the collateral share value greater than 75% or the collateral shares suspended.*
- *borrowers/customers/counterparty who make other receivables are 90 days in arrears from the contractual payments.*

*It is the Company and its subsidiaries's policy to consider a financial instrument as 'cured' and therefore re-classified out of Stage 3 when none of the default criteria have been present for certain periods. The decision whether to classify an asset as Stage 2 or Stage 1 once cured depends on the updated credit grade, at the time of the cure, and whether this indicates that there has been a significant increase in credit risk compared to initial recognition.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**m. Penurunan nilai atas aset keuangan dan non - keuangan (lanjutan)**

Proses estimasi *probability of defaults*

Divisi Manajemen Risiko Perusahaan menggunakan data-data historis nasabah untuk menentukan *probability of defaults*. *Probability of defaults* kemudian dipakai untuk perhitungan kerugian kredit ekspektasian PSAK 109 dan klasifikasi *Stage* PSAK No. 109 atas eksposur.

*Loss given default*

Penilaian risiko kredit didasarkan atas kerangka penilaian *loss given defaults* yang menghasilkan tingkat *loss given defaults* tertentu. Tingkat *loss given defaults* ini mempertimbangkan ekspektasi *exposure at defaults* dengan perbandingan terhadap ekspektasi nilai terpulihkan atau terealisasikan dari berbagai agunan yang dimiliki.

*Exposure at default*

*Exposure at default* merepresentasikan nilai tercatat bruto instrumen keuangan dan *credit conversion factor* yang bergantung pada penurunan nilai, menangani kemampuan nasabah untuk meningkatkan eksposurnya pada saat mendekati gagal bayar (*default*).

Nilai tercatat aset keuangan diturunkan melalui akun cadangan dan jumlah kerugian yang terjadi diakui pada laporan laba rugi dan penghasilan komprehensif lain. Pendapatan bunga tetap diakui atas nilai tercatat yang telah diturunkan tersebut berdasarkan tingkat suku bunga efektif awal yang digunakan untuk mendiskonto arus kas masa datang dari aset tersebut untuk tujuan pengukuran penurunan nilai.

Jika pada periode berikutnya, jumlah estimasi kerugian penurunan nilai meningkat atau menurun karena peristiwa yang terjadi setelah pengakuan kerugian penurunan nilai, maka kerugian penurunan nilai yang sudah diakui sebelumnya dinaikkan atau diturunkan dengan menyesuaikan akun cadangan.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***m. Impairment losses on financial assets and non - financial assets (continued)***

*Probability of defaults estimation process*

*The Company's Risk Management Division uses historical data from customers to determine the probability of defaults. PDs are then used for SFAS 109 expected credit loss calculations and the SFAS 109 Stage classification of the exposure.*

*Loss given default*

*The credit risk assessment is based on a loss given default assessment framework that results in a certain loss given default rate. These loss given default rates take into account the expected exposure at defaults in comparison to the amount expected to be recovered or realised from any collateral held.*

*Exposure at default*

*The exposure at default represents the gross carrying amount and credit conversion factor of the financial instruments subject to the impairment calculation, addressing both the client's ability to increase its exposure while approaching default.*

*The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in the statement of profit or loss and other comprehensive income. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring impairment loss.*

*If, in subsequent period, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**m. Penurunan nilai atas aset keuangan dan non - keuangan (lanjutan)**

Exposure at default (lanjutan)

Aset keuangan dan cadangan yang terkait dihapuskan jika tidak ada peluang yang realistis untuk pengembalian di masa yang akan datang ketika Perusahaan dan entitas anaknya tidak memiliki ekspektasi yang wajar untuk memulihkan arus kas kontraktual atas aset keuangan secara keseluruhan atau sebagian. yang dicatat sebagai pengurang akun cadangan kerugian penurunan nilai di laporan laba rugi dan penghasilan komprehensif lain.

Penurunan nilai atas aset non - keuangan

Aset yang memiliki masa manfaat yang tidak terbatas - misalnya *goodwill* atau aset takberwujud yang tidak siap untuk digunakan - tidak diamortisasi namun diuji penurunan nilainya setiap tahun, atau lebih sering apabila terdapat peristiwa atau perubahan pada kondisi yang mengindikasikan kemungkinan penurunan nilai. Aset yang diamortisasi diuji ketika terdapat indikasi bahwa nilai tercatatnya mungkin tidak dapat dipulihkan.

Penurunan nilai diakui jika nilai tercatat aset melebihi jumlah terpulihkan. Jumlah terpulihkan adalah yang lebih tinggi antara nilai wajar aset dikurangi biaya untuk menjual dan nilai pakai aset. Dalam menentukan penurunan nilai, aset dikelompokkan pada tingkat yang paling rendah dimana terdapat arus kas masuk yang dapat diidentifikasi, yang sebagian besar tidak tergantung pada arus masuk kas dari aset lain atau kelompok aset (unit penghasil kas). Aset nonkeuangan selain *goodwill* yang mengalami penurunan nilai diuji setiap tanggal pelaporan untuk menentukan apakah terdapat kemungkinan pemulihan penurunan nilai.

Pemulihan rugi penurunan nilai, untuk aset selain *goodwill*, diakui jika, dan hanya jika, terdapat perubahan estimasi yang digunakan dalam menentukan jumlah terpulihkan aset sejak pengujian penurunan nilai terakhir kali. Pembalikan rugi penurunan nilai tersebut diakui segera dalam laba rugi, kecuali aset yang disajikan pada jumlah revaluasian sesuai dengan PSAK lain. Rugi penurunan nilai yang diakui atas *goodwill* tidak dibalik lagi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***m. Impairment losses on financial assets and non - financial assets (continued)***

*Exposure at default (continued)*

*Financial assets together with the associated allowance are written-off when there is no realistic prospect of future recovery when the Company and its subsidiaries have no reasonable expectations of recovering the contractual cash flows on a financial asset in its entirety or portion thereof is recorded as a reduction of allowance for impairment loss account in the statement of profit or loss and other comprehensive income.*

*Impairment on non - financial assets*

*Assets that have an indefinite useful life - such as goodwill or intangible assets that are not ready for use - are not amortized but are tested for impairment annually, or more frequently if there are events or changes in conditions that indicate possible impairment. Amortized assets are tested when there is an indication that their carrying amount may not be recoverable.*

*Impairment is recognized when the carrying amount of the asset exceeds its recoverable amount. The recoverable amount is the higher of the asset's fair value less costs to sell and the asset's value in use. In determining impairment, assets are grouped at the lowest level at which there are identifiable cash inflows, most of which are independent of cash inflows from other assets or groups of assets (cash generating units). Non-financial assets other than goodwill that are impaired are tested at each reporting date to determine whether there is a possibility of recovery for impairment.*

*An impairment loss, for assets other than goodwill, is recognized if, and only if, there has been a change in the estimate used in determining the asset's recoverable amount since the last impairment test. The reversal of the impairment loss is recognized immediately in profit or loss, except for assets which are stated at revalued amounts in accordance with other PSAKs. Impairment losses recognized on goodwill are not reversed.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**n. Aset hak-guna dan liabilitas sewa**

Perusahaan dan entitas anaknya mengakui aset hak-guna pada tanggal dimulainya sewa. Aset hak-guna diukur pada biaya perolehan, dikurangi akumulasi penyusutan dan kerugian penurunan nilai, dan disesuaikan untuk setiap pengukuran kembali utang sewa. Liabilitas sewa merupakan jumlah pembayaran sewa yang masih harus dibayar hingga akhir masa sewa yang didiskontokan dengan menggunakan suku bunga pinjaman inkremental. Biaya aset hak-guna mencakup jumlah liabilitas sewa yang diakui, biaya langsung awal yang dibayarkan, biaya pemulihan dan pembayaran sewa yang dilakukan pada atau sebelum tanggal mulai sewa dikurangi insentif sewa yang diterima. Aset hak-guna disusutkan dengan metode garis lurus selama jangka waktu yang lebih pendek antara masa sewa dengan estimasi masa manfaat aset.

Pada tanggal dimulainya sewa, Perusahaan dan entitas anaknya mengakui liabilitas sewa yang diukur pada nilai kini dari pembayaran sewa masa depan yang akan dilakukan selama masa sewa. Pembayaran sewa termasuk pembayaran tetap (termasuk pembayaran tetap secara-substansi) dikurangi piutang insentif sewa, pembayaran sewa variabel yang bergantung pada indeks atau suku bunga, dan jumlah yang diharapkan akan dibayar dalam jaminan nilai residu. Pembayaran sewa juga termasuk harga eksekusi opsi pembelian yang wajar jika dipastikan akan dilakukan oleh Perusahaan dan entitas anaknya dan pembayaran penalti untuk mengakhiri sewa, jika jangka waktu sewa mencerminkan Perusahaan dan entitas anaknya mengeksekusi opsi penghentian sewa. Pembayaran sewa variabel yang tidak bergantung pada indeks atau suku bunga diakui sebagai beban pada periode dimana peristiwa atau kondisi yang memicu pembayaran terjadi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***n. Right-of-use assets and lease liabilities***

*The Company and its subsidiaries recognize right-of-use assets at the inception date of the lease. Right-of-use assets are measured at cost, less accumulated depreciation and impairment losses, and adjusted for any remeasurement of the lease payable. Lease liabilities are the amount of lease payments accrued until the end of the lease term, discounted using the incremental loan interest rate. The cost of lease assets includes the amount of lease liabilities recognized, initial direct costs paid, recovery costs and lease payments made on or before the start date of the lease less lease incentives received. Right-of-use assets are depreciated using the straight-line method over the shorter period between the lease term and the estimated useful life of the asset.*

*At the inception date of the lease, the Company and its subsidiaries recognize lease liabilities at the present value of future lease payments that will be made over the lease term. Lease payments include fixed payments (including substantially fixed payments) less lease incentive receivables, variable lease payments that are index or interest rate dependent, and the amount expected to be paid in a residual value guarantee. Lease payments also include the reasonable exercise price for the purchase option if it is determined to be made by the Company and its subsidiaries and the payment of a penalty to terminate the lease, if the lease term reflects the Company and its subsidiaries exercising the lease termination option. Variable lease payments that are not dependent on an index or interest rate are recognized as an expense in the period in which the event or condition that triggers the payment occurs.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**n. Aset hak-guna dan utang sewa (lanjutan)**

Dalam menghitung nilai kini dari pembayaran sewa, Perusahaan dan entitas anaknya menggunakan suku bunga pinjaman inkremental penyewa pada tanggal dimulainya sewa karena suku bunga implisit dalam sewa tidak dapat ditentukan. Setelah tanggal dimulainya sewa, jumlah liabilitas sewa ditingkatkan untuk mencerminkan pertambahan bunga dan dikurangi pembayaran sewa yang dilakukan. Selain itu, jumlah tercatat liabilitas sewa diukur kembali jika terdapat modifikasi, perubahan jangka waktu sewa, perubahan pembayaran sewa, atau perubahan dalam penilaian opsi untuk membeli aset pendasar.

Perusahaan dan entitas anaknya menerapkan pengecualian pengakuan sewa jangka pendek dengan durasi kurang dari 12 bulan dan sewa aset bernilai rendah. Perusahaan dan entitas anaknya akan mengakui pembayaran sewa tersebut dengan dasar garis lurus selama masa sewa dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Beban ini ditunjukkan pada beban umum dan administrasi dalam laporan laba rugi.

Pencatatan sewa, kecuali sebagaimana yang disebutkan dalam paragraf sebelumnya. diterapkan dengan cara sebagai berikut:

a) Menyajikan aset hak-guna sebagai bagian dari aset tetap dan liabilitas sewa disajikan tersendiri dalam laporan posisi keuangan konsolidasian, yang diukur pada nilai kini dari pembayaran sewa masa depan;

b) Mencatat penyusutan aset hak-guna dan bunga atas liabilitas sewa dalam laporan laba rugi dan penghasilan komprehensif konsolidasian; dan

c) Memisahkan jumlah total pembayaran ke bagian pokok (disajikan dalam kegiatan pendanaan) dan bunga (disajikan dalam kegiatan operasional) dalam laporan arus kas konsolidasian.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***n. Right-of-use assets and lease payable (continued)***

*In calculating the present value of lease payments, the Company and its subsidiaries use the incremental loan interest rate of the lessee at the inception date of the lease because the interest rate implicit in the lease cannot be determined. After the commencement date of the lease, the amount of the lease liability is increased to reflect the increase in interest and less lease payments made. In addition, the carrying amount of the lease liability is remeasured if there are modifications, changes in the term of the lease, changes in lease payments, or changes in the valuation of the option to purchase the underlying asset.*

*The Company and its subsidiaries apply recognition exemption short-term leases with a duration of less than 12 months and leases of low value assets. The Company and its subsidiaries will recognize the payment lease on a straight-line basis over the lease term in the consolidated statement of profit or loss and other comprehensive income. This expense is shown under general and administrative expenses in the income statement.*

*Leases recording, except as stated in the preceding paragraph, are applied as follows:*

*a) Present right-of-use assets as part of property, plant and equipment and lease liabilities are presented separately in the consolidated statements of financial position, measured at the present value of future lease payments;*

*b) Record the depreciation of the right-of-use assets and interest on the lease liabilities in the consolidated statement of profit or loss and comprehensive income; and*

*c) Separating the total payment into principal (presented in financing activities) and interest (presented in operating activities) in the consolidated statement of cash flows.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**o. Liabilitas imbalan kerja**

Imbalan kerja jangka pendek

Imbalan kerja jangka pendek seperti upah, iuran jaminan sosial, cuti jangka pendek, bonus dan imbalan non-moneter lainnya diakui selama periode jasa diberikan. Imbalan kerja jangka pendek diukur sebesar jumlah yang tidak didiskontokan.

Imbalan pasca-kerja dan imbalan kerja jangka panjang

**(i) Imbalan pasca-kerja**

Perusahaan dan entitas anaknya mengakui liabilitas imbalan kerja karyawan yang tidak didanai berdasarkan Undang-undang Cipta Kerja No. 6/2023 dan peraturan ketenagakerjaan Perusahaan.

Perusahaan dan entitas anaknya menerapkan PSAK 219, "Imbalan Kerja", Perusahaan dan entitas anaknya menerapkan pengakuan langsung atas keuntungan/kerugian aktuaria yang terjadi pada tahun berjalan ke dalam penghasilan komprehensif lain.

Liabilitas imbalan pasti yang diakui di laporan posisi keuangan konsolidasian adalah nilai kini liabilitas imbalan dikurangi nilai wajar aset program. Liabilitas imbalan pasti dihitung setiap tahun oleh aktuaris independen menggunakan metode *projected unit credit*. Nilai kini liabilitas imbalan pasti ditentukan dengan mendiskontokan estimasi arus kas keluar masa depan dengan menggunakan tingkat bunga obligasi perusahaan berkualitas tinggi dalam mata uang yang sama dengan mata uang imbalan yang akan dibayarkan dan waktu jatuh tempo yang kurang lebih sama dengan waktu jatuh tempo imbalan yang bersangkutan.

Keuntungan dan kerugian aktuarial diakui secara langsung dalam laporan posisi keuangan melalui penghasilan komprehensif lain dalam periode dimana mereka terjadi. Pengukuran kembali tidak direklasifikasi ke laporan laba rugi pada periode berikutnya.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***o. Employee benefits liabilities***

*Short-term employee benefits*

*Short-term employee benefits such as wages, social security contributions, short-term compensated leaves, bonuses and other non-monetary benefits are recognized during the period when services have been rendered. Short-term employee benefits are measured using undiscounted amounts.*

*Post-employment benefits and long-term employment benefits*

***(i) Post-employment benefits***

*The Company and its subsidiaries recognize an unfunded provision for employee service entitlements in accordance with Job Creation Act No. 6/2023 and the Company's employment regulations.*

*The Company and its subsidiaries adopted SFAS 219, "Employee Benefits", the Company and its subsidiaries adopt immediate recognition of actuarial gains/losses in the year in which they occur in other comprehensive income.*

*The liability recognized in the consolidated statement of financial position is the defined benefit obligation less the fair value of the plan assets. The present value of defined benefit obligation is calculated annually by an independent actuary using the projected unit credit method. The present value of a defined benefit obligation is determined by discounting the estimated future cash outflows using interest rates of high quality corporate bonds that are denominated in the currency in which the benefit will be fully paid and that have the terms to maturity approximating the terms of the related pension liability.*

*Actuarial gains and losses are recognized immediately in the statement of financial position through other comprehensive income in the period in which they occur. Re-measurements are not reclassified to profit or loss in subsequent periods.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**o. Liabilitas imbalan kerja**

Imbalan pasca-kerja dan imbalan kerja jangka panjang (lanjutan)

**(i) Imbalan pasca-kerja (lanjutan)**

Biaya jasa lalu diakui dalam laporan laba rugi pada tanggal yang lebih awal antara:
a. ketika amandemen atau kurtailmen program terjadi; dan
b. ketika Perusahaan dan entitas anaknya mengakui biaya restrukturisasi terkait atau pesangon,

sehingga biaya jasa lalu yang belum *vested* tidak lagi dapat ditangguhkan dan diakui selama periode *vesting* masa depan.

Perusahaan dan entitas anaknya juga memiliki dana pensiun iuran pasti melalui program Dana Pensiun Lembaga Keuangan ("DPLK"). Perusahaan dan entitas anaknya membebankan dalam laporan laba rugi komprehensif konsolidasian pembayaran iuran bulanan kepada DPLK pada saat karyawan memberikan jasanya.

**(ii) Imbalan kerja jangka panjang**

Untuk imbalan kerja jangka panjang, PSAK No. 219 (dahulu PSAK No. 24 (Revisi 2013)) mengharuskan perlakuan akuntansi yang hampir sama dengan akuntansi untuk program manfaat pasti (sebagaimana disajikan pada paragraf sebelum ini), kecuali bahwa semua keuntungan dan kerugian aktuaria dan biaya jasa lalu yang timbul harus diakui sekaligus dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian tahun berjalan.

**p. Provisi**

Provisi diakui ketika Perusahaan dan entitas anaknya memiliki kewajiban kini (baik bersifat hukum maupun konstruktif) sebagai akibat peristiwa masa lalu dan besar kemungkinan Perusahaan dan entitas anaknya diharuskan menyelesaikan kewajiban dan estimasi andal mengenai total kewajiban tersebut dapat dilakukan.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***o. Employee benefits liabilities***

*Post-employment benefits and long-term employment benefits (continued)*

***(i) Post-employment benefits (continued)***

*Past service costs are recognized in profit or loss on the earlier of:*
*a. the date of the plan amendment or curtailment; and*
*b. the date that Company and its subsidiaries recognize restructuring-related costs,*

*therefore, unvested past service cost can no longer be deferred and recognized over the future vesting period.*

*The Company and its subsidiaries also have a defined contribution plan in the form of Dana Pensiun Lembaga Keuangan ("DPLK"). The Company and its subsidiaries record monthly contribution payment to the DPLK as expense in current year's consolidated statement of comprehensive income at the same time when the employees rendered their services.*

***(ii) Long-term employment benefits***

*For long-term employment benefits, SFAS No. 219 (formerly SFAS No. 24 (Revised 2013)) requires an accounting treatment similar to that of a defined benefit plan (as stated in preceding paragraphs), except that the actuarial gains and losses and past-service costs should all be recognized immediately in the current year's consolidated statement of profit or loss and other comprehensive income.*

***p. Provisions***

*Provisions are recognized when the Company and its subsidiaries have a present obligation (legal or constructive) as a result of a past event and it is probable that the Company and its subsidiaries will be required to settle the obligation, and a reliable estimate can be made of the amount of the obligation.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**p. Provisi (lanjutan)**

Nilai yang diakui sebagai provisi merupakan estimasi terbaik dan pertimbangan yang diperlukan untuk menyelesaikan provisi pada akhir periode pelaporan, dengan memperhatikan unsur risiko dan ketidakpastian yang melekat pada kewajiban. Provisi diukur menggunakan estimasi arus kas untuk menyelesaikan kewajiban kini dengan nilai tercatatnya sebesar nilai kini dari arus kas tersebut.

Ketika beberapa atau seluruh manfaat ekonomis untuk penyelesaian provisi yang diharapkan dapat dipulihkan dari pihak ketiga, piutang diakui sebagai aset apabila terdapat kepastian bahwa penggantian akan dapat diterima dan nilai piutang dapat diukur secara andal.

**q. Pengakuan pendapatan dan beban**

Pendapatan

Pendapatan komisi sebagai perantara pedagang portofolio efek diakui pada saat transaksi terjadi. Pendapatan dividen dari portofolio efek saham diakui pada saat emiten mengumumkan pembayaran dividen.

Pendapatan dari jasa manajer investasi dan jasa penasihat keuangan diakui pada saat jasa diberikan sesuai dengan ketentuan dalam kontrak.

Pendapatan bunga dari penempatan deposito berjangka, investasi kontrak pengelolaan dana dan lainnya, dan piutang marjin diakui ketika diperoleh berdasarkan basis akrual.

Keuntungan (kerugian) dari perdagangan portofolio efek meliputi keuntungan (kerugian) yang timbul dari penjualan portofolio efek dan keuntungan (kerugian) yang belum direalisasi akibat perubahan nilai wajar portofolio efek.

Jasa penjamin emisi portofolio efek diakui pada saat aktivitas penjaminan emisi secara substansi telah selesai dan total pendapatan telah dapat ditentukan.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***p. Provisions (continued)***

*The amount recognized as a provision is the best estimate of the consideration required to settle the obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.*

*When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, the receivable is recognized as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.*

***q. Revenue and expense recognition***

*Revenue*

*Brokerage commission income related to intermediaries for securities trading are recognized on the date of transactions. Dividends income from shares is recognized upon declaration by the issuers of the equity securities.*

*Fees from investment manager and financial advisory services are recognized when the services are rendered based on the terms of the contracts.*

*Interest income from time deposits, investment management contract and others, and margin receivables are recognized when earned on an accrual basis.*

*Gains (losses) on trading of marketable securities consist of gains (losses) on securities sold and unrealized gains (losses) from changes in the fair value of marketable securities.*

*Underwriting fees are recognized when underwriting activities are substantially completed and the amount of income has been determined.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**q. Pengakuan pendapatan dan beban (lanjutan)**

Beban

Beban yang terjadi sehubungan dengan perdagangan efek untuk nasabah reguler maupun marjin, manajemen investasi dan penasihat investasi dibebankan pada saat terjadi.
Beban yang terjadi sehubungan dengan perdagangan efek untuk nasabah reguler maupun marjin, manajemen investasi dan penasihat investasi dibebankan pada saat terjadi.

Beban lainnya diakui atas dasar akrual.

**r. Perpajakan**

Perusahaan dan entitas anaknya menerapkan PSAK 212, "Pajak Penghasilan". PSAK revisi ini mengatur perlakuan akuntansi untuk pajak penghasilan.

Pajak Final

Peraturan perpajakan di Indonesia mengatur beberapa jenis penghasilan dikenakan pajak yang bersifat final. Pajak final yang dikenakan atas nilai bruto transaksi tetap dikenakan walaupun atas transaksi tersebut pelaku transaksi mengalami kerugian.

Mengacu pada revisi PSAK 212 yang disebutkan di atas, pajak final tersebut tidak termasuk dalam lingkup yang diatur oleh PSAK 212. Oleh karena itu, Perusahaan dan entitas anaknya memutuskan untuk menyajikan beban pajak final sehubungan dengan bunga obligasi, deposito dan tabungan sebagai pos tersendiri.

Perbedaan antara nilai tercatat dari aset revaluasian dan dasar pengenaan pajak merupakan perbedaan termporer sehingga menimbulkan liabilitas atau aset pajak tangguhan, kecuali untuk aset tertentu seperti tanah yang pada saat realisasinya dikenakan pajak final yang dikenakan atas nilai bruto transaksi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***q. Revenue and expense recognition (continued)***

*Expenses*

*Expenses relating to trading securities of both regular and margin customers, investment management and advisory services are recognized when incurred.*

*Expenses relating to trading securities of both regular and margin customers, investment management and advisory services are recognized when incurred.*

*Other expenses are recognized on an accrual basis.*

***r. Taxation***

*The Company and its subsidiaries applied SFAS 212, "Income Taxes". The revised SFAS prescribes the accounting treatment for income taxes.*

*Final Tax*

*Tax regulation in Indonesia determined that certain taxable income is subject to final tax. Final tax applied to the gross value of transactions is applied even when the parties carrying the transaction recognizing losses.*

*Referring to revised SFAS 212 as mentioned above, final tax is no longer governed by SFAS 212. Therefore, the Company and its subsidiaries have decided to present all of the final tax arising from interest of bonds, time deposits and savings as separate line item.*

*The difference between the carrying amount of a revalued asset and its tax base is a temporary difference and gives rise to a deferred tax liability or asset, except for certain asset such as land, which realization is taxed with final tax on gross value of transaction.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**r. Perpajakan (lanjutan)**

Pajak Kini

Aset dan liabilitas pajak kini untuk tahun berjalan diukur sebesar jumlah yang diharapkan dapat direstitusi dari atau dibayarkan kepada otoritas perpajakan.

Beban pajak kini ditentukan berdasarkan laba kena pajak tahun berjalan yang dihitung berdasarkan tarif pajak yang berlaku.

Kekurangan/kelebihan pembayaran pajak penghasilan dicatat sebagai bagian dari "Beban Pajak Kini" dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Perusahaan dan entitas anaknya juga menyajikan bunga/denda, jika ada, sebagai bagian dari "Beban Pajak Kini".

Koreksi terhadap liabilitas perpajakan diakui pada saat surat ketetapan pajak diterima atau, jika diajukan keberatan, pada saat keputusan atas keberatan ditetapkan.

Pajak Tangguhan

Aset dan liabilitas pajak tangguhan diakui menggunakan metode liabilitas atas konsekuensi pajak pada masa mendatang yang timbul dari perbedaan jumlah tercatat aset dan liabilitas menurut laporan keuangan dengan dasar pengenaan pajak aset dan liabilitas pada setiap tanggal pelaporan.

Liabilitas pajak tangguhan diakui untuk semua perbedaan temporer kena pajak dan aset pajak tangguhan diakui untuk perbedaan temporer yang boleh dikurangkan dan akumulasi rugi fiskal, sepanjang besar kemungkinan perbedaan temporer yang boleh dikurangkan dan akumulasi rugi fiskal tersebut dapat dimanfaatkan untuk mengurangi laba kena pajak pada masa depan.

Jumlah tercatat aset pajak tangguhan ditelaah ulang pada akhir setiap periode pelaporan dan diturunkan apabila laba fiskal mungkin tidak memadai untuk mengkompensasi sebagian atau semua manfaat aset pajak tangguhan tersebut. Pada akhir setiap periode pelaporan, Perusahaan dan entitas anaknya menilai kembali aset pajak tangguhan yang tidak diakui. Perusahaan dan entitas anaknya mengakui aset pajak tangguhan yang sebelumnya tidak diakui apabila besar kemungkinan bahwa laba fiskal pada masa depan akan tersedia untuk pemulihannya.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***r. Taxation (continued)***

*Current Tax*

*Current income tax assets and liabilities for the current period are measured at the amount expected to be recovered from or paid to the taxation authority.*

*Current tax expense is determined based on the taxable profit for the year computed using the prevailing tax rates.*

*Underpayment/overpayment of income tax are presented as part of "Tax Expense - Current" in the consolidated statement of profit or loss and other comprehensive income. The Company and its subsidiaries also presented interest/ penalty, if any, as part of "Tax Expense - Current".*

*Amendments to tax obligations are recorded when a tax assessment letter is received or, if appealed against, when the result of the appeal is determined.*

*Deferred Tax*

*Deferred tax assets and liabilities are recognized using the liability method for the future tax consequences attributable to differences between the carrying amounts of existing assets and liabilities in the financial statements and their respective tax bases at each reporting date.*

*Deferred tax liabilities are recognized for all taxable temporary differences and deferred tax assets are recognized for deductible temporary differences and accumulated fiscal losses to the extent that it is probable that taxable profit will be available in future years against which the deductible temporary differences and accumulated fiscal losses can be utilized.*

*The carrying amount of a deferred tax asset is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow the benefit of part or all of that deferred tax asset to be utilized. At the end of each reporting period, the Company and its subsidiaries reassess unrecognized deferred tax assets. The Company and its subsidiaries recognize a previously unrecognized deferred tax asset to the extent that it has become probable that future taxable profit will allow the deferred tax assets to be recovered.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**r. Perpajakan (lanjutan)**

Pajak Tangguhan (lanjutan)

Pajak tangguhan dihitung dengan menggunakan tarif pajak yang berlaku atau secara substansial telah berlaku pada tanggal pelaporan. Perubahan nilai tercatat aset dan liabilitas pajak tangguhan yang disebabkan oleh perubahan tarif pajak dibebankan pada usaha tahun berjalan, kecuali untuk transaksi-transaksi yang sebelumnya telah langsung dibebankan atau dikreditkan ke ekuitas.

Aset dan liabilitas pajak tangguhan disajikan secara saling hapus dalam laporan posisi keuangan konsolidasian, kecuali aset dan liabilitas pajak tangguhan untuk entitas yang berbeda sesuai dengan penyajian aset dan liabilitas pajak kini.

**s. Laba per saham**

Laba per saham dasar dihitung dengan membagi laba tahun berjalan yang diatribusikan kepada pemilik entitas induk dengan rata-rata tertimbang total saham yang ditempatkan dan disetor penuh selama tahun yang bersangkutan.

**t. Informasi segmen**

Informasi segmen diungkapkan untuk memungkinkan pengguna laporan keuangan konsolidasian untuk mengevaluasi sifat dan dampak keuangan dari aktivitas bisnis yang mana Perusahaan dan entitas anaknya terlibat dalam lingkungan ekonomi dimana Perusahaan dan entitas anaknya beroperasi.

Perusahaan dan entitas anaknya menentukan dan menyajikan segmen operasi berdasarkan informasi yang secara internal diberikan kepada pengambil keputusan operasional. Pengambil keputusan operasional Perusahaan adalah Direksi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***r. Taxation (continued)***

*Deferred Tax (continued)*

*Deferred tax is calculated at the tax rates that have been enacted or substantively enacted at the reporting date. Changes in the carrying amount of deferred tax assets and liabilities due to a change in tax rates are charged to current year operations, except to the extent that they relate to items previously charged or credited to equity.*

*Deferred tax assets and liabilities are offset in the consolidated statement of financial position, except if they are for different legal entities consistent with the presentation of current tax assets and liabilities.*

***s. Earnings per share***

*Earnings per share is computed by dividing income for the year attributable to equity holders of the parent entity by the weighted average number of issued and fully paid shares during the related year.*

***t. Segment information***

*Segment information is disclosed to enable users of the consolidated financial statement to evaluate the nature and financial effects of the business activities in which the Company and its subsidiaries are involved in and the economic environment where the Company and its subsidiaries operates.*

*The Company and its subsidiaries determine and present operating segments based on the information that is internally provided to the chief operating decision maker. The Company and its subsidiaries' chief operating decision maker is the Board of Directors.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**t. Informasi segmen (lanjutan)**

Segmen operasi adalah suatu komponen dari entitas:
a) yang terlibat dalam aktivitas bisnis yang mana memperoleh pendapatan dan menimbulkan beban (termasuk pendapatan dan beban terkait dengan transaksi dengan komponen lain dari entitas yang sama);
b) hasil operasinya dikaji ulang secara reguler oleh pengambil keputusan operasional perusahaan untuk membuat keputusan tentang sumber daya yang dialokasikan pada segmen tersebut dan menilai kinerjanya; dan
c) tersedia informasi keuangan yang dapat dipisahkan.

Perusahaan mengungkapkan segmen operasionalnya berdasarkan segmen usaha yang meliputi perantara perdagangan efek dan penjaminan emisi efek, serta kegiatan manajer investasi. Segmen pendapatan, biaya, hasil, aset dan liabilitas, termasuk bagian yang dapat diatribusikan langsung kepada segmen, serta yang dapat dialokasikan dengan dasar yang memadai untuk segmen tersebut

**u. Modal saham diperoleh kembali**

Perusahaan menetapkan metode biaya (*cost method*) dalam mencatat modal saham diperoleh kembali (*treasury shares*).

Modal saham diperoleh kembali dicatat sebesar harga perolehan kembali saham dan disajikan sebagai pengurang modal saham dalam laporan posisi keuangan konsolidasian. Selisih lebih penerimaan dari penjualan modal saham yang diperoleh kembali di masa yang akan datang atas biaya perolehan atau sebaliknya, akan diperhitungkan sebagai penambah atau pengurang akun agio saham.

**v. Biaya emisi saham**

Beban yang terjadi sehubungan dengan Penawaran Umum Terbatas dengan Hak Memesan Efek Terlebih Dahulu *(Rights Issue)*, dicatat sebagai pengurang tambahan modal disetor, yang merupakan selisih antara nilai yang diterima dari pemegang saham dengan nilai nominal saham.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***t. Segment information (continued)***

*An operating segment is a component of an entity:*
*a) that engages in business activities from which it may earn revenues and incur expenses (including revenues and expenses relating to transactions with other components of the same entity);*

*b) whose operating results are reviewed regularly by the entity's chief operating decision maker to make decisions about resources to be allocated to the segment and assess its performance; and*

*c) for which discrete financial information is available.*

*The Company discloses its operating segments based on business segments that consist of brokerage and underwriting, and investment manager activities. Segment revenues, expenses, income, assets and liabilities include ítems directly attributable to a segment as well as those that can be allocated on a reasonable basis to that segment.*

***u. Treasury shares***

*The Company adopts cost method in recording its treasury shares.*

*The treasury shares are recorded at its acquisition cost and presented as a contra equity account in the consolidated statement of financial position. The excess of proceeds from future re-sale of treasury stock over the related acquisition cost or vice-versa is accounted for as an addition to or deduction from additional paid-in capital.*

***v. Shares issuance costs***

*Cost incurred in relation with Limited Public Offering with Pre-emptive Rights (Rights Issue) is recorded as deduction from the additional paid-up capital which represents the excess of funds received from the shareholders over the par value of share.*

**2. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL (lanjutan)**

**w. Biaya emisi obligasi**

Biaya-biaya yang terjadi sehubungan dengan penerbitan obligasi ditangguhkan dan diamortisasi dengan menggunakan metode suku bunga efektif selama jangka waktu obligasi.

Saldo biaya emisi obligasi ditangguhkan dicatat sebagai pengurang terhadap masing-masing saldo utang obligasi.

***2. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION (continued)***

***w. Bonds issuance costs***

*Costs incurred in connnection with the issuance of bonds are deferred and are being amortized using the effective interest rate method over the term of the bonds.*

*The balance of deferred bonds issuance costs is presented as a deduction from the oustanding bonds.*

**3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN**

Dalam menerapkan kebijakan akuntansi Perusahaan dan entitas anaknya, seperti dijelaskan dalam Catatan 2 atas laporan keuangan konsolidasian, manajemen diharuskan untuk membuat pertimbangan, estimasi dan asumsi mengenai nilai tercatat aset dan liabilitas yang tidak tersedia dari sumber lain. Estimasi dan asumsi terkait berdasarkan pengalaman masa lalu dan faktor lain yang dipertimbangkan menjadi relevan. Realisasi dapat berbeda dengan total yang diestimasi.

**Pertimbangan yang signifikan**

**a. Usaha yang berkelanjutan**

Manajemen telah melakukan penilaian atas kemampuan Perusahaan dan entitas anaknya untuk melanjutkan kelangsungan usahanya dan berkeyakinan bahwa Perusahaan dan entitas anaknya memiliki sumber daya untuk melanjutkan usahanya di masa mendatang.

Selain itu, manajemen tidak mengetahui adanya ketidakpastian material yang dapat menimbulkan keraguan yang signifikan terhadap kemampuan Perusahaan dan entitas anaknya untuk mempertahankan kelangsungan hidupnya. Oleh karena itu, laporan keuangan konsolidasian telah disusun atas dasar usaha yang berkelanjutan.

***3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS***

*In the application of the Company and its subsidiaries' accounting policies, which are described in Note 2 to consolidated financial statements, managements are required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.*

***Significant judgments***

***a. Going concern***

*The management has assessed that the Company and its subsidiaries' ability to continue as a going concern and believes that the Company and its subsidiaries have the resources to continue their business in the future.*

*In addition, management was not aware of any material uncertainty which may cast significant doubt to the Company and its subsidiaries' ability to continue as a going concern. Therefore, the consolidated financial statements have been prepared on a going concern basis.*

**3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Pertimbangan yang signifikan (lanjutan)**

**b. Nilai wajar atas instrumen keuangan**

Dalam rangka penerapan PSAK 113, "Pengukuran Nilai Wajar", Perusahaan dan entitas anaknya menyajikan nilai wajar atas instrumen keuangan berdasarkan hierarki nilai wajar berikut:

- Tingkat 1 - nilai wajar berdasarkan harga kuotasian (tidak disesuaikan) dalam pasar aktif;
- Tingkat 2 - nilai wajar yang menggunakan input selain harga kuotasian yang termasuk dalam Tingkat 1 yang dapat diobservasi, baik secara langsung (misalnya harga) atau secara tidak langsung (misalnya diperoleh dari harga); dan
- Tingkat 3 - nilai wajar yang menggunakan input yang bukan berdasarkan data pasar yang dapat diobservasi (input yang tidak dapat diobservasi).

Bila nilai wajar aset keuangan dan liabilitas keuangan yang tercatat pada posisi keuangan konsolidasian tidak tersedia di pasar aktif, nilai wajar ditentukan dengan menggunakan berbagai teknik penilaian termasuk penggunaan model matematika statistik.

Masukan (*input*) untuk model ini berasal dari data pasar yang dapat diobservasi. Bila data pasar yang dapat diobservasi tersebut tidak tersedia, manajemen mempertimbangkan masukan dan asumsi yang diperlukan untuk menentukan nilai wajar. Pertimbangan tersebut mencakup pertimbangan seperti model umpan balik likuiditas dan volatilitas untuk transaksi derivatif dan tingkat diskonto jangka panjang, tingkat pelunasan dipercepat dan asumsi tingkat gagal bayar.

***3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (continued)***

***Significant judgments (continued)***

***b. Fair value of financial instruments***

*Upon the adoption of SFAS 113, "Fair Value Measurement", the Company and its subsidiaries present the fair value of financial instruments based on the following fair value hierarchy:*

- *Level 1 - the fair value is based quoted prices (unadjusted) in active markets;*
- *Level 2 - the fair value uses inputs other than quoted prices included within Level 1 that are observable, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and*
- *Level 3 - the fair value uses inputs that are not based on observable market data (unobservable inputs).*

*If the fair value of financial assets and financial liabilities recorded in the consolidated statement of financial position is not available in an active market, the fair value is determined using various valuation techniques including the use of statistical mathematical model.*

*The input for this model comes from observable market data. When observable market data are not available, management considers necessary inputs and assumptions to determine the fair value. Considerations include considerations such as liquidity and volatility feedback model for derivative transactions and long term discount rate, the level of early payment and the level of default assumption.*

**3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Estimasi dan asumsi akun-akun yang signifikan**

**a. Penurunan nilai efek-efek yang diukur pada nilai wajar melalui penghasilan komprehensif lain**

Perusahaan dan entitas anaknya mereviu efek-efek yang diklasifikasikan sebagai nilai wajar melalui penghasilan komprehensif lain pada setiap tanggal posisi keuangan konsolidasian untuk menilai apakah telah terjadi penurunan nilai. Penurunan nilai atas investasi tersebut dinilai apakah terdapat penurunan signifikan atau berkepanjangan nilai wajar dibawah nilai perolehan atau terdapat bukti objektif telah terjadi penurunan nilai.

Penentuan apa yang dimaksud dengan "signifikan" dan "berkepanjangan" membutuhkan pertimbangan dari Perusahaan.

Dalam menentukan pertimbangan, Perusahaan dan entitas anaknya mengevaluasi, diantaranya faktor lainnya, pergerakan dan durasi harga pasar historis serta sejauh mana nilai wajar dari investasi kurang dari biaya perolehannya.

**b. Penurunan nilai piutang**

Perusahaan dan entitas anaknya membuat cadangan kerugian penurunan nilai piutang berdasarkan analisa atas ketertagihan pinjaman yang diberikan dan piutang. Cadangan penurunan nilai tersebut dibentuk apabila terdapat kejadian atau perubahan keadaan yang mengindikasikan bahwa saldo tersebut tidak akan tertagih. Identifikasi piutang tidak tertagih memerlukan pertimbangan dan estimasi. Apabila ekspektasi berbeda dari estimasi awal, maka perbedaan ini akan berdampak terhadap nilai tercatat pinjaman yang diberikan dan piutang serta kerugian penurunan nilai piutang pada periode mana perubahan estimasi tersebut terjadi.

Nilai tercatat dan piutang serta cadangan kerugian penurunan nilai diungkapkan dalam Catatan 6, 7, 8 dan 9.

***3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (continued)***

***Significant accounting estimates and assumptions***

***a. Impairment of fair value through other comprehensive income securities***

*The Company and its subsidiaries review securities classified as fair value through other comprehensive income at each consolidated financial position date to assess whether there is an impairment in value. The impairment of these investments is assessed whether there is significant or prolonged decline in the fair value below its cost or where other objective evidence of impairment exists.*

*The determination of what is "significant" or "prolonged" requires judgment from the Company.*

*In making this judgment, the Company and its subsidiaries evaluate, among others factors, historical market price movements and duration and the extent to which the fair value of the investment is less than the cost.*

***b. Impairment of receivables***

*The Company and its subsidiaries provide allowance for impairment losses of receivables based on an assessment of the recoverability of loans and receivable. Allowances for impairment losses are applied to loans and receivables where events or changes in circumstances indicate that the balances may not be collectible. The identification of bad and doubtful debts requires the use of judgment and estimates. Where the expectations are different from the original estimate, such difference will impact the carrying value of loans and receivable and impairment losses of receivables in the period in which such estimate has been changed.*

*The carrying value of receivables and allowance for impairment losses are disclosed in Notes 6, 7, 8 and 9.*

**3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Estimasi dan asumsi akun-akun yang signifikan (lanjutan)**

**c. Estimasi masa manfaat aset tetap dan aset tak berwujud**

Masa manfaat setiap aset tetap dan aset tak berwujud Perusahaan dan entitas anaknya ditentukan berdasarkan kegunaan yang diharapkan dari penggunaan aset tersebut. Estimasi ini ditentukan berdasarkan evaluasi teknis internal. Masa manfaat setiap aset direviu secara periodik dan disesuaikan apabila ekspektasi berbeda dengan estimasi sebelumnya karena kerusakan fisik, keusangan teknis atau komersial dan keterbatasan hukum atau keterbatasan lainnya atas pemakaian aset.

**d. Liabilitas imbalan kerja**

Penentuan provisi imbalan kerja tergantung pada pemilihan asumsi tertentu yang digunakan oleh aktuaris dalam menghitung total provisi tersebut. Asumsi tersebut termasuk antara lain tingkat diskonto, tingkat kenaikan gaji dan tingkat kematian. Realisasi yang berbeda dari asumsi Perusahaan dan entitas anaknya diakumulasi dan diamortisasi selama periode datang dan akibatnya akan berpengaruh terhadap total biaya serta provisi yang diakui di masa datang. Walaupun asumsi Perusahaan dan entitasnya anak dianggap tepat dan wajar, namun perubahan signifikan pada kenyataannya atau perubahan signifikan dalam asumsi yang digunakan dapat berpengaruh secara signifikan terhadap provisi imbalan kerja Perusahaan dan entitas anaknya.

**e. Aset pajak tangguhan**

Aset pajak tangguhan diakui atas jumlah pajak penghasilan terpulihkan (*recoverable*) pada periode mendatang sebagai akibat perbedaan temporer yang boleh dikurangkan. Justifikasi manajemen diperlukan untuk menentukan jumlah aset pajak tangguhan yang dapat diakui, sesuai dengan waktu yang tepat dan tingkat laba fiskal di masa mendatang sejalan dengan strategi rencana perpajakan ke depan.

Pengakuan aset pajak tangguhan dan liabilitas pajak tangguhan diungkapkan pada Catatan 22.

***3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (continued)***

***Significant accounting estimates and assumptions (continued)***

***c. Estimated useful lives of fixed assets and intangible assets***

*The useful life of each of the item of the Company and its subsidiaries' fixed assets and intangible assets are estimated based on the period over which the asset is expected to be used. Such estimation is based on internal technical evaluation. The estimated useful life of each asset is reviewed periodically and updated if expectations differ from previous estimates due to physical wear and tear, technical or commercial obsolescence and legal or other limits on the use of the asset.*

***d. Employee benefits liabilities***

*The determination of provision for employment benefits is dependent on selection of certain assumptions used by actuaries in calculating such amounts. Those assumptions include among others, discount rate, rate of salary increase and mortality rate. Actual results that differ from the Company and its subsidiaries' assumptions are accumulated and amortized over future periods and therefore, generally affect the recognized expense and recorded provision in future periods. While it is believed that Company and its subsidiaries' assumptions are reasonable and appropriate, significant differences in actual results or significant changes in assumptions may materially affect the the Company and its subsidiaries' provision for employment benefit.*

***e. Deferred tax assets***

*Deferred tax assets are recognized for the future recoverable taxable income arising from temporary difference. Management's judgment is required to determine the amount of deferred tax assets that can be recognized, based upon the appropriately timing and level of future taxable profits, together with future tax planning strategics.*

*The recognized deferred tax assets and liabilities are disclosed in Note 22.*

**3. PERTIMBANGAN, ESTIMASI, DAN ASUMSI AKUNTANSI YANG SIGNIFIKAN (lanjutan)**

**Estimasi dan asumsi akun-akun yang signifikan (lanjutan)**

**f. Menentukan jangka waktu kontrak dengan opsi perpanjangan dan penghentian kontrak - Perusahaan dan entitas anaknya sebagai *lessee***

Perusahaan dan entitas anaknya menentukan jangka waktu sewa sebagai jangka waktu sewa yang tidak dapat dibatalkan, bersama dengan periode yang dicakup oleh opsi untuk memperpanjang masa sewa jika dipastikan akan dilaksanakan, atau periode apa pun yang dicakup oleh opsi untuk menghentikan sewa. jika cukup wajar untuk tidak dilakukan.

Perusahaan dan entitas anaknya memiliki beberapa kontrak sewa yang mencakup opsi perpanjangan dan penghentian jangka waktu sewa. Perusahaan dan entitas anaknya menerapkan penilaian dalam mengevaluasi apakah dapat dipastikan jika akan menggunakan opsi untuk memperpanjang atau menghentikan sewa. Hal tersebut dilakukan dengan mempertimbangkan seluruh fakta dan keadaan yang relevan yang memberikan insentif ekonomi untuk melakukan perpanjangan atau penghentian sewa. Setelah tanggal dimulainya, Perusahaan dan entitas anaknya menilai kembali masa sewa, jika terdapat peristiwa atau perubahan signifikan dalam keadaan yang berada dalam kendali dan mempengaruhi apakah *lessee* cukup pasti untuk mengeksekusi opsi memperpanjang atau menghentikan sewa.

***3. SIGNIFICANT ACCOUNTING JUDGMENTS, ESTIMATES, AND ASSUMPTIONS (continued)***

***Significant accounting estimates and assumptions (continued)***

***f. Determine the contract term with extension and contract termination options - the Company and its subsidiaries as lessee***

*The Company and its subsidiaries determine the lease term as noncancellable term, together with the period covered by the option to extend the lease if it is determined to be exercised, or any period covered by the option to terminate the lease, if it is reasonably certain not to be exercised.*

*The Company and its subsidiaries have several lease contracts that include extension and contract termination in the lease terms. The Company and its subsidiaries apply its judgment in evaluating whether it is certain to exercise the option to extend or terminate the lease. This is done by considering all relevant facts and circumstances that provide economic incentives to extend or terminate the lease. After the commencement date, the Company and its subsidiaries reassess the lease term, if there is a significant event or change in circumstances which is under its control and affects whether the lessee is certain enough to exercise the option to extend or terminate the lease.*

**4. KAS DAN SETARA KAS** / ***4. CASH AND CASH EQUIVALENTS***

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| **Kas kecil** | | | ***Petty cash*** |
| **Rupiah** | 113.100 | 113.100 | ***Rupiah*** |
| **Kas di bank** | | | ***Cash in banks*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Central Asia Tbk | 338.675.898 | 296.254.673 | *PT Bank Central Asia Tbk* |
| PT Bank Mandiri (Persero) Tbk | 9.678.968 | 4.619.631 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Permata Tbk | 2.502.658 | 591.988 | *PT Bank Permata Tbk* |
| PT Bank Jago Tbk | 1.877.504 | 5.592.994 | *PT Bank Jago Tbk* |
| PT Bank Rakyat Indonesia (Persero) Tbk | 788.788 | 2.869.364 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| PT Bank Sinarmas | 337.286 | 4.253.138 | *PT Bank Sinarmas* |
| Lain-lain (masing-masing di bawah 5% dari total) | 7.697.258 | 5.616.102 | *Others (each below 5% of total)* |
| | 361.558.360 | 319.797.890 | |

## 4. KAS DAN SETARA KAS (lanjutan) / *4. CASH AND CASH EQUIVALENTS (continued)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Kas di bank (lanjutan)** | | | ***Cash in banks (continued)*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| PT Bank Mandiri (Persero) Tbk (USD117.318,66 dan USD205.419,15 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 2.094.842 | 3.447.344 | *PT Bank Mandiri (Persero) Tbk (USD117,318.6 and USD205,419.15 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank CIMB Niaga Tbk (USD56.747,36 dan USD66.943,90 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 1.013.281 | 1.123.453 | *PT Bank CIMB Niaga Tbk (USD56,747.36 and USD66,943.90 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank Negara Indonesia (Persero) Tbk (USD31.493,50 dan USD89.663,39 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 562.348 | 1.504.731 | *PT Bank Negara Indonesia (Persero) Tbk (USD31,493.50 and USD89,663.39 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank Central Asia Tbk (USD12.336,30 dan USD114.646,65 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 220.277 | 1.924.000 | *PT Bank Central Asia Tbk (USD12,336.30 and USD114,646.65 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank Permata Tbk (USD738,79 dan USD738,79 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 13.192 | 12.398 | *PT Bank Permata Tbk (USD738.79 and USD738.79 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| | 3.903.940 | 8.011.926 | |
| **Dolar Singapura** | | | ***Singapore Dollar*** |
| PT Bank Permata Tbk (SGD7.412,85 dan SGD11.920,32 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 102.342 | 155.782 | *PT Bank Permata Tbk (SGD7,412.85 and SGD11,920.32 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| **Euro Eropa** | | | ***European Euro*** |
| PT Bank Mandiri (Persero) Tbk (EUR20.023,40 dan EUR15.438,74 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 407.683 | 304.965 | *PT Bank Mandiri (Persero) Tbk (EUR20,023.40 and EUR15,438.74 as of June 30, 2026 and December 31, 2025 respectively - full amount)* |
| PT Bank Negara Indonesia (Persero) Tbk (EUR1.026,68 dan EUR1.041,68 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 20.904 | 20.577 | *PT Bank Negara Indonesia (Persero) Tbk (EUR1,026.68 and EUR1,041.68 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| | 428.587 | 325.542 | |
| **Yen Jepang** | | | ***Japanese Yen*** |
| PT Bank Mandiri (Persero) Tbk (JPY319.263,52 dan JPY212.350,71 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 35.228 | 22.847 | *PT Bank Mandiri (Persero) Tbk (JPY319,263.52 and JPY212,350.71 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| Total kas di bank | 366.028.457 | 328.313.987 | *Total cash in banks* |

## 4. KAS DAN SETARA KAS (lanjutan) / *4. CASH AND CASH EQUIVALENTS (continued)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Deposito berjangka** | | | ***Time deposits*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Negara Indonesia (Persero) Tbk | 80.000.000 | 100.000.000 | *PT Bank Negara Indonesia (Persero) Tbk* |
| PT Bank JTrust Indonesia Tbk | 57.000.000 | 46.800.000 | *PT Bank JTrust Indonesia Tbk* |
| PT Bank KB Bukopin Syariah | 45.900.000 | 34.400.000 | *PT Bank KB Bukopin Syariah* |
| PT Bank Mandiri (Persero) Tbk | 10.000.000 | 47.000.000 | *PT Bank Mandiri (Persero) Tbk* |
| PT Allo Bank Indonesia | 10.000.000 | 206.500.000 | *PT Allo Bank Indonesia* |
| PT Bank Rakyat Indonesia (Persero) Tbk | 2.500.000 | 2.000.000 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| PT Bank Sahabat Sampoerna | 1.800.000 | 2.800.000 | *PT Bank Sahabat Sampoerna* |
| PT Bank Pembangunan Daerah Lampung | 1.000.000 | 1.000.000 | *PT Bank Pembangunan Daerah Lampung* |
| PT Bank Pembangunan Daerah Sulawesi Utara | 1.000.000 | 1.000.000 | *PT Bank Pembangunan Daerah Sulawesi Utara* |
| PT Bank Muamalat Indonesia Tbk | 1.000.000 | - | *PT Bank Muamalat Indonesia Tbk* |
| PT Bank Pembangunan Daerah Jambi (Perseroda) | 1.000.000 | - | *PT Bank Pembangunan Daerah Jambi (Perseroda)* |
| PT Bank Tabungan Negara (Persero) Tbk | - | 2.000.000 | *PT Bank Tabungan Negara (Persero) Tbk* |
| PT Bank Mega Syariah | - | 2.000.000 | *PT Bank Mega Syariah* |
| PT Bank Pembangunan Daerah Riau Kepri Syariah (Perseroda) | - | 1.000.000 | *PT Bank Pembangunan Daerah Riau Kepri Syariah (Perseroda)* |
| PT Bank Pembangunan Daerah Sumatera Utara Syariah (Perseroda) | - | 1.000.000 | *PT Bank Pembangunan Daerah Sumatera Utara Syariah (Perseroda)* |
| PT Bank Syariah Nasional (dahulu PT Bank Victoria Syariah) | - | 1.000.000 | *PT Bank Syariah Nasional (formerly PT Bank Victoria Syariah)* |
| PT Bank Panin Dubai Syariah | - | 1.000.000 | *PT Bank Panin Dubai Syariah* |
| PT Bank Jago Tbk | - | 1.000.000 | *PT Bank Jago Tbk* |
| PT Bank Raya Indonesia Tbk | - | 1.000.000 | *PT Bank Raya Indonesia Tbk* |
| Total deposito berjangka | 211.200.000 | 451.500.000 | *Total time deposits* |
| **Total** | **577.341.557** | **779.927.087** | ***Total*** |

Kisaran tingkat bunga untuk tahun yang berakhir pada tanggal 30 Juni 2026 dan 31 Desember 2025:

*Range on interest rates per annum for the years ended June 30, 2026 and December 31, 2025:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Deposito | 2,05% - 6,75% | 2,05% - 7,00% | *Time deposits* |
| Giro | 1,00% - 2,00% | 1,00% - 2,00% | *Current accounts* |

Jangka waktu deposito berjangka yang dimiliki oleh Perusahaan dan entitas anaknya beragam mulai dari tiga hari sampai dengan tiga bulan.

*Period of time deposits held by the Company and its subsidiaries range from three days up to three months.*

## 5. PORTOFOLIO EFEK - NETO / *5. MARKETABLE SECURITIES - NET*

Rincian portofolio efek berdasarkan klasifikasi instrumen keuangan adalah sebagai berikut:

*The details of marketable securities based on classifications of financial instruments consist of:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Aset keuangan yang diukur pada nilai wajar melalui laba rugi | 811.346.328 | 426.794.880 | *Financial assets measured at fair value through profit or loss* |
| Aset keuangan yang diukur pada biaya perolehan diamortisasi | - | - | *Financial assets measured at amortized costs* |
| **Total** | **811.346.328** | **426.794.880** | ***Total*** |

### a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) / *a. Financial assets measured at fair value through profit or loss (FVTPL)*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Efek-efek kuotasian | | | *Quoted securities* |
| Obligasi | 444.297.022 | 112.900.979 | *Bonds* |
| Ekuitas | 255.436.295 | 160.583.289 | *Equity* |
| Reksadana | | | *Mutual funds* |
| Pihak berelasi (Catatan 36) | 91.430.982 | 128.084.161 | *Related parties (Note 36)* |
| Pihak ketiga | 20.182.029 | 25.226.451 | *Third parties* |
| **Nilai wajar** | **811.346.328** | **426.794.880** | ***Fair value*** |

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut:

*The details of marketable securities based on portfolio type consist of:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Reksadana | | | *Mutual funds* |
| Pihak ketiga: | | | *Third parties:* |
| Juara Empowerment Balanced Fund | 20.000.000 | 20.000.000 | *Juara Empowerment Balanced Fund* |
| Pihak berelasi (Catatan 36): | | | *Related parties (Note 36):* |
| Trimegah Balanced Absolute Strategy Low Volatility | 20.000.000 | 20.000.000 | *Trimegah Balanced Absolute Strategy Low Volatility* |
| Trimegah Fixed Income Plan Syariah | 15.000.000 | 15.000.000 | *Trimegah Fixed Income Plan Syariah* |
| TRAM Kas USD | 10.255.200 | - | *TRAM Kas USD* |
| Trimegah Dana Obligasi Nusantara | 10.250.008 | 10.250.008 | *Trimegah Dana Obligasi Nusantara* |
| TRAM Dana Tetap Ganesha | 10.000.000 | 10.000.000 | *TRAM Dana Tetap Ganesha* |
| Trimegah Dana Kas 1 | 6.500.000 | 6.500.000 | *Trimegah Dana Kas 1* |
| Trimegah Dana Tetap Syariah 2 | 6.019.751 | 6.019.751 | *Trimegah Dana Tetap Syariah 2* |
| Trimegah Equity Focus 2 | 5.000.000 | 5.000.000 | *Trimegah Equity Focus 2* |
| Trimegah FTSE Indonesia Low Volatility | 1.000.000 | 1.000.000 | *Trimegah FTSE Indonesia Low Volatility* |
| TRAM Pendapatan Tetap USD | 501.600 | 501.600 | *TRAM Pendapatan Tetap USD* |
| TRIM Kas 2 | 100.137 | 40.115.556 | *TRIM Kas 2* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 6.986.315 | 18.923.697 | *Increase in net assets value* |
| Sub-total | 111.613.011 | 153.310.612 | *Sub-total* |

## 5. PORTOFOLIO EFEK - NETO (lanjutan)

### a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) (lanjutan)

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut: (lanjutan)

## *5. MARKETABLE SECURITIES - NET (continued)*

### *a. Financial assets measured at fair value through profit or loss (FVTPL) (continued)*

*The details of marketable securities based on portfolio type consist of: (continued)*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Obligasi (lanjutan) | | | *Bonds (continued)* |
| Pihak ketiga: (lanjutan) | | | *Third parties: (continued)* |
| Obligasi pemerintah - Rupiah | | | *Government bonds - Rupiah (continued)* |
| FR0108 Tahun 2025 | 23.923.893 | 7.206 | *FR0108 Year 2025* |
| FR0106 Tahun 2025 | 14.917.500 | 4.261 | *FR0106 Year 2025* |
| PBSG001 Tahun 2022 | 12.636.358 | 12.636.358 | *PBSG001 Year 2022* |
| FR0104 Tahun 2022 | 5.841.881 | 6.843.060 | *FR0104 Year 2022* |
| FR0101 Tahun 2020 | 5.047.500 | 5.047.500 | *FR0101 Year 2020* |
| FR0090 Tahun 2021 | 3.482.150 | - | *FR0090 Year 2021* |
| FR0096 Tahun 2022 | 2.039.000 | - | *FR0096 Year 2022* |
| ORI026T3 Tahun 2024 | 604.495 | 1.155.632 | *ORI026T3 Year 2024* |
| ORI024T6 Tahun 2024 | 530.580 | 511.150 | *ORI024T6 Year 2024* |
| ORI025T3 Tahun 2024 | 345.956 | 301.965 | *ORI025T3 Year 2024* |
| SR024T3 Tahun 2026 | 223.306 | - | *SR024T3 Year 2026* |
| SR018T5 Tahun 2023 | 203.000 | - | *SR018T5 Year 2023* |
| ORI024T3 Tahun 2023 | 98.850 | 475.758 | *ORI024T3 Year 2023* |
| SR023T3 Tahun 2025 | 90.491 | 918.154 | *SR023T3 Year 2025* |
| ORI027T3 Tahun 2025 | 63.561 | 1.378.485 | *ORI027T3 Year 2025* |
| ORI025T6 Tahun 2024 | 51.050 | 51.050 | *ORI025T6 Year 2024* |
| FR0091 Tahun 2021 | 48.635 | - | *FR0091 Year 2021* |
| ORI029T3 Tahun 2026 | 31.763 | - | *ORI029T3 Year 2026* |
| ORI023T3 Tahun 2023 | 31.625 | - | *ORI023T3 Year 2023* |
| ORI028T3 Tahun 2025 | 31.442 | 9.865 | *ORI028T3 Year 2025* |
| ORI028T6 Tahun 2025 | 20.279 | 6.857 | *ORI028T6 Year 2025* |
| SR021T3 Tahun 2024 | 19.340 | 101.100 | *SR021T3 Year 2024* |
| SR022T3 tahun 2025 | 14.459 | 1.397.250 | *SR022T3 Year 2025* |
| ORI029T6 Tahun 2026 | 10.467 | - | *ORI029T6 Year 2026* |
| SR022T5 tahun 2025 | 9.752 | 1.098.336 | *SR022T5 Year 2025* |
| FR0087 Tahun 2020 | 1.975 | - | *FR0087 Year 2020* |
| SR023T5 Tahun 2025 | 973 | 510.101 | *SR023T5 Year 2025* |
| FR0086 Tahun 2020 | - | 3.486.000 | *FR0086 Year 2020* |
| SR019T5 Tahun 2023 | - | 2.238.581 | *SR019T5 Year 2023* |
| FR0084 Tahun 2020 | - | 2.015.000 | *FR0084 Year 2020* |
| ORI23T6 Tahun 2023 | - | 1.465.516 | *ORI23T6 Year 2023* |
| SR020T3 Tahun 2024 | - | 1.308.350 | *SR020T3 Year 2024* |
| SR019T3 Tahun 2023 | - | 700.299 | *SR019T3 Year 2023* |
| ORI027T6 Tahun 2025 | - | 514.970 | *ORI027T6 Year 2025* |
| ORI026T6 Tahun 2024 | - | 500.940 | *ORI026T6 Year 2024* |
| SR021T5 Tahun 2024 | - | 305.250 | *SR021T5 Year 2024* |
| SR020T5 Tahun 2024 | - | 234.658 | *SR020T5 Year 2024* |
| SR018T3 Tahun 2023 | - | 99.040 | *SR018T3 Year 2023* |
| Obligasi pemerinah - Dolar Amerika Serikat | | | *Government bonds - United States Dollar* |
| Indois28 (US71567RAK23) | 5.348.765 | - | *Indois28 (US71567RAK23)* |
| Obligasi korporasi - Rupiah | | | *Corporate bonds - Rupiah* |
| PT Bank Maybank Indonesia Tbk | 111.000.000 | - | *PT Bank Maybank Indonesia Tbk* |
| PT Wahana Ottomitra Multiartha Tbk | 102.000.000 | - | *PT Wahana Ottomitra Multiartha Tbk* |
| PT Merdeka Battery Materials Tbk | 48.500.000 | 30.000.000 | *PT Merdeka Battery Materials Tbk* |
| PT Merdeka Copper Gold Tbk | 31.914.000 | - | *PT Merdeka Copper Gold Tbk* |
| PT Energi Mega Persada Tbk | 29.850.000 | - | *PT Energi Mega Persada Tbk* |
| PT Indah Kiat Pulp & Paper Tbk | 15.355.500 | 2.035.000 | *PT Indah Kiat Pulp & Paper Tbk* |
| PT Bumi Serpong Damai Tbk | 6.000.000 | 6.000.000 | *PT Bumi Serpong Damai Tbk* |
| PT OKI Pulp & Paper Mills | 5.795.600 | 1.860.700 | *PT OKI Pulp & Paper Mills* |

## 5. PORTOFOLIO EFEK - NETO (lanjutan) / *5. MARKETABLE SECURITIES - NET (continued)*

### a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) (lanjutan) / *a. Financial assets measured at fair value through profit or loss (FVTPL) (continued)*

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut: (lanjutan) / *The details of marketable securities based on portfolio type consist of: (continued)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Obligasi (lanjutan) | | | *Bonds (continued)* |
| Pihak ketiga: (lanjutan) | | | *Third parties: (continued)* |
| Obligasi korporasi - Rupiah (lanjutan) | | | *Corporate bonds - Rupiah (continued)* |
| PT Barito Pacific Tbk | 5.042.500 | 5.000 | *PT Barito Pacific Tbk* |
| PT Federal International Finance | 3.000.000 | - | *PT Federal International Finance* |
| PT Medco Energi Internasional Tbk | 2.950.000 | - | *PT Medco Energi Internasional Tbk* |
| PT Pindo Deli Pulp and Paper Mills | 2.000.000 | 1.003.000 | *PT Pindo Deli Pulp and Paper Mills* |
| PT Kereta Api Indonesia (Persero) | 1.889.547 | 1.889.547 | *PT Kereta Api Indonesia (Persero)* |
| PT Bank UOB Indonesia | 1.017.471 | 1.017.471 | *PT Bank UOB Indonesia* |
| PT Sarana Multigriya Finansial (Persero) | 1.000.000 | 1.000.000 | *PT Sarana Multigriya Finansial (Persero)* |
| PT Arkora Hydro Tbk | 1.000.000 | 1.000.000 | *PT Arkora Hydro Tbk* |
| PT Indosat Tbk | 938.758 | 938.758 | *PT Indosat Tbk* |
| PT Lontar Papyrus Pulp & Paper Industry | 252.500 | 49.500 | *PT Lontar Papyrus Pulp & Paper Industry* |
| Lembaga Pembiayaan Ekspor Indonesia (LPEI) | 209.320 | 732.620 | *Lembaga Pembiayaan Ekspor Indonesia (LPEI)* |
| PT Bumi Resources Tbk | 200.000 | - | *PT Bumi Resources Tbk* |
| PT Indomobil Finance Indonesia Tbk | 190.950 | - | *PT Indomobil Finance Indonesia Tbk* |
| PT Adira Dinamika Multi Finance Tbk | 38.418 | 2.084.762 | *PT Adira Dinamika Multi Finance Tbk* |
| PT Sarana Multi Infrastruktur (Persero) | 20.240 | 25.258 | *PT Sarana Multi Infrastruktur (Persero)* |
| PT Chandra Asri Pacific Tbk | 10.000 | - | *PT Chandra Asri Pacific Tbk* |
| PT Bank Mandiri Taspen | - | 75.338 | *PT Bank Mandiri Taspen* |
| PT Provident Investasi Bersama Tbk | - | 4.950 | *PT Provident Investasi Bersama Tbk* |
| Obligasi korporasi- Dolar Amerika Serikat | | | *Corporate bonds - United States Dollar* |
| PT OKI Pulp & Paper Mills | - | 16.782.000 | *PT OKI Pulp & Paper Mills* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | (1.546.828) | 1.074.383 | *Net increase in asset net value* |
| Sub-total | 444.297.022 | 112.900.979 | *Sub-total* |
| Ekuitas | | | *Equity* |
| Pihak ketiga: | | | *Third parties:* |
| Saham | | | *Shares* |
| PT Merdeka Gold Resources Tbk (EMAS) | 86.678.729 | - | *PT Merdeka Gold Resources Tbk (EMAS)* |
| PT Visi Telekomunikasi Infrastruktur Tbk (GOLD) | 21.147.945 | 21.147.945 | *PT Visi Telekomunikasi Infrastruktur Tbk (GOLD)* |
| PT Impack Pratama Industri Tbk (IMPC) | 8.928.571 | 8.928.571 | *PT Impack Pratama Industri Tbk (IMPC)* |
| PT Surya Citra Media, Tbk (SCMA) | 3.998.608 | 3.998.608 | *PT Surya Citra Media Tbk (SCMA)* |
| PT Satu Visi Putra Tbk (VISI) | 2.726.000 | - | *PT Satu Visi Putra Tbk (VISI)* |
| PT Sarana Meditama Metropolitan Tbk (SAME) | 1.973.046 | 1.973.040 | *PT Sarana Meditama Metropolitan, Tbk (SAME)* |
| PT Panca Anugrah Wisesa Tbk (MGLV) | 735.277 | - | *PT Panca Anugrah Wisesa Tbk (MGLV)* |
| PT Astra International Tbk (ASII) | 67 | 2.248.900 | *PT Astra International Tbk (ASII)* |
| Lain-lain (masing-masing di bawah 5% dari total) | 1.950.708 | 1.819.822 | *Others (each below 5% of total)* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 127.297.344 | 120.466.403 | *Net increase in asset net value* |
| Sub-total | 255.436.295 | 160.583.289 | *Sub-total* |
| **Total** | **811.346.328** | **426.794.880** | ***Total*** |

## 5. PORTOFOLIO EFEK - NETO (lanjutan) / *5. MARKETABLE SECURITIES - NET (continued)*

### a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) (lanjutan) / *a. Financial assets measured at fair value through profit or loss (FVTPL) (continued)*

Perubahan nilai wajar aset keuangan FVTPL sebesar (Rp7.727.652) dan (Rp4.615.204) untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025 disajikan sebagai (kerugian) dan keuntungan dari efek - neto (Catatan 30).

*Changes in fair value of financial assets at FVTPL of (Rp7,727,652) and (Rp4,615,204) for the six-month period ended June 30, 2026 and 2025, are presented as (loss) and gain from marketable securities - net (Note 30).*

Rincian portofolio efek obligasi berdasarkan jatuh tempo:

*Details of marketable securities bonds based on its maturity date:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Jatuh tempo kurang dari 7 tahun | 403.002.457 | 111.815.129 | *Maturity of less than 7 years* |
| Jatuh tempo lebih dari 7 tahun | 42.841.393 | 11.467 | *Maturity of more than 7 years* |
| Ditambah: kenaikan nilai aset - neto | (1.546.828) | 1.074.383 | *Add: increase in net assets value* |
| **Total** | **444.297.022** | **112.900.979** | ***Total*** |

### b. Aset keuangan yang diukur pada biaya perolehan diamortisasi / *b. Financial assets measured at amortized cost*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Obligasi | | | *Bonds* |
| PT Waskita Beton Precast Tbk | 10.462.000 | 10.462.000 | *PT Waskita Beton Precast Tbk* |
| Cadangan kerugian penurunan nilai | (10.462.000) | (10.462.000) | *Allowance for impairment losses* |
| **Nilai tercatat** | **-** | **-** | ***Carrying value*** |

### c. Peringkat portofolio efek / *c. Rating of marketable securities*

| | **Peringkat/ *Rating*** | **30 Juni/ *June 30,* 2026** | **Pemeringkat/ *Rating Company*** |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* - Rupiah | | | |
| PT Bank Maybank Indonesia Tbk | idAAA | 111.000.000 | Pefindo |
| PT Wahana Ottomitra Multiartha Tbk | idAAA | 101.959.200 | Pefindo |
| PT Merdeka Battery Materials Tbk | idA | 48.604.640 | Pefindo |
| PT Merdeka Copper Gold Tbk | idA+ | 31.880.740 | Pefindo |
| PT Energi Mega Persada Tbk | idA+ | 29.490.180 | Pefindo |
| PT Indah Kiat Pulp & Paper Tbk | idA+(sy) | 15.435.970 | Pefindo |
| PT Bumi Serpong Damai Tbk | idAA | 5.670.870 | Pefindo |
| PT OKI Pulp & Paper Mills | idA+ | 5.434.494 | Pefindo |
| PT Barito Pacific Tbk | idA+ | 5.227.972 | Pefindo |
| PT Medco Energi Internasional Tbk | idA(sy) | 3.039.704 | Pefindo |
| PT Federal International Finance | AAA(idn) | 3.000.000 | Pefindo |
| PT Pindo Deli Pulp and Paper Mills | idA+ | 2.124.134 | Pefindo |
| PT Kereta Api Indonesia (Persero) | idAAA(sy) | 1.838.889 | Pefindo |
| PT Bank UOB Indonesia | AA(idn) | 1.004.570 | Fitch |
| PT Arkora Hydro Tbk | idA+(pg) | 1.001.353 | Pefindo |
| PT Sarana Multigriya Finansial (Persero) | idAAA | 990.345 | Pefindo |

## 5. PORTOFOLIO EFEK - NETO (lanjutan) / *5. MARKETABLE SECURITIES - NET (continued)*

### c. Peringkat portofolio efek (lanjutan) / *c. Rating of marketable securities (continued)*

| | Peringkat/ *Rating* | 30 Juni/ *June 30,* 2026 | Pemeringkat/ *Rating Company* |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* - Rupiah (lanjutan) | | | |
| PT Indosat Tbk | idAAA | 911.094 | PBFitch |
| PT Lontar Papyrus Pulp & Paper Industry | idA | 255.618 | Pefindo |
| Lembaga Pembiayaan Ekspor Indonesia (LPEI) | idAAA | 202.234 | Pefindo |
| PT Bumi Resources Tbk | idA+ | 199.442 | Pefindo |
| PT Indomobil Finance Indonesia Tbk | idAA- | 189.566 | Pefindo |
| PT Adira Dinamika Multi Finance Tbk | idAAA | 37.612 | Pefindo |
| PT Sarana Multi Infrastruktur (Persero) | idAAA | 19.925 | Pefindo |
| PT Chandra Asri Pacific Tbk | idAA- | 9.687 | Pefindo |
| Obligasi pemerintah/*government bonds* | | 74.768.783 | Tidak diperingkat/*Unrated* |
| **Total** | | **444.297.022** | |

| | Peringkat/ *Rating* | 31 Desember/ *December 31,* 2025 | Pemeringkat/ *Rating Company* |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* - Rupiah | | | |
| PT Merdeka Battery Materials Tbk | idA | 30.029.960 | Pefindo |
| PT Bumi Serpong Damai Tbk | idAA | 6.005.848 | Pefindo |
| PT Adira Dinamika Multi Finance Tbk | idAAA | 2.097.060 | Pefindo |
| PT Indah Kiat Pulp & Paper Tbk | idA+ | 2.046.981 | Pefindo |
| PT Kereta Api Indonesia (Persero) | idAAA(sy) | 1.896.774 | Pefindo |
| PT OKI Pulp & Paper Mills | idA+ | 1.863.667 | Pefindo |
| PT Bank UOB Indonesia | AA(idn) | 1.051.297 | Fitch |
| PT Sarana Multigriya Finansial (Persero) | idAAA | 1.020.441 | Pefindo |
| PT Arkora Hydro Tbk | idA+(pg) | 1.018.642 | Pefindo |
| PT Pindo Deli Pulp and Paper Mills | idA+(sy) | 1.003.332 | Pefindo |
| PT Indosat Tbk | AAA(idn) | 948.822 | PBFitch |
| Lembaga Pembiayaan Ekspor Indonesia (LPEI) | idAAA | 731.387 | Pefindo |
| PT Bank Mandiri Taspen | AA(idn) | 75.487 | Pefindo |
| PT Lontar Papyrus Pulp & Paper Industry | idA | 51.072 | Pefindo |
| PT Sarana Multi Infrastruktur (Persero) | idAAA | 25.311 | Pefindo |
| PT Barito Pacific Tbk | idA+ | 5.100 | Pefindo |
| PT Provident Investasi Bersama Tbk | idA | 5.049 | Pefindo |
| Obligasi pemerintah/*government bonds* - Rupiah | - | 46.058.419 | Tidak diperingkat/ *unrated* |
| Obligasi korporasi/*corporate bonds* - Dolar Amerika Serikat/*United States Dollar* | | | |
| PT OKI Pulp & Paper Mills | idA+ | 16.966.330 | Pefindo |
| **Total** | | **112.900.979** | |

**5. PORTOFOLIO EFEK - NETO (lanjutan)**

**Obligasi PT Waskita Beton Precast Tbk**

Hasil pelaksanaan Rapat Umum Pemegang Obligasi (RUPO) atas Obligasi Berkelanjutan I Waskita Beton Precast Tahap II Tahun 2019 pada tanggal 17 Februari 2023 memutuskan menyetujui perubahan dan/atau penambahan Perjanjian Perwaliamanatan Obligasi Berkelanjutan I Waskita Beton Precast Tahap II Tahun 2019 berikut perubahannya dan perjanjian lainnya yang berkaitan dengan Perjanjian Perwaliamanatan untuk disesuaikan dengan Perjanjian Perdamaian yang telah disahkan (homologasi) melalui Putusan Pengadilan Niaga pada Pengadilan Negeri Jakarta Pusat No. 497/Pdt.SUS-PKPU/2021/PN.NIAGA.JKT.PST tanggal 28 Juni 2022. Sesuai dengan Perjanjian Perdamaian tersebut, pembayaran kepada kreditur pemegang obligasi dibagi menjadi 2, yaitu *Tranche* B dengan nilai sebesar 15% dari total porsi utang Obligasi WSBP yang akan menerima pembayaran dalam bentuk tunai sejak tahun ke-5 sampai tahun ke-6 sejak tanggal berlaku, dan *Tranche* C dengan nilai 85% dari total porsi utang Obligasi WSBP yang akan diselesaikan melalui konversi utang menjadi *mandatory convertible bond* (MCB) dalam jangka waktu 10 tahun setelah seluruh persetujuan korporasi diperoleh.

***5. MARKETABLE SECURITIES - NET (continued)***

***PT Waskita Beton Precast Tbk Bonds***

*The results of the General Meeting of Bondholders (RUPO) for Waskita Beton Precast 2019 Shelf-Registered Bonds I Phase II on February 17, 2023 decided to approve changes and/or additions to the Trusteeship Agreement for Waskita Beton Precast 2019 Shelf-Registered Bonds I Phase II and the following amendments and other agreements relating to the Trusteeship Agreement to be adjusted to the Reconciliation Agreement which has been ratified (homologation) through a Commercial Court Decision at the Central Jakarta District Court No. 497/Pdt.SUS-PKPU/2021/PN.NIAGA.JKT.PST dated June 28, 2022. In accordance with the Reconciliation Agreement, payments to bondholder creditors are divided into 2, namely Tranche B with a value of 15% of the total portion of the WSBP Bonds debt which will receive payments in cash from the 5th year to the 6th year from the effective date, and Tranche C with a value of 85% of the total portion of the WSBP Bonds debt which will be settled through debt conversion into a mandatory convertible bond (MCB) within the term 10 years after all corporate approvals have been obtained.*

## 5. PORTOFOLIO EFEK - NETO (lanjutan)

### d. Nilai tercatat bruto dan cadangan kerugian penurunan nilai

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk portofolio efek adalah sebagai berikut:

## *5. MARKETABLE SECURITIES - NET (continued)*

### *d. Gross carrying amount and allowance for impairment losses*

*An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of marketable securities is as follows:*

| | **30 Juni/*June 30,* 2026** | | | | | |
|---|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasian 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL not credit-impaired*** | **Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit-impaired*** | **Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or originated credit impaired financial assets*** | **Total** | |
| **Nilai tercatat bruto 31 Desember 2025** | **426.794.880** | **-** | **10.462.000** | **-** | **437.256.880** | ***Gross carrying amount as at December 31, 2025*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 480.813.921 | - | - | - | 480.813.921 | *New financial assets originated or purchased* |
| Pembayaran kembali | (96.262.473) | - | - | - | (96.262.473) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Valuta asing dan perubahan lain | - | - | - | - | - | *Foreign exchange and other movements* |
| **Nilai tercatat bruto 30 Juni 2026** | **811.346.328** | **-** | **10.462.000** | **-** | **821.808.328** | ***Gross carrying amount as at June 30, 2026*** |
| **Penyisihan atas *ECL* 31 Desember 2025** | **-** | **-** | **10.462.000** | **-** | **10.462.000** | ***ECL allowance as at December 31, 2025*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pembayaran kembali | - | - | - | - | - | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Aset keuangan baru yang diterbitkan atau dibeli | - | - | - | - | - | *New financial assets originated or purchased* |
| **Penyisihan atas *ECL* 30 Juni 2026** | **-** | **-** | **10.462.000** | **-** | **10.462.000** | ***ECL allowance as at June 30, 2026*** |

## 5. PORTOFOLIO EFEK - NETO (lanjutan)

## *5. MARKETABLE SECURITIES - NET (continued)*

### d. Nilai tercatat bruto dan cadangan kerugian penurunan nilai (lanjutan)

### *d. Gross carrying amount and allowance for impairment losses (continued)*

| | 31 Desember/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Kerugian kredit ekspektasian 12 bulan/ *12-month ECL* | Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL not credit-impaired* | Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit-impaired* | Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or originated credit impaired financial assets* | Total | |
| **Nilai tercatat bruto 31 Desember 2024** | **354.082.997** | **-** | **10.462.000** | **-** | **364.544.997** | ***Gross carrying amount as at December 31, 2024*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 263.700.448 | - | - | - | 263.700.448 | *New financial assets originated or purchased* |
| Pembayaran kembali | (190.988.565) | - | - | - | (190.988.565) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Valuta asing dan perubahan lain | - | - | - | - | - | *Foreign exchange and other movements* |
| **Nilai tercatat bruto 31 Desember 2025** | **426.794.880** | **-** | **10.462.000** | **-** | **437.256.880** | ***Gross carrying amount as at December 31, 2025*** |
| **Penyisihan atas *ECL* 31 Desember 2024** | **-** | **-** | **10.462.000** | **-** | **10.462.000** | ***ECL allowance as at December 31, 2024*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pembayaran kembali | - | - | - | - | - | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Aset keuangan baru yang diterbitkan atau dibeli | - | - | - | - | - | *New financial assets originated or purchased* |
| **Penyisihan atas *ECL* 31 Desember 2025** | **-** | **-** | **10.462.000** | **-** | **10.462.000** | ***ECL allowance as at December 31, 2025*** |

Perusahaan dan entitas anaknya berkeyakinan bahwa cadangan kerugian penurunan nilai tersebut telah memadai.

*The Company and its subsidiaries believe that the allowance for impairment losses is adequate.*

Tidak terdapat portofolio efek yang dijadikan jaminan pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*There are no marketable securities pledged as collateral as of June 30, 2026 and December 31, 2025.*

## 6. PIUTANG USAHA - NETO / *6. ACCOUNT RECEIVABLES - NET*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Piutang jasa kegiatan manajemen investasi | | | *Receivables from investment manager activities fee* |
| Pihak berelasi (Catatan 36) | 58.259.970 | 64.682.255 | *Related parties (Note 36)* |
| Pihak ketiga | 298.047 | 316.972 | *Third parties* |
| Piutang jasa penjamin emisi | 9.696.837 | 8.228.268 | *Receivables from underwriting* |
| Piutang jasa penasihat keuangan | 1.642.500 | 1.668.090 | *Receivables from financial advisory* |
| **Neto** | **69.897.354** | **74.895.585** | ***Net*** |

Rincian piutang usaha berdasarkan umur jatuh tempo:

*Details of account receivables based on its maturity:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Belum jatuh tempo | 60.564.570 | 73.530.091 | *Not yet matured* |
| Jatuh tempo 1 - 3 bulan | - | - | *Maturity 1 - 3 months* |
| Jatuh tempo lebih dari 3 bulan | 9.332.784 | 1.365.494 | *Maturity more than 3 months* |
| **Neto** | **69.897.354** | **74.895.585** | ***Net*** |

Piutang pihak berelasi adalah piutang kegiatan manajemen investasi kepada reksadana dan dana kelolaan *discretionary*, sebagai berikut:

*Receivable from related parties are receivables from investment management activities to mutual fund and discretionary fund, as follows:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Berdasarkan reksadana (Catatan 36) | | | *By mutual fund (Note 36)* |
| TRAM Fixed Income Plan | 20.499.227 | 18.748.465 | *TRAM Fixed Income Plan* |
| TRIM Kas 2 | 7.987.868 | 6.304.579 | *TRIM Kas 2* |
| TRAM Dana Tetap Syariah | 6.101.965 | 10.879.918 | *TRAM Dana Tetap Syariah* |
| TRIM Dana Tetap 2 | 5.130.732 | 8.391.826 | *TRIM Dana Tetap 2* |
| TRIM Balanced Absolute Strategy | 2.834.384 | 2.984.109 | *TRIM Balanced Absolute Strategy* |
| TRIM Kapital Plus | 2.281.411 | 4.245.112 | *TRIM Kapital Plus* |
| Lain-lain (masing-masing di bawah 5% dari total) | 13.424.383 | 13.128.246 | *Others (each below 5% of total)* |
| **Total** | **58.259.970** | **64.682.255** | **Total** |

Lain-lain merupakan piutang kegiatan manajemen investasi kepada berbagai reksadana dan dana kelolaan *discretionary* yang dikelola oleh manajer investasi dari entitas anak, yang memiliki nilai di bawah 5% dari total piutang jasa kegiatan manajemen investasi.

*Others represent receivables from investment management activities to various mutual funds and discretionary funds managed by investment managers from subsidiary, which have a value below 5% of the total receivables from investment management activity services.*

Manajemen berkeyakinan bahwa piutang usaha dapat tertagih, sehingga cadangan kerugian tidak diperlukan pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*Management believes that account receivables are collectible, therefore the allowance for impairment losses is not necessary as of June 30, 2026 and December 31, 2025.*

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO / *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Piutang nasabah - neto (a) | 2.107.155.877 | 1.141.868.912 | *Receivables from customers - net (a)* |
| Piutang lembaga kliring dan penjaminan (b) | 323.546.146 | 83.237.410 | *Receivables from clearing and guarantee institution (b)* |
| Piutang perusahaan efek lain (c) | - | 1.985.500 | *Receivables from other securities companies (c)* |
| **Total** | **2.430.702.023** | **1.227.091.822** | ***Total*** |

### a. Piutang nasabah - Neto / *a. Receivables from customers - Net*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Pihak berelasi (Catatan 36)** | | | ***Related parties (Note 36)*** |
| Piutang nasabah kelembagaan | | | *Institutional customers receivables* |
| Reguler | - | 52.718.259 | *Regular* |
| Piutang nasabah pemilik rekening | | | *Account owner customer receivables* |
| Reguler | - | 15.966.851 | *Regular* |
| Sub-total | - | 68.685.110 | *Sub-total* |
| **Pihak ketiga** | | | ***Third parties*** |
| Piutang nasabah pemilik rekening | | | *Account owner customers receivables* |
| Reguler | 238.501.577 | 527.979.173 | *Regular* |
| Marjin | 221.820.048 | 209.424.705 | *Margin* |
| | 460.321.625 | 737.403.878 | |
| Piutang nasabah kelembagaan | | | *Institutional customers receivables* |
| Reguler | 1.650.081.144 | 339.353.084 | *Regular* |
| Sub-total | 2.110.402.769 | 1.076.756.962 | *Sub-total* |
| Total | 2.110.402.769 | 1.145.442.072 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | (3.246.892) | (3.573.160) | *Less: allowance for impairment losses* |
| **Neto** | **2.107.155.877** | **1.141.868.912** | ***Net*** |

Berikut ini merupakan piutang nasabah pemilik rekening - regular berdasarkan umur piutang:

*The following are the account owner customer receivables - reguler based on the age of the receivables:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Pihak berelasi** | | | ***Related parties*** |
| T +0-2 | - | 15.966.851 | *T +0-2* |
| **Pihak ketiga** | | | ***Third parties*** |
| T +0-2 | 130.378.493 | 405.820.719 | *T +0-2* |
| >T +2 | 108.123.084 | 122.158.454 | *>T +2* |
| | 238.501.577 | 527.979.173 | *Sub-total* |
| **Total** | **238.501.577** | **543.946.024** | ***Tota*** |

**7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)**

**a. Piutang nasabah - Neto (lanjutan)**

Piutang nasabah pemilik rekening adalah piutang atas transaksi dengan nasabah pemilik rekening efek pada Perusahaan. Piutang nasabah kelembagaan adalah piutang atas transaksi dengan nasabah yang tidak memiliki rekening efek pada Perusahaan.

Pada umumnya, seluruh piutang diselesaikan dalam waktu singkat, dalam waktu dua hari dari tanggal perdagangan.

Perusahaan memberikan pembiayaan transaksi marjin dengan jaminan nasabah minimal sebesar 150% dari besarnya piutang marjin. Jaminan piutang marjin pada umumnya berupa kas dan saham nasabah.

Tingkat suku bunga atas piutang marjin nasabah untuk periode tiga bulan yang berakhir pada tanggal 30 Juni 2026 dan tahun yang berakhir pada tanggal 31 Desember 2025 adalah sebesar 18% per tahun.

***7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)***

***a. Receivables from customers - Net (continued)***

*Account owner customers' receivables represent balances from transactions with customers with securities account in the Company. Institutional receivables from customers represent balances from transactions with customers without securities account in the Company.*

*Substantially, all receivables are settled within a short period of time, within two days from the trade date.*

*The Company offers financing for margin transactions with minimum customers' collateral amounting to 150% of margin receivables. Margin receivables collaterals are generally in the form of cash and customers' stocks.*

*Interest rate on margin receivables from customers for the three-month period ended June 30, 2026 and the year ended December 31, 2025 is 18% per annum.*

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)

### a. Piutang nasabah - Neto (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang nasabah adalah sebagai berikut:

## *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)*

### *a. Receivables from customers - Net (continued)*

*An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of receivables from customers is as follows:*

| | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Kerugian kredit ekspektasian 12 bulan/ *12-month ECL* | Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL not credit-impaired* | Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit-impaired* | Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or originated credit impaired financial assets* | Total | |
| **Nilai tercatat bruto 31 Desember 2025** | **999.144.592** | **135.964.724** | **10.332.756** | **-** | **1.145.442.072** | ***Gross carrying amount as at December 31, 2025*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (113.418.411) | 113.418.411 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (35.365.596) | (174.657) | 35.540.253 | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 1.479.181.984 | 42.681.075 | (23.120.991) | - | 1.498.742.068 | *New financial assets originated or purchased* |
| Pembayaran kembali | (417.468.783) | (106.427.278) | (9.885.310) | - | (533.781.371) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Valuta asing dan perubahan lain | - | - | - | - | - | *Foreign exchange and other movements* |
| **Nilai tercatat bruto 30 Juni 2026** | **1.912.073.786** | **185.462.275** | **12.866.708** | **-** | **2.110.402.769** | ***Gross carrying amount as at June 30, 2026*** |
| **Penyisihan atas *ECL* 31 Desember 2025** | **118.898** | **2.015.636** | **1.438.626** | **-** | **3.573.160** | ***ECL allowance as at December 31, 2025*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (5.727) | 5.727 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (35.811) | (369.855) | 405.666 | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 233.371 | 520.041 | 902.745 | - | 1.656.157 | *Net remeasurement of loss allowance* |
| Aset keuangan baru yang diterbitkan atau dibeli | 9.801 | 75.270 | 51.788 | - | 136.859 | *New financial assets originated or purchased* |
| Pembayaran kembali | (70.617) | (2.014.188) | (34.479) | - | (2.119.284) | *Repayment* |
| **Penyisihan atas *ECL* 30 Juni 2026** | **249.915** | **232.631** | **2.764.346** | **-** | **3.246.892** | ***ECL allowance as at June 30, 2026*** |

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)

### a. Piutang nasabah - Neto (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang nasabah adalah sebagai berikut: (lanjutan)

## *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)*

### *a. Receivables from customers - Net (continued)*

*An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of receivables from customers is as follows: (continued)*

| | 31 Desember/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Kerugian kredit ekspektasian 12 bulan/ *12-month ECL* | Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL not credit-impaired* | Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL credit-impaired* | Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or originated credit impaired financial assets* | Total | |
| **Nilai tercatat bruto 31 Desember 2024** | **394.822.553** | **217.953.685** | **61.042.731** | **-** | **673.818.969** | ***Gross carrying amount as at December 31, 2024*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (15.471.501) | 15.471.501 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (5.764.195) | - | 5.764.195 | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 759.367.192 | 93.335.412 | 4.730.886 | - | 857.433.490 | *New financial assets originated or purchased* |
| Pembayaran kembali | (133.809.457) | (190.795.874) | (61.205.056) | - | (385.810.387) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| Valuta asing dan perubahan lain | - | - | - | - | - | *Foreign exchange and other movements* |
| **Nilai tercatat bruto 31 Desember 2025** | **999.144.592** | **135.964.724** | **10.332.756** | **-** | **1.145.442.072** | ***Gross carrying amount as at December 31, 2025*** |
| **Penyisihan atas *ECL* 31 Desember 2024** | **70.651** | **198.428** | **17.202.301** | **-** | **17.471.380** | ***ECL allowance as at December 31, 2024*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (2) | 2 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (26) | (39.606) | 39.632 | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 19.506 | 2.791.592 | (15.710.298) | - | (12.899.200) | *Net remeasurement of loss allowance* |
| Aset keuangan baru yang diterbitkan atau dibeli | 47.935 | 1.860 | 3.344 | - | 53.139 | *New financial assets originated or purchased* |
| Pembayaran kembali | (19.166) | (936.640) | (96.353) | - | (1.052.159) | *Repayment* |
| **Penyisihan atas *ECL* 31 Desember 2025** | **118.898** | **2.015.636** | **1.438.626** | **-** | **3.573.160** | ***ECL allowance as at December 31, 2025*** |

**7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO (lanjutan)**

**a. Piutang nasabah - Neto (lanjutan)**

Perusahaan dan entitas anaknya berkeyakinan bahwa cadangan kerugian penurunan nilai tersebut telah memadai.

**b. Piutang lembaga kliring penjaminan**

Akun ini merupakan penyelesaian efek bersih atas kliring transaksi yang dilakukan oleh Perusahaan melalui PT Kliring Penjaminan Efek Indonesia (KPEI).

Pada tanggal 23 Juli 2018, KPEI mengeluarkan Surat Keputusan Direksi No. KEP-016/DIR/KPEI/0718 yang mensyaratkan setiap perantara efek untuk menjaga minimum setoran jaminan dalam bentuk kas dan setara kas sebesar senilai 10% dari rata-rata nilai penyelesaian harian selama 6 (enam) bulan terakhir. Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Perusahaan telah memenuhi minimum setoran jaminan tersebut.

***7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET (continued)***

***a. Receivables from customers - Net (continued)***

*The Company and its subsidiaries believe that the allowance for impairment losses is adequate.*

***b. Receivables from clearing and guarantee institution***

*These accounts represent net settlement position of securities transaction through clearing with PT Kliring Penjaminan Efek Indonesia (KPEI).*

*On July 23, 2018, KPEI issued Director Decision Letter No. KEP-016/DIR/KPEI/0718 requiring each broker to maintain minimum deposits in the form of cash and cash equivalents amounting to 10% of the average daily settlements value during the last 6 (six) months. As of June 30, 2026 and December 31, 2025, the Company met that minimum deposits.*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Piutang transaksi bursa | 296.298.052 | 61.645.915 | *Receivables from securities transaction* |
| Uang jaminan | 27.248.094 | 21.591.495 | *Deposits* |
| **Total piutang** | **323.546.146** | **83.237.410** | ***Total receivables*** |

Uang jaminan merupakan dana agunan kas yang diwajibkan oleh KPEI sebagai jaminan transaksi yang dilakukan Perusahaan. Uang jaminan tersebut ditempatkan pada PT Bank Mandiri (Persero) Tbk dengan suku bunga masing-masing sebesar 5,25% dan 6,50% - 7,00% untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*Deposits consist of cash collaterals which are required by KPEI for the Company's transactions. Such deposits are placed at PT Bank Mandiri (Persero) Tbk with annual interest rate of 5.25% and 6.50% - 7.00% for the six-month period ended June 30, 2026 and for the year ended December 31, 2025, respectively.*

**c. Piutang pada perusahaan efek lain**

Akun ini merupakan piutang kepada perusahaan efek lain sehubungan dengan transaksi perdagangan efek.

***c. Receivables from other securities companies***

*This account represents receivables from to other brokers in connection with securities transactions.*

## 8. PIUTANG TRANSAKSI REPO - NETO

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET*

**30 Juni/*June 30,* 2026**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Bank Ina Perdana Tbk (BINA), PT Amman Mineral Internasional Tbk (AMMN) | PSC | 9 Juli 2025/ *July 9, 2025* | 9 Juli 2026/ *July 9, 2026* | 500.000.000 | 563.368.056 | 59.548.611 | 503.819.445 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 10 April 2026/ *April 10, 2026* | 9 Oktober 2026/ *October 9, 2026* | 372.000.000 | 403.031.000 | 27.450.500 | 375.580.500 |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI), PT Bumi Resources Minerals Tbk (BRMS) | BIS | 12 Desember 2025/ *December 12, 2025* | 11 Desember 2026/ *December 11, 2026* | 341.400.000 | 398.356.900 | 53.983.875 | 344.373.025 |
| PT Indomobil Sukses Internasional Tbk (IMAS) | SRP | 26 Mei 2026/ *May 26, 2026* | 26 Mei 2027/ *May 26, 2027* | 300.000.000 | 338.020.833 | 37.500.000 | 300.520.833 |
| PT Impack Pratama Industri Tbk (IMPC) | TJI | 23 September 2025/ *September 23, 2025* | 23 September 2026/ *September 23, 2026* | 250.000.000 | 281.684.028 | 7.291.667 | 274.392.361 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 1 Agustus 2025/ *August 1, 2025* | 31 Juli 2026/ *July 31, 2026* | 185.000.000 | 218.670.000 | 28.027.500 | 190.642.500 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 12 Maret 2026/ *March 12, 2026* | 11 September 2026/ *September 11, 2026* | 180.000.000 | 195.097.500 | 13.530.000 | 181.567.500 |
| PT Bangun Kosambi Sukses Tbk (CBDK), PT Chandra Daya Investasi Tbk (CDIA) | RFA | 2 Januari 2026/ *January 2, 2026* | 4 Januari 2027/ *January 4, 2027* | 101.000.000 | 117.474.222 | 8.394.222 | 109.080.000 |
| PT Energi Mega Persada Tbk (ENRG) | DSK | 23 Desember 2025/ *December 23, 2025* | 18 Desember 2026/ *December 18, 2026* | 96.100.000 | 113.878.500 | 8.395.403 | 105.483.097 |
| PT Energi Mega Persada Tbk (ENRG) | BKI | 13 Februari 2026/ *February 13, 2026* | 13 Agustus 2026/ *August 13, 2026* | 100.000.000 | 109.183.739 | 8.270.439 | 100.913.300 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 16 Maret 2026/ *March 16, 2026* | 16 September 2026/ *September 16, 2026* | 100.000.000 | 108.433.333 | 7.745.833 | 100.687.500 |
| PT Chandra Daya Investasi Tbk (CDIA), PT Merdeka Gold Resources Tbk (EMAS) | SSE | 30 Januari 2026/ *January 30, 2026* | 31 Juli 2026/ *July 31, 2026* | 90.225.000 | 96.610.925 | 1.052.625 | 95.558.300 |
| PT Energi Mega Persada Tbk (ENRG) | DSK | 21 April 2026/ *April 21, 2026* | 21 Agustus 2026/ *August 21, 2026* | 80.000.000 | 84.880.000 | 4.480.000 | 80.400.000 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan) / *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

**30 Juni/*June 30,* 2026**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Merdeka Gold Resources Tbk (EMAS) | GTH | 13 Februari 2026/ *February 13, 2026* | 10 Agustus 2026/ *August 10, 2026* | 74.250.000 | 79.756.875 | 1.237.500 | 78.519.375 |
| PT Surya Esa Perkasa Tbk (ESSA) | SWA | 13 Februari 2026/ *February 13, 2026* | 10 Agustus 2026/ *August 10, 2026* | 74.250.000 | 79.756.875 | 1.237.500 | 78.519.375 |
| PT Bumi Resources Minerals Tbk (BRMS) | BCI | 5 Juni 2026/ *June 5, 2026* | 4 Desember 2026/ *December 4, 2026* | 77.000.000 | 83.423.083 | 5.505.500 | 77.917.583 |
| PT Energi Mega Persada Tbk (ENRG) | DSK | 12 Juni 2026/ *June 12, 2026* | 11 Desember 2026/ *December 11, 2026* | 75.000.000 | 82.583.333 | 6.791.666 | 75.791.667 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 30 Januari 2026/ *January 30, 2026* | 30 Juli 2026/ *July 30, 2026* | 71.000.000 | 76.890.042 | 5.706.182 | 71.183.860 |
| PT Bumi Resources Minerals Tbk (BRMS), PT Darma Henwa Tbk (DEWA), PT Energi Mega Persada Tbk (ENRG) | HIN | 6 Februari 2026/ *February 6, 2026* | 6 Agustus 2026/ *August 6, 2026* | 63.000.000 | 68.226.375 | 4.504.500 | 63.721.875 |
| PT Bank Mandiri (Persero) Tbk (BMRI), PT Singaraja Putra Tbk (SINI), PT RMK Energy Tbk (RMKE) | AHA | 9 Juni 2026/ *June 9, 2026* | 9 Desember 2026/ *December 9, 2026* | 59.665.000 | 63.607.862 | 3.468.857 | 60.139.005 |
| PT Surya Esa Perkasa Tbk (ESSA) | GTH | 13 April 2026/ *April 13, 2026* | 13 April 2027/ *April 13, 2027* | 51.500.000 | 59.332.292 | 6.137.084 | 53.195.208 |
| PT Surya Esa Perkasa Tbk (ESSA), PT Sarana Meditama Metropolitan (SAME), PT Sinar Mas Argo Resources and Technology Tbk (SMAR), PT Trimegah Sekuritas Indonesia Tbk (TRIM), PT Paramita Bangun Sarana Tbk (PBSA), PT Bintraco Dharma Tbk (CARS) | ZAR | 12 Maret 2026/ *March 12, 2026* | 11 September 2026/ *September 11, 2026* | 50.000.000 | 53.431.250 | 1.350.000 | 52.081.250 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 6 Februari 2026/ *February 6, 2026* | 6 Agustus 2026/ *August 6, 2026* | 50.000.000 | 54.147.917 | 3.575.000 | 50.572.917 |
| PT Impack Pratama Industri Tbk (IMPC) | OHA | 8 Juni 2026/ *June 8, 2026* | 13 Juli 2026/ *July 13, 2026* | 48.130.000 | 48.785.103 | 224.607 | 48.560.496 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

| | | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| **Efek/ *Securities*** | **Pihak/ *Counterparty*** | **Tanggal transaksi/ *Trade date*** | **Jatuh tempo/ *Maturity date*** | **Nilai beli/ *Purchase amount*** | **Nilai jual kembali/ *Resell amount*** | **Pendapatan diterima dimuka/ *Unearned interest income*** | **Piutang transaksi repo/ *Receivables from repo transactions*** |
| PT Bank Mandiri (Persero) Tbk (BMRI), PT Singaraja Putra Tbk (SINI) | AHA | 9 Januari 2026/ *January 9, 2026* | 9 Juli 2026/ *July 9, 2026* | 45.000.000 | 47.941.250 | 130.000 | 47.811.250 |
| PT Surya Esa Perkasa Tbk (ESSA), PT Super Bank Indonesia Tbk (SUPA) | TKI | 7 April 2026/ *April 7, 2026* | 7 Juli 2026/ *July 7, 2026* | 42.500.000 | 43.950.313 | 95.625 | 43.854.688 |
| PT Bakrie & Brothers Tbk (BNBR), PT Energi Mega Persada Tbk (ENRG) | DSK | 4 Maret 2026/ *March 4, 2026* | 4 September 2026/ *September 4, 2026* | 42.945.832 | 46.896.848 | 3.371.248 | 43.525.600 |
| PT Bank Danamon Indonesia Tbk (BDMN), PT Bank Mandiri (Persero) Tbk (BMRI), PT Jaya Sukses Makmur Sentosa Tbk (RISE), PT Panca Anugrah Wisesa Tbk (MGLV) | AHA | 8 April 2026/ *April 8, 2026* | 8 Oktober 2026/ *October 8, 2026* | 40.000.000 | 42.643.333 | 1.430.000 | 41.213.333 |
| PT Impack Pratama Industri Tbk (IMPC) | TKI | 26 Mei 2026/ *May 26, 2026* | 26 November 2026/ *November 26, 2026* | 32.500.000 | 34.742.500 | 1.803.750 | 32.938.750 |
| PT Chandra Daya Investasi Tbk (CDIA) | PTA | 4 Juni 2026/ *June 4, 2026* | 4 Desember 2026/ *December 4, 2026* | 30.000.000 | 32.058.750 | 1.755.000 | 30.303.750 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 25 Februari 2026/ *February 25, 2026* | 27 Agustus 2026/ *August 27, 2026* | 26.000.000 | 27.982.500 | 617.500 | 27.365.000 |
| PT Impack Pratama Industri Tbk (IMPC), PT Sarana Meditama Metropolitan (SAME), PT Bukalapakcom Tbk (BUKA), PT Super Bank Indonesia Tbk (SUPA) | PTL | 5 Juni 2026/ *June 5, 2026* | 7 Desember 2026/ *December 7, 2026* | 25.000.000 | 26.734.375 | 1.490.625 | 25.243.750 |
| PT Petrosea Tbk (PTRO), PT Singaraja Putra Tbk (SINI), PT RMK Energy Tbk (RMKE) | AHA | 17 Juni 2026/ *June 17, 2026* | 17 Desember 2026/ *December 17, 2026* | 22.795.000 | 24.301.370 | 1.391.129 | 22.910.241 |
| PT Impack Pratama Industri Tbk (IMPC), PT Bukalapakcom Tbk (BUKA) | TKI | 15 April 2026/ *April 15, 2026* | 15 Oktober 2026/ *October 15, 2026* | 20.000.000 | 21.372.500 | 795.000 | 20.577.500 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

| | | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| **Efek/ *Securities*** | **Pihak/ *Counterparty*** | **Tanggal transaksi/ *Trade date*** | **Jatuh tempo/ *Maturity date*** | **Nilai beli/ *Purchase amount*** | **Nilai jual kembali/ *Resell amount*** | **Pendapatan diterima dimuka/ *Unearned interest income*** | **Piutang transaksi repo/ *Receivables from repo transactions*** |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 12 September 2025/ *September 12, 2025* | 11 September 2026/ *September 11, 2026* | 20.000.000 | 23.640.000 | 3.450.000 | 20.190.000 |
| PT MNC Land Tbk (KPIG), PT Media Nusantara Citra Tbk (MNCN) | IEL | 24 Oktober 2025/ *October 24, 2025* | 23 Oktober 2026/ *October 23, 2026* | 20.000.000 | 22.628.889 | 2.578.333 | 20.050.556 |
| PT Bakrie & Brothers Tbk (BNBR), PT Energi Mega Persada Tbk (ENRG) | SIP | 2 Februari 2026/ *February 2, 2026* | 3 Agustus 2026/ *August 3, 2026* | 18.000.000 | 19.820.000 | 1.530.000 | 18.290.000 |
| PT Buma Internasional Grup Tbk (DOID) | TAN | 18 Juni 2026/ *June 18, 2026* | 20 Juli 2026/ *July 20, 2026* | 16.220.000 | 16.450.684 | 136.968 | 16.313.716 |
| PT Bank Central Asia Tbk (BBCA), PT Bank Rakyat Indonesia (Persero) Tbk (BBRI), PT Bank Mandiri (Persero) Tbk (BMRI), PT Bumi Resources Tbk (BUMI), PT Telkom Indonesia (Persero) Tbk (TLKM), PT GoTo Gojek Tokopedia Tbk (GOTO), PT Bangun Kosambi Sukses Tbk (CBDK), PT Super Bank Indonesia Tbk (SUPA) | RFA | 8 Juni 2026/ *June 8, 2026* | 7 Agustus 2026/ *August 7, 2026* | 16.000.000 | 16.373.333 | 230.222 | 16.143.111 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 14 Agustus 2025/ *August 14, 2025* | 14 Agustus 2026/ *August 14, 2026* | 15.000.000 | 17.737.500 | 2.377.500 | 15.360.000 |
| PT Bukalapakcom Tbk (BUKA) | AZS | 5 Maret 2026/ *March 5, 2026* | 26 Februari 2027/ *February 26, 2027* | 15.000.000 | 16.790.000 | 1.660.000 | 15.130.000 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 24 September 2025/ *September 24, 2025* | 24 September 2026/ *September 24, 2026* | 15.000.000 | 17.737.500 | 2.685.000 | 15.052.500 |
| PT Bank Mandiri (Persero) Tbk (BMRI) | PRK | 25 Juni 2026/ *June 25, 2026* | 22 Desember 2026/ *December 22, 2026* | 15.000.000 | 16.200.000 | 1.160.000 | 15.040.000 |
| PT Bank Mandiri (Persero) Tbk (BMRI) | PRK | 26 Juni 2026/ *June 26, 2026* | 22 Desember 2026/ *December 22, 2026* | 14.995.000 | 16.187.936 | 1.159.614 | 15.028.322 |
| PT Bank Mandiri (Persero) Tbk (BMRI) | AHA | 15 Januari 2026/ *January 15, 2026* | 15 Juli 2026/ *July 15, 2026* | 13.000.000 | 13.849.694 | 65.722 | 13.783.972 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

| | | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| **Efek/ *Securities*** | **Pihak/ *Counterparty*** | **Tanggal transaksi/ *Trade date*** | **Jatuh tempo/ *Maturity date*** | **Nilai beli/ *Purchase amount*** | **Nilai jual kembali/ *Resell amount*** | **Pendapatan diterima dimuka/ *Unearned interest income*** | **Piutang transaksi repo/ *Receivables from repo transactions*** |
| PT RMK Energy Tbk (RMKE), PT Cakra Buana Resources Energi Tbk (CBRE) | AHA | 20 April 2026/ *April 20, 2026* | 20 Oktober 2026/ *October 20, 2026* | 11.850.000 | 12.633.088 | 474.988 | 12.158.100 |
| PT Merdeka Copper Gold Tbk (MDKA), PT Wahana Interfood Nusantara Tbk (COCO) | PDS | 9 Juni 2026/ *June 9, 2026* | 9 Desember 2026/ *December 9, 2026* | 12.000.000 | 12.976.000 | 858.667 | 12.117.333 |
| PT Darma Henwa Tbk (DEWA), PT Dian Swastatika Sentosa Tbk (DSSA), PT Petrosea Tbk (PTRO), PT Rukun Raharja Tbk (RAJA), PT GTS Internasional Tbk (GTSI), PT Indokripto Koin Semesta Tbk (COIN) | YPH | 9 Juni 2026/ *June 9, 2026* | 9 Desember 2026/ *December 9, 2026* | 11.442.000 | 12.256.289 | 716.396 | 11.539.893 |
| PT Trimegah Sekuritas Indonesia Tbk (TRIM), PT Bintraco Dharma Tbk (CARS) | ZAR | 15 April 2026/ *April 15, 2026* | 15 Oktober 2026/ *October 15, 2026* | 11.000.000 | 11.754.875 | 437.250 | 11.317.625 |
| PT Bank Mandiri (Persero) Tbk (BMRI) | PRK | 30 Juni 2026/ *June 30, 2026* | 29 Desember 2026/ *December 29, 2026* | 10.900.000 | 11.781.689 | 876.844 | 10.904.845 |
| PT Buma Internasional Grup Tbk (DOID) | TAN | 9 Januari 2026/ *January 9, 2026* | 9 Juli 2026/ *July 9, 2026* | 10.000.000 | 10.804.444 | 35.555 | 10.768.889 |
| PT Agung Podomoro Land Tbk (APLN), PT Rig Tenders Indonesia Tbk (RIGS), PT Sinar Mas Argo Resources and Technology Tbk (SMAR), PT Dua Putra Utama Makmur Tbk (DPUM), PT Integra Indocabinet Tbk (WOOD), PT Perintis Triniti Properti Tbk (TRIN) | ASE | 12 Juni 2026/ *June 12, 2026* | 11 Desember 2026/ *December 11, 2026* | 10.470.000 | 11.369.838 | 805.899 | 10.563.939 |
| PT Alamtri Resources Indonesia Tbk (ADRO), PT Indah Kiat Pulp & Paper Tbk (INKP) | CAS | 7 Mei 2026/ *May 7, 2026* | 6 November 2026/ *November 6, 2026* | 9.950.000 | 10.759.267 | 566.045 | 10.193.222 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

**30 Juni/*June 30,* 2026**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 13 Mei 2026/ *May 13, 2026* | 13 November 2026/ *November 13, 2026* | 9.250.000 | 9.959.167 | 520.313 | 9.438.854 |
| PT Bakrie & Brothers Tbk (BNBR), PT Barito Pacific Tbk (BRPT), PT Buana Lintas Lautan Tbk (BULL), PT Bumi Resources Tbk (BUMI), PT Petrosea Tbk (PTRO), PT Sinergi Inti Andalan Prima Tbk (INET), PT Agro Bahari Nusantara Tbk (UDNG), PT Chandra Daya Investasi Tbk (CDIA), PT Merdeka Gold Resources Tbk (EMAS) | OSO | 9 Juni 2026/ *June 9, 2026* | 25 September 2026/ *September 25, 2026* | 7.856.000 | 8.185.952 | 262.740 | 7.923.212 |
| PT Raharja Energi Cepu Tbk (RATU) | SSE | 19 Februari 2026/ *February 19, 2026* | 19 Agustus 2026/ *August 19, 2026* | 7.085.000 | 7.583.705 | 135.008 | 7.448.697 |
| PT Barito Pacific Tbk (BRPT), PT Petrosea Tbk (PTRO) | SSE | 9 Februari 2026/ *February 9, 2026* | 10 Agustus 2026/ *August 10, 2026* | 6.990.000 | 7.484.737 | 108.734 | 7.376.003 |
| PT Sarana Meditama Metropolitan (SAME) | KMP | 29 Juni 2026/ *June 29, 2026* | 29 Desember 2026/ *December 29, 2026* | 7.000.000 | 7.427.000 | 422.333 | 7.004.667 |
| PT Mega Manunggal Properti Tbk (MMLP), PT Kedoya Adyaraya Tbk (RSGK) | HSU | 10 Juni 2026/ *June 10, 2026* | 1 Oktober 2026/ *October 1, 2026* | 6.870.000 | 7.215.027 | 280.907 | 6.934.120 |
| PT Impack Pratama Industri Tbk (IMPC) | CAY | 27 Maret 2026/ *March 27, 2026* | 28 September 2026/ *September 28, 2026* | 6.075.000 | 6.512.063 | 210.263 | 6.301.800 |
| PT Merdeka Gold Resources Tbk (EMAS) | SSE | 11 Februari 2026/ *February 11, 2026* | 11 Agustus 2026/ *August 11, 2026* | 5.530.000 | 5.919.251 | 88.173 | 5.831.078 |
| PT Bank Mandiri (Persero) Tbk (BMRI) | PRK | 23 Juni 2026/ *June 23, 2026* | 22 Desember 2026/ *December 22, 2026* | 5.600.000 | 6.052.978 | 433.067 | 5.619.911 |
| PT Merdeka Gold Resources Tbk (EMAS) | SSE | 3 Februari 2026/ *February 3, 2026* | 4 Agustus 2026/ *August 4, 2026* | 5.000.000 | 5.353.889 | 66.111 | 5.287.778 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

| | | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| **Efek/** ***Securities*** | **Pihak/** ***Counterparty*** | **Tanggal transaksi/** ***Trade date*** | **Jatuh tempo/** ***Maturity date*** | **Nilai beli/** ***Purchase amount*** | **Nilai jual kembali/** ***Resell amount*** | **Pendapatan diterima dimuka/** ***Unearned interest income*** | **Piutang transaksi repo/** ***Receivables from repo transactions*** |
| PT Bangun Kosambi Sukses Tbk (CBDK) | RFA | 12 Februari 2026/ *February 12, 2026* | 12 Agustus 2026/ *August 12, 2026* | 5.000.000 | 5.351.944 | 81.666 | 5.270.278 |
| PT Multi Medika Internasional Tbk (MMIX) | DHE | 17 Juni 2026/ *June 17, 2026* | 17 Desember 2026/ *December 17, 2026* | 5.000.000 | 5.482.917 | 445.973 | 5.036.944 |
| PT Elang Mahkota Teknologi Tbk (EMTK), PT Sarana Meditama Metropolitan (SAME) | APH | 12 Juni 2026/ *June 12, 2026* | 2 Desember 2026/ *December 2, 2026* | 5.000.000 | 5.288.333 | 256.666 | 5.031.667 |
| PT Bank Danamon Indonesia Tbk (BDMN), PT Jaya Sukses Makmur Sentosa Tbk (RISE) | AHA | 17 April 2026/ *April 17, 2026* | 16 Oktober 2026/ *October 16, 2026* | 3.965.000 | 4.225.589 | 153.204 | 4.072.385 |
| PT Multi Medika Internasional Tbk (MMIX) | SCS | 17 Juni 2026/ *June 17, 2026* | 17 Desember 2026/ *December 17, 2026* | 4.000.000 | 4.386.333 | 356.777 | 4.029.556 |
| PT Homeco Victoria Makmur Tbk (LIVE) | SNU | 29 Juni 2026/ *June 29, 2026* | 29 Juli 2026/ *July 29, 2026* | 4.000.000 | 4.066.667 | 62.223 | 4.004.444 |
| PT Jaya Sukses Makmur Sentosa Tbk (RISE), PT Panca Anugrah Wisesa Tbk (MGLV) | AHA | 21 April 2026/ *April 21, 2026* | 21 Oktober 2026/ *October 21, 2026* | 3.725.000 | 3.971.160 | 150.655 | 3.820.505 |
| PT RMK Energy Tbk (RMKE), PT Multi Garam Utama Tbk (FOLK) | ESJ | 9 Juni 2026/ *June 9, 2026* | 31 Juli 2026/ *July 31, 2026* | 3.600.000 | 3.683.200 | 48.000 | 3.635.200 |
| PT Impack Pratama Industri Tbk (IMPC), PT Panca Anugrah Wisesa Tbk (MGLV) | LFT | 11 Juni 2026/ *June 11, 2026* | 11 Desember 2026/ *December 11, 2026* | 3.530.000 | 3.799.163 | 239.746 | 3.559.417 |
| PT Indah Kiat Pulp & Paper Tbk (INKP), PT Solusi Sinergi Digital Tbk (WIFI) | CAS | 18 Mei 2026/ *May 18, 2026* | 18 November 2026/ *November 18, 2026* | 3.465.000 | 3.748.360 | 215.600 | 3.532.760 |
| PT Buana Lintas Lautan Tbk (BULL), PT Raharja Energi Cepu Tbk (RATU), PT Chandra Daya Investasi Tbk (CDIA) | FAS | 23 April 2026/ *April 23, 2026* | 23 Oktober 2026/ *October 23, 2026* | 3.410.000 | 3.722.015 | 194.370 | 3.527.645 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

**30 Juni/*June 30,* 2026**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Dian Swastatika Sentosa Tbk (DSSA), PT Sarana Meditama Metropolitan (SAME) | AGW | 23 Juni 2026/ *June 23, 2026* | 22 Desember 2026/ *December 22, 2026* | 3.225.000 | 3.469.563 | 233.813 | 3.235.750 |
| PT Impack Pratama Industri Tbk (IMPC), PT Chandra Daya Investasi Tbk (CDIA) | LWD | 12 Juni 2026/ *June 12, 2026* | 11 Desember 2026/ *December 11, 2026* | 3.000.000 | 3.227.500 | 203.750 | 3.023.750 |
| PT Multi Medika Internasional Tbk (MMIX) | EES | 17 Juni 2026/ *June 17, 2026* | 17 Desember 2026/ *December 17, 2026* | 3.000.000 | 3.289.750 | 267.583 | 3.022.167 |
| PT Dian Swastatika Sentosa Tbk (DSSA), PT Pantai Indah Kapuk Dua Tbk (PANI) | FAS | 4 Mei 2026/ *May 4, 2026* | 4 November 2026/ *November 4, 2026* | 2.915.000 | 3.183.180 | 183.645 | 2.999.535 |
| PT Indah Kiat Pulp & Paper Tbk (INKP) | HJG | 23 Juni 2026/ *June 23, 2026* | 22 Desember 2026/ *December 22, 2026* | 2.965.000 | 3.204.836 | 229.294 | 2.975.542 |
| PT Homeco Victoria Makmur Tbk (LIVE) | TSU | 4 Februari 2026/ *February 4, 2026* | 4 Agustus 2026/ *August 4, 2026* | 2.260.000 | 2.464.530 | 38.420 | 2.426.110 |
| PT Homeco Victoria Makmur Tbk (LIVE) | BSP | 11 Juni 2026/ *June 11, 2026* | 11 Desember 2026/ *December 11, 2026* | 2.305.000 | 2.515.908 | 187.858 | 2.328.050 |
| PT Multi Medika Internasional Tbk (MMIX) | CBC | 17 Juni 2026/ *June 17, 2026* | 17 Desember 2026/ *December 17, 2026* | 2.000.000 | 2.193.167 | 178.389 | 2.014.778 |
| PT Dian Swastatika Sentosa Tbk (DSSA) | HSA | 15 Juni 2026/ *June 15, 2026* | 15 Desember 2026/ *December 15, 2026* | 2.000.000 | 2.142.333 | 129.889 | 2.012.444 |
| PT Dian Swastatika Sentosa Tbk (DSSA), PT Chandra Asri Pacific Tbk (TPIA) | AGW | 19 Juni 2026/ *June 19, 2026* | 15 Desember 2026/ *December 15, 2026* | 2.000.000 | 2.149.167 | 139.167 | 2.010.000 |
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 30 Juni 2026/ *June 30, 2026* | 29 Desember 2026/ *December 29, 2026* | 2.000.000 | 2.151.667 | 150.834 | 2.000.833 |
| PT Sarana Meditama Metropolitan (SAME) | AGW | 13 Februari 2026/ *February 13, 2026* | 13 Agustus 2026/ *August 13, 2026* | 1.700.000 | 1.828.208 | 30.458 | 1.797.750 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

| | | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|---|
| **Efek/ *Securities*** | **Pihak/ *Counterparty*** | **Tanggal transaksi/ *Trade date*** | **Jatuh tempo/ *Maturity date*** | **Nilai beli/ *Purchase amount*** | **Nilai jual kembali/ *Resell amount*** | **Pendapatan diterima dimuka/ *Unearned interest income*** | **Piutang transaksi repo/ *Receivables from repo transactions*** |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 9 Juni 2026/ *June 9, 2026* | 7 Oktober 2026/ *October 7, 2026* | 1.660.000 | 1.743.000 | 67.783 | 1.675.217 |
| PT Dian Swastatika Sentosa Tbk (DSSA) | WAR | 24 Juni 2026/ *June 24, 2026* | 22 Desember 2026/ *December 22, 2026* | 1.650.000 | 1.766.142 | 111.650 | 1.654.492 |
| PT Indika Energy Tbk (INDY) | NSC | 19 Februari 2026/ *February 19, 2026* | 19 Agustus 2026/ *August 19, 2026* | 1.520.000 | 1.657.560 | 37.240 | 1.620.320 |
| PT Indah Kiat Pulp & Paper Tbk (INKP) | HJG | 25 Juni 2026/ *June 25, 2026* | 22 Desember 2026/ *December 22, 2026* | 1.475.000 | 1.593.000 | 114.067 | 1.478.933 |
| PT Arkora Hydro Tbk (ARKO), PT Raharja Energi Cepu Tbk (RATU) | ILE | 11 Mei 2026/ *May 11, 2026* | 11 November 2026/ *November 11, 2026* | 1.280.000 | 1.378.133 | 70.933 | 1.307.200 |
| PT Dian Swastatika Sentosa Tbk (DSSA) | LFT | 23 Juni 2026/ *June 23, 2026* | 22 Desember 2026/ *December 22, 2026* | 1.210.000 | 1.301.758 | 87.725 | 1.214.033 |
| PT Arkora Hydro Tbk (ARKO) | ILE | 11 Juni 2026/ *June 11, 2026* | 11 Desember 2026/ *December 11, 2026* | 1.160.000 | 1.248.450 | 78.783 | 1.169.667 |
| PT Indah Kiat Pulp & Paper Tbk (INKP) | HJG | 19 Juni 2026/ *June 19, 2026* | 21 Desember 2026/ *December 21, 2026* | 1.160.000 | 1.255.378 | 89.191 | 1.166.187 |
| PT Eagle High Plantations Tbk (BWPT), PT Buma Internasional Grup Tbk (DOID), PT Indika Energy Tbk (INDY), PT Jaya Kontruksi Tbk (JKON), PT Lippo Cikarang Tbk (LPCK), PT Lippo Karawaci Tbk (LPKR), PT Multipolar Tbk (MLPL) | STJ | 4 Desember 2025/ *December 4, 2025* | 4 Desember 2026/ *December 4, 2026* | 1.000.000 | 1.182.500 | 78.000 | 1.104.500 |
| PT Integra Indocabinet Tbk (WOOD), PT Daaz Bara Lestari Tbk (DAAZ) | ASE | 13 Maret 2026/ *March 13, 2026* | 11 September 2026/ *September 11, 2026* | 1.020.000 | 1.107.663 | 34.680 | 1.072.983 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 21 April 2026/ *April 21, 2026* | 21 Oktober 2026/ *October 21, 2026* | 1.000.000 | 1.076.250 | 46.667 | 1.029.583 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

**30 Juni/*June 30,* 2026**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC), PT Trimegah Sekuritas Indonesia Tbk (TRIM) | CAY | 16 April 2026/ *April 16, 2026* | 16 Oktober 2026/ *October 16, 2026* | 1.000.000 | 1.071.167 | 41.611 | 1.029.556 |
| PT Indah Kiat Pulp & Paper Tbk (INKP) | HJG | 30 Juni 2026/ *June 30, 2026* | 29 Desember 2026/ *December 29, 2026* | 1.000.000 | 1.080.889 | 80.445 | 1.000.444 |
| PT Petrosea Tbk (PTRO), PT Pantai Indah Kapuk Dua Tbk (PANI) | AAK | 8 Mei 2026/ *May 8, 2026* | 9 November 2026/ *November 9, 2026* | 900.000 | 983.250 | 58.950 | 924.300 |
| PT Buana Lintas Lautan Tbk (BULL), PT TBS Energi Utama Tbk (TOBA), PT Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk (JMAS), PT Harapan Duta Pertiwi Tbk (HOPE), PT Satu Visi Putra Tbk (VISI) | JSF | 4 September 2025/ *September 4, 2025* | 4 September 2026/ *September 4, 2026* | 750.000 | 864.063 | 20.313 | 843.750 |
| PT Dian Swastatika Sentosa Tbk (DSSA), PT Chandra Asri Pacific Tbk (TPIA) | JPA | 3 Juni 2026/ *June 3, 2026* | 3 Desember 2026/ *December 3, 2026* | 820.000 | 870.020 | 42.367 | 827.653 |
| PT Solusi Sinergi Digital Tbk (WIFI) | CAS | 26 Juni 2026/ *June 26, 2026* | 22 Desember 2026/ *December 22, 2026* | 810.000 | 874.440 | 62.640 | 811.800 |
| PT Impack Pratama Industri Tbk (IMPC) | CAY | 8 Mei 2026/ *May 8, 2026* | 6 Oktober 2026/ *October 6, 2026* | 760.000 | 804.629 | 28.669 | 775.960 |
| PT Petrosea Tbk (PTRO), PT Nusantara Pelabuhan Handal Tbk (PORT), PT Arkora Hydro Tbk (ARKO) | OSO | 21 Mei 2026/ *May 21, 2026* | 16 Oktober 2026/ *October 16, 2026* | 600.000 | 634.533 | 24.966 | 609.567 |
| PT Petrosea Tbk (PTRO), PT Raharja Energi Cepu Tbk (RATU) | ILE | 14 April 2026/ *April 14, 2026* | 14 Oktober 2026/ *October 14, 2026* | 590.000 | 634.988 | 25.813 | 609.175 |
| PT Bank Central Asia Tbk (BBCA), PT Bank Negara Indonesia (Persero) Tbk (BBNI), PT Bank Rakyat Indonesia (Persero) Tbk (BBRI), PT Bank Mandiri (Persero) Tbk (BMRI), PT Bumi Resources Tbk (BUMI) | MEL | 12 Juni 2026/ *June 12, 2026* | 28 Oktober 2026/ *October 28, 2026* | 600.000 | 641.400 | 35.700 | 605.700 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

**30 Juni/*June 30,* 2026**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Dian Swastatika Sentosa Tbk (DSSA) | BNS | 19 Juni 2026/ *June 19, 2026* | 21 Desember 2026/ *December 21, 2026* | 590.000 | 632.447 | 39.694 | 592.753 |
| PT Merdeka Gold Resources Tbk (EMAS) | ILE | 19 Mei 2026/ *May 19, 2026* | 19 November 2026/ *November 19, 2026* | 565.000 | 608.317 | 33.194 | 575.123 |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI) | BJB | 10 Juni 2026/ *June 10, 2026* | 10 Desember 2026/ *December 10, 2026* | 560.000 | 605.547 | 40.320 | 565.227 |
| PT Maharaksa Biru Energi Tbk (OASA) | JPA | 2 Februari 2026/ *February 2, 2026* | 3 Agustus 2026/ *August 3, 2026* | 535.000 | 567.457 | 5.885 | 561.572 |
| PT Integra Indocabinet Tbk (WOOD), PT Daaz Bara Lestari Tbk (DAAZ) | ASE | 8 Mei 2026/ *May 8, 2026* | 9 November 2026/ *November 9, 2026* | 505.000 | 549.117 | 31.239 | 517.878 |
| PT Impack Pratama Industri Tbk (IMPC) | LFT | 24 Juni 2026/ *June 24, 2026* | 22 Desember 2026/ *December 22, 2026* | 510.000 | 548.463 | 36.975 | 511.488 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 3 Juni 2026/ *June 3, 2026* | 3 Desember 2026/ *December 3, 2026* | 500.000 | 538.125 | 32.292 | 505.833 |
| PT Impack Pratama Industri Tbk (IMPC) | AGK | 25 Februari 2026/ *February 25, 2026* | 21 Agustus 2026/ *August 21, 2026* | 480.000 | 513.040 | 9.520 | 503.520 |
| PT Dian Swastatika Sentosa Tbk (DSSA), PT Maharaksa Biru Energi Tbk (OASA) | JPA | 2 Juni 2026/ *June 2, 2026* | 2 Desember 2026/ *December 2, 2026* | 490.000 | 519.890 | 25.153 | 494.737 |
| PT Dian Swastatika Sentosa Tbk (DSSA) | BNS | 25 Juni 2026/ *June 25, 2026* | 22 Desember 2026/ *December 22, 2026* | 460.000 | 492.200 | 31.127 | 461.073 |
| PT Maharaksa Biru Energi Tbk (OASA) | JPA | 13 Februari 2026/ *February 13, 2026* | 13 Agustus 2026/ *August 13, 2026* | 420.000 | 445.340 | 6.020 | 439.320 |
| PT Impack Pratama Industri Tbk (IMPC) | JHK | 12 Mei 2026/ *May 12, 2026* | 12 November 2026/ *November 12, 2026* | 400.000 | 430.667 | 22.334 | 408.333 |
| PT Chandra Daya Investasi Tbk (CDIA) | FAS | 8 Mei 2026/ *May 8, 2026* | 9 November 2026/ *November 9, 2026* | 375.000 | 409.688 | 24.563 | 385.125 |

## 8. PIUTANG TRANSAKSI REPO – NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS – NET (continued)*

**30 Juni/*June 30,* 2026**

| **Efek/** ***Securities*** | **Pihak/** ***Counterparty*** | **Tanggal transaksi/** ***Trade date*** | **Jatuh tempo/** ***Maturity date*** | **Nilai beli/** ***Purchase amount*** | **Nilai jual kembali/** ***Resell amount*** | **Pendapatan diterima dimuka/** ***Unearned interest income*** | **Piutang transaksi repo/** ***Receivables from repo transactions*** |
|---|---|---|---|---|---|---|---|
| PT Sarana Meditama Metropolitan (SAME) | AGW | 6 Februari 2026/ *February 6, 2026* | 6 Agustus 2026/ *August 6, 2026* | 290.000 | 311.871 | 4.350 | 307.521 |
| PT Merdeka Gold Resources Tbk (EMAS) | ILE | 12 Mei 2026/ *May 12, 2026* | 12 November 2026/ *November 12, 2026* | 300.000 | 323.000 | 16.750 | 306.250 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 9 Juni 2026/ *June 9, 2026* | 9 Desember 2026/ *December 9, 2026* | 300.000 | 322.875 | 20.125 | 302.750 |
| PT Dian Swastatika Sentosa Tbk (DSSA) | BNS | 22 Juni 2026/ *June 22, 2026* | 22 Desember 2026/ *December 22, 2026* | 290.000 | 310.638 | 19.623 | 291.015 |
| PT Dian Swastatika Sentosa Tbk (DSSA) | OSO | 24 Juni 2026/ *June 24, 2026* | 22 Desember 2026/ *December 22, 2026* | 290.000 | 310.413 | 19.624 | 290.789 |
| PT Impack Pratama Industri Tbk (IMPC) | LFT | 25 Juni 2026/ *June 25, 2026* | 22 Desember 2026/ *December 22, 2026* | 245.000 | 263.375 | 17.762 | 245.613 |
| PT Maharaksa Biru Energi Tbk (OASA) | JPA | 22 April 2026/ *April 22, 2026* | 22 Oktober 2026/ *October 22, 2026* | 240.000 | 254.640 | 9.040 | 245.600 |
| PT Arkora Hydro Tbk (ARKO) | ILE | 22 April 2026/ *April 22, 2026* | 22 Oktober 2026/ *October 22, 2026* | 205.000 | 220.631 | 9.652 | 210.979 |
| PT Petrosea Tbk (PTRO) | ILE | 21 Mei 2026/ *May 21, 2026* | 20 November 2026/ *November 20, 2026* | 180.000 | 193.725 | 10.650 | 183.075 |
| PT Bank Central Asia Tbk (BBCA), PT Solusi Sinergi Digital Tbk (WIFI) | AAK | 29 Mei 2026/ *May 29, 2026* | 27 November 2026/ *November 27, 2026* | 130.000 | 141.830 | 9.685 | 132.145 |
| PT Chandra Asri Pacific Tbk (TPIA) | HSA | 18 Juni 2026/ *June 18, 2026* | 18 Desember 2026/ *December 18, 2026* | 45.000 | 48.203 | 2.975 | 45.228 |
| | | | **Total** | **4.154.278.832** | **4.603.574.779** | **348.516.325** | **4.255.058.454** |
| Cadangan kerugian penurunan nilai piutang transaksi repo/ *Allowance for impairment losses on receivables from repo transactions* | | | | | | | (70.798.520) |
| **Neto/*Net*** | | | | | | | **4.184.259.934** |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Amman Mineral Internasional Tbk (AMMN) | PSC | 9 Juli 2025/ *July 9, 2025* | 9 Juli 2026/ *July 9, 2026* | 500.000.000 | 563.368.056 | 59.375.000 | 503.993.056 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 10 Oktober 2025/ *October 10, 2025* | 10 April 2026/ *April 10, 2026* | 372.000.000 | 403.031.000 | 27.280.000 | 375.751.000 |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI), PT Bumi Resources Minerals Tbk (BRMS) | BIS | 12 Desember 2025/ *December 12, 2025* | 11 Desember 2026/ *December 11, 2026* | 341.400.000 | 398.356.900 | 53.827.400 | 344.529.500 |
| PT Bank Ina Perdana Tbk (BINA), PT Indomobil Sukses Internasional Tbk (IMAS) | SRP | 28 Mei 2025/ *May 28, 2025* | 28 Mei 2026/ *May 28, 2026* | 300.000.000 | 342.583.333 | 42.116.666 | 300.466.667 |
| PT Impack Pratama Industri Tbk (IMPC) | TJI | 23 September 2025/ *September 23, 2025* | 23 September 2026/ *September 23, 2026* | 250.000.000 | 281.684.028 | 23.003.472 | 258.680.556 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 1 Agustus 2025/ *August 1, 2025* | 31 Juli 2026/ *July 31, 2026* | 185.000.000 | 218.670.000 | 28.027.500 | 190.642.500 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 22 Desember 2025/ *December 22, 2025* | 12 Maret 2026/ *March 12, 2026* | 180.000.000 | 186.600.000 | 5.775.000 | 180.825.000 |
| PT Impack Pratama Industri Tbk (IMPC) | PTL | 11 Desember 2025/ *December 11, 2025* | 11 Maret 2026/ *March 11, 2026* | 180.000.000 | 186.075.000 | 4.657.500 | 181.417.500 |
| PT Energi Mega Persada Tbk (ENRG) | BKI | 14 Agustus 2025/ *August 14, 2025* | 13 Februari 2026/ *February 13, 2026* | 100.000.000 | 109.285.217 | 8.371.917 | 100.913.300 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 26 September 2025/ *September 26, 2025* | 16 Maret 2026/ *March 16, 2026* | 100.000.000 | 108.075.000 | 7.791.667 | 100.283.333 |
| PT Energi Mega Persada Tbk (ENRG) | DSK | 23 Desember 2025/ *December 23, 2025* | 18 Desember 2026/ *December 18, 2026* | 96.100.000 | 113.878.500 | 17.334.038 | 96.544.462 |
| PT Impack Pratama Industri Tbk (IMPC), PT Wahana Interfood Nusantara Tbk (COCO), PT Merdeka Gold Resources Tbk (EMAS) | PDS | 1 Oktober 2025/ *October 1, 2025* | 6 April 2026/ *April 6, 2026* | 80.150.000 | 86.811.356 | 3.384.112 | 83.427.244 |
| PT Bumi Resources Minerals Tbk (BRMS) | BCI | 5 Desember 2025/ *December 5, 2025* | 5 Juni 2026/ *June 5, 2026* | 77.000.000 | 83.617.722 | 5.635.972 | 77.981.750 |
| PT Energi Mega Persada Tbk (ENRG) | DSK | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 75.000.000 | 82.583.333 | 6.750.000 | 75.833.333 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 31 Oktober 2025/ *October 31, 2025* | 30 Januari 2026/ *January 30, 2026* | 71.000.000 | 73.961.292 | 2.896.209 | 71.065.083 |
| PT Bumi Resources Minerals Tbk (BRMS), PT Darma Henwa Tbk (DEWA), PT Energi Mega Persada Tbk (ENRG) | HIN | 7 Agustus 2025/ *August 7, 2025* | 6 Februari 2026/ *February 6, 2026* | 63.000.000 | 68.284.125 | 4.033.838 | 64.250.287 |
| PT Jaya Sukses Makmur Sentosa Tbk (RISE) | AHA | 23 Desember 2025/ *December 23, 2025* | 19 Juni 2026/ *June 19, 2026* | 59.665.000 | 63.500.134 | 3.641.223 | 59.858.911 |
| PT Chandra Daya Investasi Tbk (CDIA) | HIM | 23 Desember 2025/ *December 23, 2025* | 12 Maret 2026/ *March 12, 2026* | 53.500.000 | 55.084.938 | 1.404.376 | 53.680.562 |
| PT Bumi Resources Minerals Tbk (BRMS) | BIS | 6 November 2025/ *November 6, 2025* | 6 Februari 2026/ *February 6, 2026* | 50.000.000 | 52.108.333 | 1.512.500 | 50.595.833 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Surya Esa Perkasa Tbk (ESSA), PT Sarana Meditama Metropolitan Tbk (SAME), PT Sinar Mas Argo Resources and Technology Tbk (SMAR), PT Trimegah Sekuritas Indonesia Tbk (TRIM), PT Paramita Bangun Sarana Tbk (PBSA), PT Bintraco Dharma Tbk (CARS) | ZAR | 12 Desember 2025/ *December 12, 2025* | 12 Maret 2026/ *March 12, 2026* | 50.000.000 | 51.687.500 | 1.312.500 | 50.375.000 |
| PT Bank Negara Indonesia (Persero) Tbk (BBNI), PT Bank Mandiri (Persero) Tbk (BMRI) | AHA | 11 Juli 2025/ *July 11, 2025* | 9 Januari 2026/ *January 9, 2026* | 45.000.000 | 48.071.250 | 135.000 | 47.936.250 |
| PT Buma Internasional Grup Tbk (DOID) | TAN | 4 September 2025/ *September 4, 2025* | 4 Maret 2026/ *March 4, 2026* | 45.000.000 | 48.620.000 | 1.240.000 | 47.380.000 |
| PT Bakrie & Brothers Tbk (BNBR), PT Energi Mega Persada Tbk (ENRG) | DSK | 4 September 2025/ *September 4, 2025* | 4 Maret 2026/ *March 4, 2026* | 42.945.832 | 46.832.429 | 3.285.356 | 43.547.073 |
| PT Hillcon Tbk (HILL) | HEM | 23 Desember 2025/ *December 23, 2025* | 13 Maret 2026/ *March 13, 2026* | 40.900.000 | 42.445.111 | 1.371.286 | 41.073.825 |
| PT Bank Mandiri (Persero) Tbk (BMRI), PT Jaya Sukses Makmur Sentosa Tbk (RISE), PT Chandra Daya Investasi Tbk (CDIA) | AHA | 6 Oktober 2025/ *October 6, 2025* | 8 April 2026/ *April 8, 2026* | 40.000.000 | 42.760.000 | 1.455.000 | 41.305.000 |
| PT Barito Pacific Tbk (BRPT) | SUM | 23 Oktober 2025/ *October 23, 2025* | 27 April 2026/ *April 27, 2026* | 36.520.000 | 39.161.613 | 1.647.457 | 37.514.156 |
| PT Impack Pratama Industri Tbk (IMPC), PT Petrosea Tbk (PTRO) | YPH | 28 November 2025/ *November 28, 2025* | 2 Juni 2026/ *June 2, 2026* | 34.123.000 | 36.591.230 | 2.017.048 | 34.574.182 |
| PT Barito Pacific Tbk (BRPT) | SUM | 28 Oktober 2025/ *October 28, 2025* | 30 April 2026/ *April 30, 2026* | 29.930.000 | 32.071.658 | 1.385.094 | 30.686.564 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 25 September 2025/ *September 25, 2025* | 25 Februari 2026/ *February 25, 2026* | 26.000.000 | 27.768.000 | 635.556 | 27.132.444 |
| PT Sarana Meditama Metropolitan Tbk (SAME) | APH | 22 Desember 2025/ *December 22, 2025* | 6 Maret 2026/ *March 6, 2026* | 25.000.000 | 25.616.667 | 533.334 | 25.083.333 |
| PT Bank Ina Perdana Tbk (BINA), PT Impack Pratama Industri Tbk (IMPC) | PTL | 30 Desember 2025/ *December 30, 2025* | 8 Juni 2026/ *June 8, 2026* | 22.620.000 | 23.977.200 | 1.340.235 | 22.636.965 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 12 September 2025/ *September 12, 2025* | 11 September 2026/ *September 11, 2026* | 20.000.000 | 23.640.000 | 3.440.000 | 20.200.000 |
| PT Hillcon Tbk (HILL) | HEM | 8 Oktober 2025/ *October 8, 2025* | 8 Oktober 2026/ *October 8, 2026* | 20.000.000 | 23.447.222 | 3.220.555 | 20.226.667 |
| PT MNC Land Tbk (KPIG), PT Media Nusantara Citra Tbk (MNCN) | IEL | 24 Oktober 2025/ *October 24, 2025* | 23 Oktober 2026/ *October 23, 2026* | 20.000.000 | 22.628.889 | 2.571.111 | 20.057.778 |
| PT Buma Internasional Grup Tbk (DOID), PT Indika Energy Tbk (INDY) | TAN | 17 Oktober 2025/ *October 17, 2025* | 17 April 2026/ *April 17, 2026* | 20.000.000 | 21.617.778 | 942.222 | 20.675.556 |
| PT Bintraco Dharma Tbk (CARS) | JWP | 12 Desember 2025/ *December 12, 2025* | 12 Maret 2026/ *March 12, 2026* | 18.000.000 | 18.607.500 | 472.500 | 18.135.000 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Bakrie & Brothers Tbk (BNBR), PT Energi Mega Persada Tbk (ENRG) | SIP | 1 Agustus 2025/ *August 1, 2025* | 2 Februari 2026/ *February 2, 2026* | 18.000.000 | 19.850.000 | 1.540.000 | 18.310.000 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 30 Oktober 2025/ *October 30, 2025* | 30 April 2026/ *April 30, 2026* | 16.445.000 | 17.608.941 | 761.039 | 16.847.902 |
| PT Buma Internasional Grup Tbk (DOID) | TAN | 26 September 2025/ *September 26, 2025* | 16 Maret 2026/ *March 16, 2026* | 16.220.000 | 17.452.720 | 533.458 | 16.919.262 |
| PT Bumi Resources Minerals Tbk (BRMS), PT Bumi Resources Tbk (BUMI), PT Impack Pratama Industri Tbk (IMPC) | ACC | 11 November 2025/ *November 11, 2025* | 12 Mei 2026/ *May 12, 2026* | 15.465.000 | 16.442.302 | 703.443 | 15.738.859 |
| PT Impack Pratama Industri Tbk (IMPC) | PDS | 5 Agustus 2025/ *August 5, 2025* | 5 Februari 2026/ *February 5, 2026* | 15.020.000 | 16.248.302 | 233.644 | 16.014.658 |
| PT Bukalapakcom Tbk (BUKA) | AZS | 5 Maret 2025/ *March 5, 2025* | 5 Maret 2026/ *March 5, 2026* | 15.000.000 | 16.825.000 | 1.690.000 | 15.135.000 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 14 Agustus 2025/ *August 14, 2025* | 14 Agustus 2026/ *August 14, 2026* | 15.000.000 | 17.737.500 | 2.377.500 | 15.360.000 |
| PT Energi Mega Persada Tbk (ENRG) | DWP | 24 September 2025/ *September 24, 2025* | 24 September 2026/ *September 24, 2026* | 15.000.000 | 17.737.500 | 2.677.500 | 15.060.000 |
| PT Petrosea Tbk (PTRO) | SUM | 14 November 2025/ *November 14, 2025* | 18 Mei 2026/ *May 18, 2026* | 14.935.000 | 16.009.490 | 795.703 | 15.213.787 |
| PT Mega Manunggal Properti Tbk (MMLP) | HSU | 24 Desember 2025/ *December 24, 2025* | 24 Juni 2026/ *June 24, 2026* | 14.260.000 | 15.413.476 | 1.102.774 | 14.310.702 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 17 Desember 2025/ *December 17, 2025* | 17 Juni 2026/ *June 17, 2026* | 13.700.000 | 14.669.656 | 889.739 | 13.779.917 |
| PT Chandra Daya Investasi Tbk (CDIA) | AHA | 15 Juli 2025/ *July 15, 2025* | 15 Januari 2026/ *January 15, 2026* | 13.000.000 | 13.897.000 | 68.250 | 13.828.750 |
| PT Impack Pratama Industri Tbk (IMPC), PT Petrosea Tbk (PTRO) | YPH | 7 Oktober 2025/ *October 7, 2025* | 9 April 2026/ *April 9, 2026* | 11.565.000 | 12.392.540 | 440.755 | 11.951.785 |
| PT Bukalapakcom Tbk (BUKA) | AZS | 21 April 2025/ *April 21, 2025* | 21 April 2026/ *April 21, 2026* | 10.000.000 | 11.216.667 | 1.180.000 | 10.036.667 |
| PT Perintis Triniti Properti Tbk (TRIN), PT Hasnur Internasional Shipping Tbk (HAIS) | ASE | 19 Desember 2025/ *December 19, 2025* | 19 Juni 2026/ *June 19, 2026* | 10.000.000 | 10.859.444 | 798.055 | 10.061.389 |
| PT Sentul City Tbk (BKSL), PT Bukit Uluwatu Villa Tbk (BUVA), PT Darma Henwa Tbk (DEWA) | OSO | 19 Desember 2025/ *December 19, 2025* | 19 Juni 2026/ *June 19, 2026* | 10.000.000 | 10.707.778 | 657.222 | 10.050.556 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 27 November 2025/ *November 27, 2025* | 26 Mei 2026/ *May 26, 2026* | 10.000.000 | 10.700.000 | 563.889 | 10.136.111 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Barito Pacific Tbk (BRPT) | SUM | 10 November 2025/ *November 10, 2025* | 11 Mei 2026/ *May 11, 2026* | 10.000.000 | 10.707.778 | 505.556 | 10.202.222 |
| PT Buma Internasional Grup Tbk (DOID) | TAN | 10 Juli 2025/ *July 10, 2025* | 9 Januari 2026/ *January 9, 2026* | 10.000.000 | 10.813.333 | 35.555 | 10.777.778 |
| PT Bali Towerindo Sentra Tbk (BALI) | TSS | 14 November 2025/ *November 14, 2025* | 13 Mei 2026/ *May 13, 2026* | 9.250.000 | 9.943.750 | 508.750 | 9.435.000 |
| PT Sarana Meditama Metropolitan Tbk (SAME), PT Bangun Kosambi Sukses Tbk (CBDK) | AGW | 21 Oktober 2025/ *October 21, 2025* | 23 April 2026/ *April 23, 2026* | 8.125.000 | 8.747.917 | 379.167 | 8.368.750 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 28 November 2025/ *November 28, 2025* | 2 Juni 2026/ *June 2, 2026* | 8.000.000 | 8.578.667 | 472.889 | 8.105.778 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 8.000.000 | 8.566.222 | 504.000 | 8.062.222 |
| PT Impack Pratama Industri Tbk (IMPC), PT Petrosea Tbk (PTRO) | YPH | 24 September 2025/ *September 24, 2025* | 13 Maret 2026/ *March 13, 2026* | 8.000.000 | 8.528.889 | 220.889 | 8.308.000 |
| PT Bumi Resources Minerals Tbk (BRMS), PT Energi Mega Persada Tbk (ENRG), PT Indokripto Koin Semesta Tbk (COIN) | ACC | 19 Desember 2025/ *December 19, 2025* | 19 Juni 2026/ *June 19, 2026* | 6.770.000 | 7.197.826 | 397.267 | 6.800.559 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 22 Oktober 2025/ *October 22, 2025* | 24 April 2026/ *April 24, 2026* | 6.185.000 | 6.627.571 | 271.796 | 6.355.775 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 21 November 2025/ *November 21, 2025* | 22 Mei 2026/ *May 22, 2026* | 5.430.000 | 5.814.323 | 297.745 | 5.516.578 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 19 November 2025/ *November 19, 2025* | 20 Mei 2026/ *May 20, 2026* | 5.375.000 | 5.755.431 | 290.549 | 5.464.882 |
| PT Impack Pratama Industri Tbk (IMPC) | YPH | 21 November 2025/ *November 21, 2025* | 22 Mei 2026/ *May 22, 2026* | 5.145.000 | 5.509.152 | 282.118 | 5.227.034 |
| PT Petrosea Tbk (PTRO) | OSO | 24 Desember 2025/ *December 24, 2025* | 24 Juni 2026/ *June 24, 2026* | 5.110.000 | 5.471.674 | 345.776 | 5.125.898 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 16 Desember 2025/ *December 16, 2025* | 15 Juni 2026/ *June 15, 2026* | 5.100.000 | 5.458.983 | 327.250 | 5.131.733 |
| PT Bukalapakcom Tbk (BUKA) | AZS | 20 Mei 2025/ *May 20, 2025* | 20 Mei 2026/ *May 20, 2026* | 5.000.000 | 5.608.333 | 588.333 | 5.020.000 |
| PT Hillcon Tbk (HILL) | HEM | 4 Desember 2025/ *December 4, 2025* | 4 Maret 2026/ *March 4, 2026* | 5.000.000 | 5.212.500 | 146.389 | 5.066.111 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 24 November 2025/ *November 24, 2025* | 25 Mei 2026/ *May 25, 2026* | 5.000.000 | 5.353.889 | 280.000 | 5.073.889 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 15 Desember 2025/ *December 15, 2025* | 15 Juni 2026/ *June 15, 2026* | 5.000.000 | 5.353.889 | 320.833 | 5.033.056 |
| PT Petrosea Tbk (PTRO) | SUM | 21 November 2025/ *November 21, 2025* | 22 Mei 2026/ *May 22, 2026* | 5.000.000 | 5.353.889 | 274.167 | 5.079.722 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 5 Desember 2025/ *December 5, 2025* | 9 Juni 2026/ *June 9, 2026* | 4.870.000 | 5.222.263 | 301.128 | 4.921.135 |
| PT Petrosea Tbk (PTRO) | OSO | 22 Desember 2025/ *December 22, 2025* | 22 Juni 2026/ *June 22, 2026* | 4.800.000 | 5.139.733 | 321.066 | 4.818.667 |
| PT Chandra Daya Investasi Tbk (CDIA) | FAS | 24 Oktober 2025/ *October 24, 2025* | 28 April 2026/ *April 28, 2026* | 4.200.000 | 4.590.600 | 245.700 | 4.344.900 |
| PT Chandra Daya Investasi Tbk (CDIA) | KGS | 1 Oktober 2025/ *October 1, 2025* | 6 April 2026/ *April 6, 2026* | 4.180.000 | 4.505.692 | 165.459 | 4.340.233 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC) | CAY | 30 September 2025/ *September 30, 2025* | 2 April 2026/ *April 2, 2026* | 3.580.000 | 3.836.169 | 126.692 | 3.709.477 |
| PT Impack Pratama Industri Tbk (IMPC), PT Petrosea Tbk (PTRO) | YPH | 17 September 2025/ *September 17, 2025* | 13 Maret 2026 *March 13, 2026* | 3.550.000 | 3.794.358 | 98.019 | 3.696.339 |
| PT Mega Manunggal Properti Tbk (MMLP) | HSU | 29 Oktober 2025/ *October 29, 2025* | 30 April 2026 *April 30, 2026* | 3.500.000 | 3.784.667 | 280.000 | 3.504.667 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 15 Desember 2025/ *December 15, 2025* | 15 Juni 2026/ *June 15, 2026* | 3.500.000 | 3.765.417 | 240.625 | 3.524.792 |
| PT RMK Energy Tbk (RMKE) | UMP | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 3.315.000 | 3.583.147 | 238.680 | 3.344.467 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 10 November 2025/ *November 10, 2025* | 11 Mei 2026/ *May 11, 2026* | 3.235.000 | 3.480.321 | 175.229 | 3.305.092 |
| PT RMK Energy Tbk (RMKE) | UMP | 17 Desember 2025/ *December 17, 2025* | 17 Juni 2026/ *June 17, 2026* | 3.000.000 | 3.242.667 | 222.667 | 3.020.000 |
| PT Barito Pacific Tbk (BRPT) | SUM | 7 November 2025/ *November 7, 2025* | 8 Mei 2026/ *May 8, 2026* | 2.935.000 | 3.142.733 | 144.957 | 2.997.776 |
| PT Impack Pratama Industri Tbk (IMPC), PT Geoprima Solusi Tbk (GPSO) | ACC | 20 Agustus 2025/ *August 20, 2025* | 20 Februari 2026/ *February 20, 2026* | 2.890.000 | 3.074.639 | 50.174 | 3.024.465 |
| PT Impack Pratama Industri Tbk (IMPC) | YPH | 29 Agustus 2025/ *August 29, 2025* | 27 Februari 2026/ *February 27, 2026* | 2.730.000 | 2.923.223 | 60.515 | 2.862.708 |
| PT Impack Pratama Industri Tbk (IMPC), PT Trimegah Sekuritas Indonesia Tbk (TRIM) | CAY | 2 Oktober 2025/ *October 2, 2025* | 7 April 2026/ *April 7, 2026* | 2.495.000 | 2.676.442 | 93.147 | 2.583.295 |
| PT Impack Pratama Industri Tbk (IMPC) | YPH | 1 September 2025/ *September 1, 2025* | 2 Maret 2026/ *March 2, 2026* | 2.400.000 | 2.569.867 | 56.000 | 2.513.867 |
| PT Homeco Victoria Makmur Tbk (LIVE) | TSU | 26 November 2025/ *November 26, 2025* | 4 Februari 2026/ *February 4, 2026* | 2.260.000 | 2.339.100 | 38.420 | 2.300.680 |
| PT Raharja Energi Cepu Tbk (RATU) | FAS | 3 Desember 2025/ *December 3, 2025* | 5 Juni 2026/ *June 5, 2026* | 2.205.000 | 2.407.860 | 170.888 | 2.236.972 |
| PT Impack Pratama Industri Tbk (IMPC) | YPH | 3 September 2025/ *September 3, 2025* | 3 Maret 2026/ *March 3, 2026* | 2.145.000 | 2.295.984 | 50.884 | 2.245.100 |
| PT Homeco Victoria Makmur Tbk (LIVE) | BSP | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 1.980.000 | 2.160.180 | 160.380 | 1.999.800 |
| PT Raharja Energi Cepu Tbk (RATU) | OSO | 20 Oktober 2025 *October 20, 2025* | 22 April 2026/ *April 22, 2026* | 1.910.000 | 2.046.671 | 82.448 | 1.964.223 |
| PT Chandra Daya Investasi Tbk (CDIA) | KGS | 6 November 2025/ *November 6, 2025* | 8 Mei 2026/ *May 8, 2026* | 1.900.000 | 2.044.875 | 100.542 | 1.944.333 |
| PT Chandra Daya Investasi Tbk (CDIA) | KGS | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 1.900.000 | 2.044.083 | 128.250 | 1.915.833 |
| PT Chandra Daya Investasi Tbk (CDIA) | SSE | 20 Oktober 2025/ *October 20, 2025* | 22 April 2026/ *April 22, 2026* | 1.855.000 | 1.987.736 | 80.075 | 1.907.661 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 29 September 2025/ *September 29, 2025* | 1 April 2026/ *April 1, 2026* | 1.755.000 | 1.889.550 | 65.813 | 1.823.737 |
| PT Petrosea Tbk (PTRO) | ILE | 14 November 2025/ *November 14, 2025* | 18 Mei 2026 *May 18, 2026* | 1.735.000 | 1.868.740 | 99.040 | 1.769.700 |
| PT Darma Henwa Tbk (DEWA), PT Impack Pratama Industri Tbk (IMPC) | BNS | 8 Oktober 2025/ *October 8, 2025* | 10 April 2026/ *April 10, 2026* | 1.665.000 | 1.784.140 | 64.103 | 1.720.037 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 7 November 2025/ *November 7, 2025* | 8 Mei 2026/ *May 8, 2026* | 1.640.000 | 1.764.367 | 86.784 | 1.677.583 |
| PT Petrosea Tbk (PTRO) | ILE | 8 Desember 2025/ *December 8, 2025* | *June 10, 2026* | 1.600.000 | 1.722.667 | 106.667 | 1.616.000 |
| PT Impack Pratama Industri Tbk (IMPC) | CAY | 13 Oktober 2025/ *October 13, 2025* | 15 April 2026/ *April 15, 2026* | 1.540.000 | 1.650.196 | 62.285 | 1.587.911 |
| PT Darma Henwa Tbk (DEWA), PT Solusi Sinergi Digital Tbk (WIFI) | ACC | 28 November 2025/ *November 28, 2025* | 2 Juni 2026/ *June 2, 2026* | 1.535.000 | 1.634.135 | 81.013 | 1.553.122 |
| PT Solusi Sinergi Digital Tbk (WIFI) | OSO | 17 Oktober 2025/ *October 17, 2025* | 21 April 2026/ *April 21, 2026* | 1.385.000 | 1.485.182 | 59.248 | 1.425.934 |
| PT Petrosea Tbk (PTRO) | ILE | 24 November 2025/ *November 24, 2025* | 25 Mei 2026/ *May 25, 2026* | 1.230.000 | 1.323.275 | 73.800 | 1.249.475 |
| PT Petrosea Tbk (PTRO) | ILE | 20 November 2025/ *November 20, 2025* | 21 Mei 2026/ *May 21, 2026* | 1.215.000 | 1.307.138 | 70.876 | 1.236.262 |
| PT Bumi Resources Tbk (BUMI) | ACC | 22 Desember 2025/ *December 22, 2025* | 22 Juni 2026/ *June 22, 2026* | 1.130.000 | 1.201.410 | 67.486 | 1.133.924 |
| PT Petrosea Tbk (PTRO) | ILE | 26 November 2025/ *November 26, 2025* | 13 Mei 2026/ *May 13, 2026* | 1.115.000 | 1.193.050 | 61.325 | 1.131.725 |
| PT Darma Henwa Tbk (DEWA) | ACC | 24 Desember 2025/ *December 24, 2025* | 24 Juni 2026/ *June 24, 2026* | 1.105.000 | 1.174.830 | 66.761 | 1.108.069 |
| PT Rukun Raharja Tbk (RAJA) | FAS | 29 Oktober 2025/ *October 29, 2025* | 30 April 2026/ *April 30, 2026* | 1.065.000 | 1.162.448 | 63.368 | 1.099.080 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 10 Oktober 2025/ *October 10, 2025* | 14 April 2026/ *April 15, 2026* | 1.045.000 | 1.125.988 | 44.848 | 1.081.140 |
| PT Integra Indocabinet Tbk (WOOD) | ASE | 22 September 2025/ *September 22, 2025* | 13 Maret 2026/ *March 13, 2026* | 1.020.000 | 1.102.847 | 34.199 | 1.068.648 |
| PT Chandra Daya Investasi Tbk (CDIA) | KGS | 29 Oktober 2025/ *October 29, 2025* | 30 April 2026/ *April 30, 2026* | 1.015.000 | 1.092.394 | 50.327 | 1.042.067 |
| PT Chandra Daya Investasi Tbk (CDIA) | KGS | 16 Oktober 2025/ *October 16, 2025* | 20 April 2026/ *April 20, 2026* | 1.000.000 | 1.077.500 | 45.417 | 1.032.083 |
| PT Impack Pratama Industri Tbk (IMPC) | LKR | 26 September 2025/ *September 26, 2025* | 16 Maret 2026/ *March 16, 2026* | 1.000.000 | 1.076.000 | 32.889 | 1.043.111 |
| PT Eagle High Plantations Tbk (BWPT), PT Buma Internasional Grup Tbk (DOID), PT Indika Energy Tbk (INDY), PT Jaya Kontruksi Tbk (JKON), PT Lippo Cikarang Tbk (LPCK), PT Lippo Karawaci Tbk (LPKR), PT Multipolar Tbk (MLPL) | STJ | 4 Desember 2025/ *December 4, 2025* | 4 Desember 2026/ *December 4, 2026* | 1.000.000 | 1.182.500 | 168.500 | 1.014.000 |
| PT Darma Henwa Tbk (DEWA) | BNS | 28 November 2025/ *November 28, 2025* | 2 Juni 2026/ *June 2, 2026* | 980.000 | 1.050.887 | 57.929 | 992.958 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 16 Desember 2025/ *December 16, 2025* | 15 Juni 2026/ *June 15, 2026* | 980.000 | 1.053.908 | 67.375 | 986.533 |
| PT Bangun Kosambi Sukses Tbk (CBDK) | AGW | 24 November 2025/ *November 24, 2025* | 25 Mei 2026/ *May 25, 2026* | 845.000 | 909.079 | 50.700 | 858.379 |
| PT RMK Energy Tbk (RMKE) | UMP | 16 Desember 2025/ *December 16, 2025* | 15 Juni 2026/ *June 15, 2026* | 820.000 | 885.964 | 60.133 | 825.831 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Petrosea Tbk (PTRO) | ILE | 21 November 2025/ *November 21, 2025* | 22 Mei 2026/ *May 22, 2026* | 790.000 | 849.908 | 46.412 | 803.496 |
| PT Petrosea Tbk (PTRO) | ILE | 5 Desember 2025/ *December 5, 2025* | 9 Juni 2026/ *June 9, 2026* | 775.000 | 835.063 | 51.344 | 783.719 |
| PT Chandra Daya Investasi Tbk (CDIA) | OSO | 25 Agustus 2025/ *August 25, 2025* | 25 Februari 2026/ *February 25, 2026* | 760.000 | 814.382 | 16.255 | 798.127 |
| PT Buana Lintas Lautan Tbk (BULL), PT TBS Energi Utama Tbk (TOBA), PT Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk (JMAS), PT Chandra Daya Investasi Tbk (CDIA) | JSF | 4 September 2025/ *September 4, 2025* | 4 September 2026/ *September 4, 2026* | 750.000 | 864.063 | 76.876 | 787.187 |
| PT Petrosea Tbk (PTRO) | ILE | 4 Desember 2025/ *December 4, 2025* | 8 Juni 2026/ *June 8, 2026* | 705.000 | 759.638 | 46.413 | 713.225 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 16 September 2025/ *September 16, 2025* | 13 Maret 2026/ *March 13, 2026* | 700.000 | 762.300 | 24.850 | 737.450 |
| PT WIR Asia Tbk (WIRG) | FAS | 11 November 2025/ *November 11, 2025* | 12 Mei 2026/ *May 12, 2026* | 680.000 | 741.880 | 44.540 | 697.340 |
| PT Medco Energi Internasional Tbk (MEDC) | NSC | 6 Agustus 2026/ *August 6, 2025* | 6 Febuari 2026/ *February 6, 2026* | 670.000 | 731.640 | 12.060 | 719.580 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 23 Oktober 2025/ *October 23, 2025* | 27 April 2026/ *April 27, 2026* | 660.000 | 711.150 | 31.900 | 679.250 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 21 Juli 2026/ *July 21, 2025* | 21 Januari 2026/ *January 21, 2026* | 655.000 | 715.260 | 6.550 | 708.710 |
| PT Raharja Energi Cepu Tbk (RATU) | FAS | 5 Desember 2025/ *December 5, 2025* | 9 Juni 2026/ *June 9, 2026* | 635.000 | 694.055 | 50.483 | 643.572 |
| PT Petrosea Tbk (PTRO) | AAK | 13 November 2025/ *November 13, 2025* | 13 Mei 2026/ *May 13, 2026* | 625.000 | 681.563 | 41.251 | 640.312 |
| PT WIR Asia Tbk (WIRG) | FAS | 17 November 2025/ *November 17, 2025* | 18 Mei 2026/ *May 18, 2026* | 615.000 | 670.965 | 42.128 | 628.837 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 3 November 2025/ *November 3, 2025* | 5 Mei 2026/ *May 5, 2026* | 585.000 | 629.606 | 30.225 | 599.381 |
| PT Impack Pratama Industri Tbk (IMPC) | CAY | 18 Desember 2025/ *December 18, 2025* | 18 Juni 2026/ *June 18, 2026* | 570.000 | 610.343 | 37.240 | 573.103 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 9 Desember 2025/ *December 9, 2025* | 11 Juni 2026/ *June 11, 2026* | 555.000 | 597.550 | 37.231 | 560.319 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 3 September 2025/ *September 3, 2025* | 3 Maret 2026/ *March 3, 2026* | 550.000 | 591.479 | 13.979 | 577.500 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 28 November 2025/ *November 28, 2025* | 2 Juni 2026/ *June 2, 2026* | 550.000 | 592.625 | 34.833 | 557.792 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 16 Oktober 2025/ *October 16, 2025* | 20 April 2026/ *April 20, 2026* | 525.000 | 565.688 | 23.844 | 541.844 |
| PT Integra Indocabinet Tbk (WOOD) | ASE | 7 November 2025/ *November 7 2025* | 8 Mei 2026/ *May 8, 2026* | 505.000 | 548.402 | 30.286 | 518.116 |
| PT Impack Pratama Industri Tbk (IMPC) | BNS | 13 Oktober 2025/ *October 13, 2025* | 15 April 2026/ *April 15, 2026* | 500.000 | 535.778 | 20.222 | 515.556 |
| PT Impack Pratama Industri Tbk (IMPC) | CAY | 19 Desember 2025/ *December 19, 2025* | 19 Juni 2026/ *June 19, 2026* | 500.000 | 535.389 | 32.861 | 502.528 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Bumi Resources Tbk (BUMI), PT Petrindo Jaya Kreasi Tbk (CUAN) | FTR | 27 November 2025/ *November 27, 2025* | 26 Mei 2026/ *May 26, 2026* | 500.000 | 545.000 | 36.250 | 508.750 |
| PT Petrosea Tbk (PTRO) | ILE | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 500.000 | 537.917 | 33.750 | 504.167 |
| PT Bumi Resources Tbk (BUMI), PT Petrosea Tbk (PTRO) | YTR | 27 November 2025/ *November 27, 2025* | 26 Mei 2026/ *May 26, 2026* | 500.000 | 545.000 | 36.250 | 508.750 |
| PT Petrosea Tbk (PTRO) | OSO | 24 Oktober 2025/ *October 24, 2025* | 28 April 2026/ *April 28, 2026* | 490.000 | 525.443 | 22.295 | 503.148 |
| PT Rig Tenders Indonesia Tbk (RIGS), PT Integra Indocabinet Tbk (WOOD) | ASE | 24 Desember 2025/ *December 24, 2025* | 24 Juni 2026/ *June 24, 2026* | 470.000 | 510.394 | 38.618 | 471.776 |
| PT Impack Pratama Industri Tbk (IMPC), PT Geoprima Solusi Tbk (GPSO) | ACC | 13 November 2025/ *November 13, 2025* | 13 Mei 2026/ *May 13, 2026* | 445.000 | 472.967 | 20.396 | 452.571 |
| PT Solusi Sinergi Digital Tbk (WIFI), PT Indokripto Koin Semesta Tbk (COIN) | AAK | 12 Desember 2025/ *December 12, 2025* | 12 Juni 2026/ *June 12, 2026* | 435.000 | 474.585 | 35.235 | 439.350 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 29 Oktober 2025/ *October 29, 2025* | 30 April 2026/ *April 30, 2026* | 405.000 | 435.881 | 20.081 | 415.800 |
| PT Impack Pratama Industri Tbk (IMPC) | JHK | 11 November 2025/ *November 11, 2025* | 12 Mei 2026/ *May 12, 2026* | 400.000 | 430.333 | 21.833 | 408.500 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 6 November 2025/ *November 6, 2025* | 8 Mei 2026/ *May 8, 2026* | 400.000 | 430.500 | 21.167 | 409.333 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 8 Oktober 2025/ *October 8, 2025* | 10 April 2026/ *April 10, 2026* | 395.000 | 425.283 | 16.293 | 408.990 |
| PT RMK Energy Tbk (RMKE) | ESJ | 29 Desember 2025/ *December 29, 2025* | 29 Juni 2026/ *June 29, 2026* | 385.000 | 416.142 | 30.629 | 385.513 |
| PT Impack Pratama Industri Tbk (IMPC) | AGK | 11 Desember 2025/ *December 11, 2025* | 12 Juni 2026/ *June 12, 2026* | 370.000 | 396.332 | 23.310 | 373.022 |
| PT Bumi Resources Tbk (BUMI) | JPA | 19 November 2025/ *November 19, 2025* | 20 Mei 2026/ *May 20, 2026* | 370.000 | 392.447 | 17.144 | 375.303 |
| PT Petrosea Tbk (PTRO) | OSO | 23 Desember 2025/ *December 23, 2025* | 23 Juni 2026/ *June 23, 2026* | 355.000 | 380.126 | 23.883 | 356.243 |
| PT Petrosea Tbk (PTRO) | YPH | 24 Oktober 2025/ *October 24, 2025* | 28 April 2026/ *April 28, 2026* | 335.000 | 359.232 | 15.243 | 343.989 |
| PT Impack Pratama Industri Tbk (IMPC) | BNS | 9 Oktober 2025/ *October 9, 2025* | 13 April 2026/ *April 13, 2026* | 330.000 | 353.870 | 13.090 | 340.780 |
| PT Sentul City Tbk (BKSL) | BSP | 16 Desember 2025/ *December 16, 2025* | 15 Juni 2026/ *June 15, 2026* | 325.000 | 354.413 | 26.813 | 327.600 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 10 September 2025/ *September 10, 2025* | 10 Maret 2026/ *March 10, 2026* | 325.000 | 349.510 | 9.208 | 340.302 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 27 Agustus 2025/ *August 27, 2025* | 27 Februari 2026/ *February 27, 2026* | 325.000 | 354.900 | 9.262 | 345.638 |
| PT Petrosea Tbk (PTRO) | AAK | 15 Oktober 2025/ *October 15, 2025* | 17 April 2026/ *April 17, 2026* | 320.000 | 349.440 | 16.960 | 332.480 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 6 Oktober 2025/ *October 6, 2025* | 8 April 2026/ *April 8, 2026* | 320.000 | 344.533 | 12.933 | 331.600 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 29 Desember 2025/ *December 29, 2025* | 29 Juni 2026/ *June 29, 2026* | 320.000 | 344.267 | 23.867 | 320.400 |
| PT Geoprima Solusi Tbk (GPSO) | ASE | 17 Desember 2025/ *December 17, 2025* | 17 Juni 2026/ *June 17, 2026* | 305.000 | 331.213 | 24.053 | 307.160 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 3 November 2025/ *November 3, 2025* | 5 Mei 2026/ *May 5, 2026* | 300.000 | 322.875 | 15.500 | 307.375 |
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 30 Desember 2025/ *December 30, 2025* | 30 Juni 2026/ *June 30, 2026* | 300.000 | 322.750 | 22.500 | 300.250 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 3 Oktober 2025/ *October 3, 2025* | 7 April 2026/ *April 7, 2026* | 295.000 | 317.863 | 11.800 | 306.063 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 18 Desember 2025/ *December 18, 2025* | 18 Juni 2026/ *June 18, 2026* | 265.000 | 285.096 | 18.550 | 266.546 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 1 Oktober 2025/ *October 1, 2025* | 6 April 2026/ *April 6, 2026* | 225.000 | 242.531 | 8.906 | 233.625 |
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 22 Desember 2025/ *December 22, 2025* | 22 Juni 2026/ *June 22, 2026* | 215.000 | 231.304 | 15.408 | 215.896 |
| PT Raharja Energi Cepu Tbk (RATU) | FAS | 27 November 2025/ *November 27, 2025* | 26 Mei 2026/ *May 26, 2026* | 200.000 | 218.000 | 14.500 | 203.500 |
| PT Impack Pratama Industri Tbk (IMPC), PT Geoprima Solusi Tbk (GPSO) | ACC | 14 November 2025/ *November 14, 2025* | 18 Mei 2026/ *May 18, 2026* | 195.000 | 207.526 | 9.276 | 198.250 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 14 November 2025/ *November 14, 2025* | 18 Mei 2026/ *May 18, 2026* | 190.000 | 204.646 | 10.846 | 193.800 |
| PT Bank Central Asia Tbk (BBCA) | AAK | 11 Desember 2025/ *December 11, 2025* | 12 Juni 2026/ *June 12, 2026* | 180.000 | 196.470 | 14.580 | 181.890 |
| PT Impack Pratama Industri Tbk (IMPC) | LKR | 8 Oktober 2025/ *October 8, 2025* | 10 April 2026/ *April 10, 2026* | 160.000 | 173.084 | 7.040 | 166.044 |
| PT Petrosea Tbk (PTRO) | AAK | 11 November 2025/ *November 11, 2025* | 12 Mei 2026/ *May 12, 2026* | 155.000 | 169.105 | 10.152 | 158.953 |
| PT Petrosea Tbk (PTRO) | AAK | 10 Oktober 2025/ *October 10, 2025* | 14 April 2026/ *April 14, 2026* | 145.000 | 158.485 | 7.467 | 151.018 |
| PT Petrosea Tbk (PTRO) | ILE | 11 Desember 2025/ *December 11, 2025* | 12 Juni 2026/ *June 12, 2026* | 145.000 | 156.056 | 9.787 | 146.269 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 19 November 2025/ *November 19, 2025* | 20 Mei 2026/ *May 20, 2026* | 145.000 | 155.996 | 8.398 | 147.598 |
| PT Bumi Resources Tbk (BUMI) | ACC | 18 November 2025/ *November 18, 2025* | 19 Mei 2026/ *May 19, 2026* | 135.000 | 143.531 | 6.468 | 137.063 |
| PT Petrosea Tbk (PTRO) | AAK | 12 November 2025/ *November 12, 2025* | 13 Mei 2026/ *May 13, 2026* | 135.000 | 147.285 | 8.910 | 138.375 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 22 Desember 2025/ *December 22, 2025* | 22 Juni 2026/ *June 22, 2026* | 130.000 | 139.858 | 9.316 | 130.542 |
| PT Impack Pratama Industri Tbk (IMPC) | LWD | 30 Oktober 2025/ *October 30, 2025* | 30 April 2026/ *April 30, 2026* | 120.000 | 129.100 | 5.950 | 123.150 |
| PT Impack Pratama Industri Tbk (IMPC) | AGK | 17 Desember 2025/ *December 17, 2025* | 17 Juni 2026/ *June 17, 2026* | 110.000 | 117.786 | 7.144 | 110.642 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 23 Desember 2025/ *December 23, 2025* | 22 Juni 2026/ *June 23, 2026* | 100.000 | 107.583 | 7.208 | 100.375 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 18 Desember/ 2025/ *December 18, 2025* | 5 Juni 2026/ *June 5, 2026* | 100.000 | 107.042 | 6.459 | 100.583 |
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 23 Desember/ 2025/ *December 23, 2025* | 23 Juni 2026/ *June 23, 2026* | 100.000 | 107.583 | 7.208 | 100.375 |
| PT Petrosea Tbk (PTRO) | ILE | 16 Desember/ 2025/ *December 16, 2025* | 15 Juni 2026/ *June 15, 2026* | 85.000 | 91.410 | 5.843 | 85.567 |
| PT Impack Pratama Industri Tbk (IMPC) | ACC | 25 November 2025/ *November 25, 2025* | 26 Mei 2026/ *May 26, 2026* | 75.000 | 79.740 | 3.776 | 75.964 |
| PT Petrosea Tbk (PTRO) | ILE | 29 Desember/ 2025/ *December 29, 2025* | 29 Juni 2026/ *June 29, 2026* | 55.000 | 59.171 | 4.102 | 55.069 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 7 Agustus 2025/ *August 7, 2025* | 6 Februari 2026/ *February 6, 2026* | 55.000 | 60.033 | 990 | 59.043 |
| PT BFI Finance Indonesia Tbk (BFIN), PT Bank Ina Perdana Tbk (BINA), PT Surya Esa Perkasa Tbk (ESSA), PT Sarana Meditama Metropolitan Tbk (SAME), PT Surya Citra Media Tbk (SCMA), PT Pabrik Kertas Tjiwi Kimia Tbk (TKIM), PT Bintraco Dharma Tbk (CARS), PT Bali Bintang Sejahtera Tbk (BOLA), PT Bukalapakcom Tbk (BUKA) | PTL | 30 Desember/ 2025/ *December 30, 2025* | 13 Februari 2026/ *February 13, 2026* | 50.000 | 50.875 | 836 | 50.039 |
| PT Impack Pratama Industri Tbk (IMPC) | TKI | 30 Desember 2025/ *December 30, 2025* | 8 Juni 2026/ *June 8, 2026* | 50.000 | 53.000 | 2.962 | 50.038 |
| PT Petrosea Tbk (PTRO) | ILE | 3 Desember 2025/ *December 3, 2025* | 5 Juni 2026/ *June 5, 2026* | 40.000 | 43.067 | 2.584 | 40.483 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 4 Agustus 2025/ *August 4, 2025* | 4 Februari 2026/ *February 4, 2026* | 40.000 | 43.680 | 680 | 43.000 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 12 Agustus 2025/ *August 12, 2025* | 12 Februari 2026/ *February 12, 2026* | 40.000 | 43.680 | 840 | 42.840 |
| PT Impack Pratama Industri Tbk (IMPC) | TKU | 24 Desember 2025/ *December 24, 2025* | 24 Juni 2026/ *June 24, 2026* | 40.000 | 43.033 | 2.900 | 40.133 |
| PT Impack Pratama Industri Tbk (IMPC) | LKR | 3 Oktober 2025/ *October 3, 2025* | 7 April 2026/ *April 7, 2026* | 35.000 | 37.893 | 1.493 | 36.400 |
| PT Geoprima Solusi Tbk (GPSO) | BJB | 15 Desember 2025/ *December 15, 2025* | 15 Juni 2026/ *June 15, 2026* | 25.000 | 27.022 | 1.833 | 25.189 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 13 November 2025/ *November 13, 2025* | 13 Mei 2026/ *May 13, 2026* | 20.000 | 21.508 | 1.100 | 20.408 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 14 November 2025/ *November 14, 2025* | 18 Mei 2026/ *May 18, 2026* | 20.000 | 21.542 | 1.142 | 20.400 |
| PT Impack Pratama Industri Tbk (IMPC) | SHO | 25 November 2025/ *November 25, 2025* | 26 Mei 2026/ *May 26, 2026* | 20.000 | 21.517 | 1.209 | 20.308 |
| PT Darma Henwa Tbk (DEWA) | BNS | 17 Desember 2025/ *December 17, 2025* | 17 Juni 2026/ *June 17, 2026* | 15.000 | 16.062 | 974 | 15.088 |
| PT Impack Pratama Industri Tbk (IMPC) | ISU | 29 Desember 2025/ *December 29, 2025* | 29 Juni 2026/ *June 29, 2026* | 15.000 | 16.138 | 1.119 | 15.019 |
| PT Archi Indonesia Tbk (ARCI) | NSC | 19 Agustus 2025/ *August 19, 2025* | 19 Februari 2026/ *February 19, 2026* | 15.000 | 16.380 | 367 | 16.013 |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

**31 Desember/*December 31,* 2025**

| Efek/ *Securities* | Pihak/ *Counterparty* | Tanggal transaksi/ *Trade date* | Jatuh tempo/ *Maturity date* | Nilai beli/ *Purchase amount* | Nilai jual kembali/ *Resell amount* | Pendapatan diterima dimuka/ *Unearned interest income* | Piutang transaksi repo/ *Receivables from repo transactions* |
|---|---|---|---|---|---|---|---|
| PT Impack Pratama Industri Tbk (IMPC) | YPH | 10 September 2025/ *September 10, 2025* | 10 Maret 2026/ *March 10, 2026* | 15.000 | 16.056 | 397 | 15.659 |
| PT Impack Pratama Industri Tbk (IMPC) | AGK | 19 Desember 2025/ *December 19, 2025* | 19 Juni 2026/ *June 19, 2026* | 10.000 | 10.708 | 657 | 10.051 |
| PT Bangun Kosambi Sukses Tbk (CBDK) | AGW | 31 Oktober 2025/ *October 31, 2025* | 4 Mei 2026/ *May 4, 2026* | 10.000 | 10.771 | 513 | 10.258 |
| PT Bangun Kosambi Sukses Tbk (CBDK) | AGW | 25 November 2025/ *November 25, 2025* | 26 Mei 2026/ *May 26, 2026* | 10.000 | 10.758 | 604 | 10.154 |
| PT Surya Esa Perkasa Tbk (ESSA), PT Sarana Meditama Metropolitan Tbk (SAME), PT Surya Citra Media Tbk (SCMA), PT Bali Bintang Sejahtera Tbk (BOLA) | TKI | 30 Desember 2025/ *December 30, 2025* | 13 Februari 2026/ *February 13, 2026* | 10.000 | 10.175 | 167 | 10.008 |
| | | | **Total** | **4.157.688.832** | **4.582.115.497** | **364.138.282** | **4.217.977.215** |
| Cadangan kerugian penurunan nilai piutang transaksi repo/ *Allowance for impairment losses on receivables from repo transactions* | | | | | | | (46.615.886) |
| **Neto/*Net*** | | | | | | | **4.171.361.329** |

Rata-rata tingkat bunga piutang transaksi repo adalah 16% dan 15% per tahun untuk 2026 dan 2025.

*Average interest rate on receivables from repo transactions is 16% and 15% per annum in 2026 and 2025.*

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

Tabel berikut menunjukkan analisis nilai wajar jaminan saham untuk piutang transaksi repo berdasarkan harga pasar kuotasi:

*The following table shows an analysis of shares collateral fair value for receivables from repo transactions based on quoted market prices:*

| Efek | 30 Juni/ *June 30,* 2026<br>Nilai Pasar/ *Market Value* | 31 Desember/ *December 31,* 2025<br>Nilai Pasar/ *Market Value* | *Securities* |
|---|---|---|---|
| PT Energi Mega Persada Tbk (ENRG) | 3.196.014.144 | 5.043.395.360 | *PT Energi Mega Persada Tbk (ENRG)* |
| PT Bumi Resources Minerals Tbk (BRMS) | 2.890.754.032 | 6.099.881.920 | *PT Bumi Resources Minerals Tbk (BRMS)* |
| PT Impack Pratama Industri Tbk (IMPC) | 2.531.546.520 | 7.552.741.596 | *PT Impack Pratama Industri Tbk (IMPC)* |
| PT Amman Mineral Internasional Tbk (AMMN) | 961.000.000 | 1.098.675.000 | *PT Amman Mineral Internasional Tbk (AMMN)* |
| PT Bank Ina Perdana Tbk (BINA) | 880.000.000 | 314.749.449 | *PT Bank Ina Perdana Tbk (BINA)* |
| PT Indomobil Sukses Internasional Tbk (IMAS) | 477.280.000 | 693.120.000 | *PT Indomobil Sukses Internasional Tbk (IMAS)* |
| PT Surya Esa Perkasa Tbk (ESSA) | 335.265.000 | 871.261 | *PT Surya Esa Perkasa Tbk (ESSA)* |
| PT Merdeka Gold Resources Tbk (EMAS) | 299.667.200 | 86.025.000 | *PT Merdeka Gold Resources Tbk (EMAS)* |
| PT Bank Mandiri (Persero) Tbk (BMRI) | 263.078.585 | 86.700.000 | *PT Bank Mandiri (Persero) Tbk (BMRI)* |
| PT Chandra Daya Investasi Tbk (CDIA) | 200.562.152 | 289.711.600 | *PT Chandra Daya Investasi Tbk (CDIA)* |
| PT Bakrie & Brothers Tbk (BNBR) | 165.362.400 | 376.555.000 | *PT Bakrie & Brothers Tbk (BNBR)* |
| PT Bali Towerindo Sentra Tbk (BALI) | 136.734.540 | 202.822.901 | *PT Bali Towerindo Sentra Tbk (BALI)* |
| PT Trimegah Sekuritas Indonesia Tbk (TRIM) | 106.620.000 | 97.059.277 | *PT Trimegah Sekuritas Indonesia Tbk (TRIM)* |
| PT Bangun Kosambi Sukses Tbk (CBDK) | 83.500.000 | 9.318.750 | *PT Bangun Kosambi Sukses Tbk (CBDK)* |
| PT Bukalapak.com Tbk (BUKA) | 73.332.000 | 93.686.274 | *PT Bukalapak.com Tbk (BUKA)* |
| PT Sarana Meditama Metropolitan Tbk (SAME) | 51.788.961 | 51.529.542 | *PT Sarana Meditama Metropolitan Tbk (SAME)* |
| PT Super Bank Indonesia Tbk (SUPA) | 51.607.491 | - | *PT Super Bank Indonesia Tbk (SUPA)* |
| PT Delta Dunia Makmur Tbk (DOID) | 42.816.000 | 159.447.280 | *PT Delta Dunia Makmur Tbk (DOID)* |
| PT Multi Medika Internasional Tbk (MMIX) | 38.150.000 | - | *PT Multi Medika Internasional Tbk (MMIX)* |
| PT Industri dan Perdagangan Bintraco Dharma Tbk (CARS) | 35.491.597 | 85.400.012 | *PT Industri dan Perdagangan Bintraco Dharma Tbk (CARS)* |
| PT RMK Energy Tbk (RMKE) | 28.704.000 | 14.812.500 | *PT RMK Energy Tbk (RMKE)* |
| PT Petrosea Tbk (PTRO) | 26.248.250 | 94.241.235 | *PT Petrosea Tbk (PTRO)* |
| PT MNC Land Tbk (KPIG) | 24.138.504 | 39.368.000 | *PT MNC Land Tbk (KPIG)* |
| PT Jaya Sukses Makmur Sentosa Tbk (RISE) | 22.790.000 | 135.375.000 | *PT Jaya Sukses Makmur Sentosa Tbk (RISE)* |
| PT Media Nusantara Citra Tbk (MNCN) | 22.641.600 | 24.719.700 | *PT Media Nusantara Citra Tbk (MNCN)* |
| PT Dian Swastatika Sentosa Tbk (DSSA) | 21.942.000 | - | *PT Dian Swastatika Sentosa Tbk (DSSA)* |
| PT Raharja Energi Cepu Tbk (RATU) | 19.829.040 | 8.126.250 | *PT Raharja Energi Cepu Tbk (RATU)* |
| PT Singaraja Putra Tbk (SINI) | 18.060.158 | - | *PT Singaraja Putra Tbk (SINI)* |
| PT Homeco Victoria Makmur Tbk (LIVE) | 15.392.000 | 7.656.000 | *PT Homeco Victoria Makmur Tbk (LIVE)* |
| PT Indah Kiat Pulp & Paper Tbk (INKP) | 14.574.500 | - | *PT Indah Kiat Pulp & Paper Tbk (INKP)* |
| PT Merdeka Copper Gold Tbk (MDKA) | 14.278.000 | - | *PT Merdeka Copper Gold Tbk (MDKA)* |
| PT Kedoya Adyaraya Tbk (RSGK) | 14.258.900 | - | *PT Kedoya Adyaraya Tbk (RSGK)* |
| PT Alamtri Resources Indonesia Tbk (ADRO) | 13.243.600 | - | *PT Alamtri Resources Indonesia Tbk (ADRO)* |
| PT Cakra Buana Resources Energi Tbk (CBRE) | 11.800.000 | - | *PT Cakra Buana Resources Energi Tbk (CBRE)* |
| PT Panca Anugrah Wisesa Tbk (MGLV) | 10.870.125 | - | *PT Panca Anugrah Wisesa Tbk (MGLV)* |
| PT Bank Danamon Indonesia Tbk (BDMN) | 9.000.000 | - | *PT Bank Danamon Indonesia Tbk (BDMN)* |
| PT GoTo Gojek Tokopedia Tbk (GOTO) | 8.047.500 | - | *PT GoTo Gojek Tokopedia Tbk (GOTO)* |
| PT Multi Garam Utama Tbk (FOLK) | 6.650.000 | - | *PT Multi Garam Utama Tbk (FOLK)* |
| PT Solusi Sinergi Digital Tbk (WIFI) | 6.163.200 | 3.688.750 | *PT Solusi Sinergi Digital Tbk (WIFI)* |
| PT Bumi Resources Tbk (BUMI) | 5.884.758 | 8.150.820 | *PT Bumi Resources Tbk (BUMI)* |
| PT Integra Indocabinet Tbk (WOOD) | 5.283.200 | 4.347.000 | *PT Integra Indocabinet Tbk (WOOD)* |
| PT Darma Henwa Tbk (DEWA) | 4.682.620 | 1.025.407.120 | *PT Darma Henwa Tbk (DEWA)* |
| PT Rukun Raharja Tbk (RAJA) | 4.680.000 | 1.708.000 | *PT Rukun Raharja Tbk (RAJA)* |
| PT Perintis Triniti Properti Tbk (TRIN) | 4.620.000 | 31.075.000 | *PT Perintis Triniti Properti Tbk (TRIN)* |
| PT Barito Pacific Tbk (BRPT) | 4.037.470 | 116.085.000 | *PT Barito Pacific Tbk (BRPT)* |
| PT Mega Manunggal Properti Tbk (MMLP) | 4.034.574 | 29.399.330 | *PT Mega Manunggal Properti Tbk (MMLP)* |
| PT Pantai Indah Kapuk Dua Tbk (PANI) | 3.909.675 | - | *PT Pantai Indah Kapuk Dua Tbk (PANI)* |
| PT Wahana Interfood Nusantara Tbk (COCO) | 3.840.000 | 33 | *PT Wahana Interfood Nusantara Tbk (COCO)* |
| PT Chandra Asri Pacific Tbk (TPIA) | 3.707.200 | - | *PT Chandra Asri Pacific Tbk (TPIA)* |
| PT Arkora Hydro Tbk (ARKO) | 2.953.650 | - | *PT Arkora Hydro Tbk (ARKO)* |
| PT Buana Lintas Lautan Tbk (BULL) | 2.873.671 | 63.000 | *PT Buana Lintas Lautan Tbk (BULL)* |
| PT Maharaksa Biru Energi Tbk (OASA) | 2.742.900 | - | *PT Maharaksa Biru Energi Tbk (OASA)* |
| PT Indika Energy Tbk (INDY) | 2.566.200 | 9.976.960 | *PT Indika Energy Tbk (INDY)* |
| PT Sinar Mas Agro Resources and Technology Tbk (SMAR) | 2.546.963 | 190.800 | *PT Sinar Mas Agro Resources and Technology Tbk (SMAR)* |
| PT Agung Podomoro Land Tbk (APLN) | 2.163.000 | - | *PT Agung Podomoro Land Tbk (APLN)* |
| PT GTS Internasional Tbk (GTSI) | 1.813.500 | - | *PT GTS Internasional Tbk (GTSI)* |
| PT Bank Rakyat Indonesia (Persero) Tbk (BBRI) | 1.740.648 | - | *PT Bank Rakyat Indonesia (Persero) Tbk (BBRI)* |
| PT Rig Tenders Indonesia Tbk (RIGS) | 1.380.000 | 420.750 | *PT Rig Tenders Indonesia Tbk (RIGS)* |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

Tabel berikut menunjukkan analisis nilai wajar jaminan saham untuk piutang transaksi repo berdasarkan harga pasar kuotasi:

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

*The following table shows an analysis of shares collateral fair value for receivables from repo transactions based on quoted market prices:*

| Efek | 30 Juni/ *June 30,* 2026<br>Nilai Pasar/ *Market Value* | 31 Desember/ *December 31,* 2025<br>Nilai Pasar/ *Market Value* | *Securities* |
|---|---|---|---|
| PT Bank Central Asia Tbk (BBCA) | 1.259.850 | 282.625 | *PT Bank Central Asia Tbk (BBCA)* |
| PT Dua Putra Utama Makmur Tbk (DPUM) | 1.068.000 | - | *PT Dua Putra Utama Makmur Tbk (DPUM)* |
| PT Lippo Cikarang Tbk (LPCK) | 990.000 | 1.138.500 | *PT Lippo Cikarang Tbk (LPCK)* |
| PT Sinergi Inti Andalan Prima Tbk (INET) | 903.190 | - | *PT Sinergi Inti Andalan Prima Tbk (INET)* |
| PT Agro Bahari Nusantara Tbk (UDNG) | 865.150 | - | *PT Agro Bahari Nusantara Tbk (UDNG)* |
| PT Paramita Bangun Sarana Tbk (PBSA) | 851.850 | 1.703.700 | *PT Paramita Bangun Sarana Tbk (PBSA)* |
| PT Astrindo Nusantara Infrastruktur Tbk (BIPI) | 840.011 | 251.493.429 | *PT Astrindo Nusantara Infrastruktur Tbk (BIPI)* |
| PT Telkom Indonesia (Persero) Tbk (TLKM) | 708.055 | - | *PT Telkom Indonesia (Persero) Tbk (TLKM)* |
| PT Daaz Bara Lestari Tbk (DAAZ) | 463.500 | - | *PT Daaz Bara Lestari Tbk (DAAZ)* |
| PT Eagle High Plantations Tbk (BWPT) | 365.000 | 715.000 | *PT Eagle High Plantations Tbk (BWPT)* |
| PT TBS Energi Utama Tbk (TOBA) | 340.000 | 740.000 | *PT TBS Energi Utama Tbk (TOBA)* |
| PT Satu Visi Putra Tbk (VISI) | 337.500 | - | *PT Satu Visi Putra Tbk (VISI)* |
| PT Bank Negara Indonesia (Persero) Tbk (BBNI) | 316.000 | 6.555.000 | *PT Bank Negara Indonesia (Persero) Tbk (BBNI)* |
| PT Indokripto Koin Semesta Tbk (COIN) | 267.750 | 2.192.200 | *PT Indokripto Koin Semesta Tbk (COIN)* |
| PT Multipolar Tbk (MLPL) | 266.000 | 486.500 | *PT Multipolar Tbk (MLPL)* |
| PT Lippo Karawaci Tbk (LPKR) | 224.000 | 336.000 | *PT Lippo Karawaci Tbk (LPKR)* |
| PT Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk (JMAS) | 188.100 | 73.500 | *PT Asuransi Jiwa Syariah Jasa Mitra Abadi Tbk (JMAS)* |
| PT Jaya Konstruksi Manggala Pratama Tbk (JKON) | 184.800 | 240.800 | *PT Jaya Konstruksi Manggala Pratama Tbk (JKON)* |
| PT Harapan Duta Pertiwi Tbk (HOPE) | 123.900 | - | *PT Harapan Duta Pertiwi Tbk (HOPE)* |
| PT Nusantara Pelabuhan Handal Tbk (PORT) | 96.600 | - | *PT Nusantara Pelabuhan Handal Tbk (PORT)* |
| PT Elang Mahkota Teknologi Tbk (EMTK) | 48.600 | - | *PT Elang Mahkota Teknologi Tbk (EMTK)* |
| PT Hillcon Tbk (HILL) | - | 205.720.000 | *PT Hillcon Tbk (HILL)* |
| PT Bukit Uluwatu Villa Tbk (BUVA) | - | 8.729.200 | *PT Bukit Uluwatu Villa Tbk (BUVA)* |
| PT Archi Indonesia Tbk (ARCI) | - | 6.003.720 | *PT Archi Indonesia Tbk (ARCI)* |
| PT Sentul City Tbk (BKSL) | - | 5.824.100 | *PT Sentul City Tbk (BKSL)* |
| PT Geoprima Solusi Tbk (GPSO) | - | 1.859.800 | *PT Geoprima Solusi Tbk (GPSO)* |
| PT WIR ASIA Tbk (WIRG) | - | 1.842.400 | *PT WIR ASIA Tbk (WIRG)* |
| PT Medco Energi Internasional Tbk (MEDC) | - | 1.143.250 | *PT Medco Energi Internasional Tbk (MEDC)* |
| PT Pabrik Kertas Tjiwi Kimia Tbk (TKIM) | - | 728 | *PT Pabrik Kertas Tjiwi Kimia Tbk (TKIM)* |
| PT Petrindo Jaya Kreasi Tbk (CUAN) | - | 234 | *PT Petrindo Jaya Kreasi Tbk (CUAN)* |
| PT BFI Finance Indonesia Tbk (BFIN) | - | 70 | *PT BFI Finance Indonesia Tbk (BFIN)* |
| PT Surya Citra Media Tbk (SCMA) | - | 67 | *PT Surya Citra Media Tbk (SCMA)* |
| PT Bali Bintang Sejahtera Tbk (BOLA) | - | 35 | *PT Bali Bintang Sejahtera Tbk (BOLA)* |
| PT Hasnur Internasional Shipping Tbk (HAIS) | - | 24 | *PT Hasnur Internasional Shipping Tbk (HAIS)* |
| **Total** | **13.205.369.884** | **24.393.582.352** | ***Total*** |

Piutang transaksi repo dijaminkan dengan saham dengan rasio agunan di atas 135% - 200% (sesuai dengan perjanjian antara Perusahaan dengan pihak nasabah) dari nilai pembelian yang harus terus dijaga. Apabila nilai rasio agunan berada di bawah rasio yang diperjanjikan maka nasabah berkewajiban untuk melunasi sebagian piutang atau menambah jaminan. Pada tanggal 30 Juni 2026 dan 31 Desember 2025, seluruh saldo piutang transaksi repo memiliki rasio jaminan masing-masing sebesar 115% - 1117% dan 129% - 3930%.

*Receivable from repo transactions are guaranteed with shares with collateral ratios of 135% - 200% (in accordance with the agreement between the Company and the customer) of the value of purchases that must be maintained. If the collateral ratio is below the agreed ratio, the customer is obliged to pay off a portion of the receivables or add collateral. As of June 30, 2026 and December 31, 2025, all reverse repo balances have collateral ratios of 115% - 1117% and 129% - 3930%, respectively.*

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang transaksi repo adalah sebagai berikut:

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

*An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of receivables from repo transactions is as follows:*

| | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasian 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasian sepanjang umurnya- kredit tidak memburuk/ *Lifetime ECL Not Credit-Impaired*** | **Kerugian kredit ekspektasian sepanjang umurnya- kredit memburuk/ *Lifetime ECL Credit-impaired*** | **Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or Originated Credit Impaired Financial Assets*** | **Total** | |
| **Nilai tercatat bruto 31 Desember 2025** | **3.552.240.129** | **663.613.812** | **2.123.274** | **-** | **4.217.977.215** | ***Gross carrying amount as at December 31, 2025*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih nilai tercatat | 35.019.644 | 4.353.863 | 81.778.383 | - | 121.151.890 | *Net remeasurement of carrying value* |
| Aset keuangan baru yang diterbitkan atau dibeli | 414.854.944 | 390.324.587 | 48.866.746 | - | 854.046.277 | *New financial assets originated or purchased* |
| Pembayaran kembali | (412.989.674) | (523.003.980) | (2.123.274) | - | (938.116.928) | *Repayment* |
| **Nilai tercatat bruto 30 Juni 2026** | **3.589.125.043** | **535.288.282** | **130.645.129** | **-** | **4.255.058.454** | ***Gross carrying amount as at June 30, 2026*** |
| **Penyisihan atas *ECL* 31 Desember 2025** | **31.408.347** | **14.675.231** | **532.308** | **-** | **46.615.886** | ***ECL allowance as at December 31, 2025*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (2.827.041) | 2.827.041 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 2.426.193 | 8.324.628 | 26.188.857 | - | 36.939.678 | *Net remeasurement of allowance for losses* |
| Aset keuangan baru yang diterbitkan atau dibeli | 1.590.216 | 968.367 | - | - | 2.558.583 | *New financial assets originated or purchased* |
| Pembayaran kembali | (4.225.203) | (10.558.116) | (532.308) | - | (15.315.627) | *Repayment* |
| **Penyisihan atas *ECL* 30 Juni 2026** | **28.372.512** | **16.237.151** | **26.188.857** | **-** | **70.798.520** | ***ECL allowance as at June 30, 2026*** |

## 8. PIUTANG TRANSAKSI REPO - NETO (lanjutan)

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang transaksi repo adalah sebagai berikut: (lanjutan)

## *8. RECEIVABLES FROM REPO TRANSACTIONS - NET (continued)*

*An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of receivables from repo transactions is as follows: (continued)*

| | 31 Desember/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasian 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasian sepanjang umurnya- kredit tidak memburuk/ *Lifetime ECL Not Credit-Impaired*** | **Kerugian kredit ekspektasian sepanjang umurnya- kredit memburuk/ *Lifetime ECL Credit-impaired*** | **Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or Originated Credit Impaired Financial Assets*** | **Total** | |
| **Nilai tercatat bruto 31 Desember 2024** | **1.431.215.504** | **513.724.944** | **41.063.042** | **-** | **1.986.003.490** | ***Gross carrying amount as at December 31, 2024*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih nilai tercatat | 327.939.992 | 132.502 | - | - | 328.072.494 | *Net remeasurement of carrying value* |
| Aset keuangan baru yang diterbitkan atau dibeli | 2.451.768.234 | 603.704.439 | 2.123.274 | - | 3.057.595.947 | *New financial assets originated or purchased* |
| Pembayaran kembali | (658.683.601) | (453.948.073) | (41.063.042) | - | (1.153.694.716) | *Repayment* |
| **Nilai tercatat bruto 31 Desember 2025** | **3.552.240.129** | **663.613.812** | **2.123.274** | **-** | **4.217.977.215** | ***Gross carrying amount as at December 31, 2025*** |
| **Penyisihan atas *ECL* 31 Desember 2024** | **21.915.729** | **14.674.880** | **9.773.723** | **-** | **46.364.332** | ***ECL allowance as at December 31, 2024*** |
| Pengalihan ke: -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *Transfer to: 12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | (2.236.059) | 2.236.059 | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 15.534.670 | 4.869.457 | (9.241.415) | - | 11.162.712 | *Net remeasurement of allowance for losses* |
| Aset keuangan baru yang diterbitkan atau dibeli | 9.466.902 | 6.105.040 | 9.773.723 | - | 25.345.665 | *New financial assets originated or purchased* |
| Pembayaran kembali | (13.272.895) | (13.210.205) | (9.773.723) | - | (36.256.823) | *Repayment* |
| **Penyisihan atas *ECL* 31 Desember 2025** | **31.408.347** | **14.675.231** | **532.308** | **-** | **46.615.886** | ***ECL allowance as at December 31, 2025*** |

Perusahaan dan entitas anaknya berkeyakinan bahwa cadangan kerugian penurunan nilai tersebut telah memadai.

*The Company and its subsidiaries believes that the allowance for impairment losses is adequate.*

## 9. PIUTANG LAIN-LAIN - NETO / *9. OTHER RECEIVABLES - NET*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Piutang lain-lain dari pihak ketiga (a) | 12.100.000 | 12.100.000 | *Other receivable from third party (a)* |
| Piutang jasa penjualan reksa dana | 3.547.502 | 2.520.828 | *Mutual funds selling fee receivables* |
| Piutang bunga portofolio efek | 2.964.569 | 994.299 | *Interest receivable on marketable securities* |
| Piutang karyawan (b) | 1.038.318 | 688.705 | *Employee receivables (b)* |
| Piutang biaya penyimpanan efek | 954.727 | 2.806.289 | *Safekeeping fee receivables* |
| Piutang bunga deposito berjangka dan rekening giro | 279.891 | 958.209 | *Interest receivable on time deposits and current accounts* |
| Piutang lain-lain dari piutang transaksi repo (c) | - | 2.230.565 | *Other receivables from receivables from repo transactions (c)* |
| Lain-lain (d) | 1.605.508 | 492.980 | *Others (d)* |
| Total | 22.490.515 | 22.791.875 | *Total* |
| Dikurangi: cadangan kerugian penurunan nilai | (14.431.990) | (13.308.504) | *Less: Allowance for impairment losses* |
| **Neto** | **8.058.525** | **9.483.371** | ***Net*** |

Analisis atas perubahan dalam nilai tercatat bruto dan cadangan atas kerugian kredit ekspektasian terkait untuk piutang lain-lain adalah sebagai berikut:

*An analysis of change in the gross carrying amount and the corresponding expected credit loss allowances of other receivables is as follows:*

| | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Kerugian kredit ekspektasian 12 bulan/ *12-month ECL* | Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL Not Credit-Impaired* | Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL Credit-impaired* | Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or Originated Credit Impaired Financial Assets* | Total | |
| **Nilai tercatat bruto 31 Desember 2025** | **10.691.875** | **-** | **12.100.000** | **-** | **22.791.875** | ***Gross carrying amount as at December 31, 2025*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 4.459.085 | - | - | - | 4.459.085 | *New financial assets originated or purchased* |
| Pembayaran kembali | (4.760.445) | - | - | - | (4.760.445) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| **Nilai tercatat bruto 30 Juni 2026** | **10.390.515** | **-** | **12.100.000** | **-** | **22.490.515** | ***Gross carrying amount as at June 30, 2026*** |

## 9. PIUTANG LAIN-LAIN - NETO (lanjutan) / *9. OTHER RECEIVABLES - NET (continued)*

| | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasian 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL Not Credit-Impaired*** | **Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL Credit-impaired*** | **Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or Originated Credit Impaired Financial Assets*** | **Total** | |
| **Penyisihan atas *ECL* 31 Desember 2025** | **1.208.504** | **-** | **12.100.000** | **-** | **13.308.504** | ***ECL allowance as at December 31, 2025*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 1.123.486 | - | - | - | 1.123.486 | *Net remeasurement of loss allowance* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| **Penyisihan atas *ECL* 30 Juni 2026** | **2.331.990** | **-** | **12.100.000** | **-** | **14.431.990** | ***ECL allowance as at June 30, 2026*** |

| | 31 Desember/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | **Kerugian kredit ekspektasian 12 bulan/ *12-month ECL*** | **Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL Not Credit-Impaired*** | **Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL Credit-impaired*** | **Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or Originated Credit Impaired Financial Assets*** | **Total** | |
| **Nilai tercatat bruto 31 Desember 2024** | **15.785.221** | **-** | **16.818.453** | **-** | **32.603.674** | ***Gross carrying amount as at December 31, 2024*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | (281.547) | - | 281.547 | - | - | *Lifetime ECL Credit-impaired-* |
| Aset keuangan baru yang diterbitkan atau dibeli | 3.439.172 | - | - | - | 3.439.172 | *New financial assets originated or purchased* |
| Pembayaran kembali | (8.250.971) | - | (5.000.000) | - | (13.250.971) | *Repayment* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| **Nilai tercatat bruto 31 Desember 2025** | **10.691.875** | **-** | **12.100.000** | **-** | **22.791.875** | ***Gross carrying amount as at December 31, 2025*** |

## 9. PIUTANG LAIN-LAIN - NETO (lanjutan) / *9. OTHER RECEIVABLES - NET (continued)*

| | 31 Desember/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Kerugian kredit ekspektasian 12 bulan/ *12-month ECL* | Kerugian kredit ekspektasian sepanjang umurnya-kredit tidak memburuk/ *Lifetime ECL Not Credit-Impaired* | Kerugian kredit ekspektasian sepanjang umurnya-kredit memburuk/ *Lifetime ECL Credit-impaired* | Kerugian Kredit atas aset keuangan yang dibeli atau berasal dari aset keuangan memburuk/ *Purchased or Originated Credit Impaired Financial Assets* | Total | |
| **Penyisihan atas *ECL* 31 Desember 2024** | **899.507** | **-** | **17.100.000** | **-** | **17.999.507** | ***ECL allowance as at December 31, 2024*** |
| Pengalihan ke: | | | | | | *Transfer to:* |
| -Kerugian ekspektasian 12 bulan | - | - | - | - | - | *12-month ECL-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit tidak mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Not Credit-impaired-* |
| -Kerugian kredit ekspektasian sepanjang umurnya - kredit mengalami penurunan nilai | - | - | - | - | - | *Lifetime ECL Credit-impaired-* |
| Pengukuran kembali bersih penyisihan kerugian | 308.997 | - | (5.000.000) | - | (4.691.003) | *Net remeasurement of loss allowance* |
| Penghapusbukuan | - | - | - | - | - | *Write-offs* |
| **Penyisihan atas *ECL* 31 Desember 2025** | **1.208.504** | **-** | **12.100.000** | **-** | **13.308.504** | ***ECL allowance as at December 31, 2025*** |

a. Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Perusahaan memiliki piutang lain-lain dari pihak ketiga. Pada tanggal 23 Juni 2020, Perusahaan dan pihak ketiga tersebut menandatangani Perjanjian Pengakuan Utang. Piutang lain-lain ini memiliki jaminan berupa tanah dan bangunan yang telah dilakukan pengikatan secara notariil.

*a. As of June 30, 2026 and December 31, 2025, the Company has a receivable from a third party. On June 23, 2020, the Company and the third party signed Debt Agreement Letter. This other receivable has collateral in the form of land and building which has been binding notarized.*

b. Piutang karyawan merupakan pinjaman karyawan yang pembayarannya dilakukan melalui pemotongan gaji bulanan. Pinjaman dikenakan bunga sebesar 14% per tahun.

*b. Employee receivables represent loans given to employees. which are collected through monthly salary deductions. The loans are charged with an interest rate of 14% per annum.*

c. Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Perusahaan memiliki piutang lain-lain dari piutang transaksi repo. Piutang ini berasal dari reklasifikasi piutang transaksi repo, baik pokok ataupun bunga yang telah jatuh tempo, namun belum diselesaikan. Piutang lain-lain ini memiliki jaminan berupa saham dan sedang dalam proses penjualan paksa sebagai penyelesaiannya.

*c. As of June 30, 2026 and December 31, 2025, the Company had other receivables from receivables from repo transactions. These receivables originate from the reclassification of receivables from repo transactions, both principal and interest that have matured, but not yet been settled. These other receivables have collateral in the form of shares and are in the process of being forced-sell as settlement.*

d. Lain-lain terutama terdiri dari piutang atas *sharing cost* dari program pemasaran atas penjualan saham, obligasi, maupun reksadana.

*d. Others mainly consist of cost sharing receivables from marketing programs on the sale of shares, bonds and mutual funds.*

Manajemen berkeyakinan bahwa cadangan penurunan nilai piutang yang dibentuk tersebut telah memadai.

*Management believes that the allowance for impairment losses provided for these receivables is adequatate.*

## 10. BIAYA DIBAYAR DIMUKA / *10. PREPAID EXPENSES*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Lisensi dan jasa pemeliharaan *software* | 9.430.640 | 9.193.955 | *Software license and maintenance fee* |
| Komisi agen penjualan | 5.117.115 | 13.485.992 | *Selling agent comission fee* |
| Asuransi | 7.926.425 | 2.795.210 | *Insurance* |
| Biaya layanan gedung kantor | 4.839.704 | 1.223.866 | *Office building's service charge* |
| Provisi pinjaman bank | 726.398 | 1.141.495 | *Bank loan's provision* |
| Lain-lain | 879.088 | 307.774 | *Others* |
| **Total** | **28.919.370** | **28.148.292** | ***Total*** |

Biaya dibayar dimuka untuk lisensi dan jasa pemeliharaan *software* merupakan biaya lisensi dan jasa pemeliharaan atas perangkat lunak yang digunakan untuk transaksi nasabah institusi dan perorangan.

*Prepaid software license and maintenance fee pertains to advance payment for licenses and maintenance fee related to institutional and individual customers' transactions.*

Komisi agen penjualan merupakan komisi yang dibayarkan pada agen penjual atas penjualan reksadana terproteksi yang akan diamortisasi selama periode reksadana terproteksi.

*Selling agent commission fee represents commission paid to selling agents for selling the protected mutual funds which will be amortized over the period of the protected mutual funds.*

Biaya dibayar dimuka untuk asuransi merupakan biaya premi atas asuransi kerugian maupun asuransi kesehatan.

*Prepaid insurance represent premium costs for loss insurance and health insurance.*

Biaya dibayar dimuka untuk biaya layanan gedung kantor adalah untuk pihak ketiga atas gedung kantor pusat dan kantor-kantor cabang Perusahaan dan entitas anaknya.

*Prepaid office building's service charge pertains to advance payment to third parties for the headquarters and branch offices buildings of the Company and its subsidiaries.*

Lain-lain terutama terdiri atas biaya uang muka kegiatan operasional Perusahaan.

*Others mainly consist of advances for Company's operational activities.*

## 11. PENYERTAAN SAHAM / *11. INVESTMENT IN SHARES*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Bursa Efek Indonesia (BEI) | 7.500.000 | 7.500.000 | *Indonesia Stock Exchange (IDX)* |
| Kustodian Sentral Efek Indonesia (KSEI) | 3.000.000 | 3.000.000 | *Indonesia Central Securities Depository (ICSD)* |
| **Total** | **10.500.000** | **10.500.000** | ***Total*** |

Investasi saham pada BEI dan KSEI merupakan salah satu persyaratan sebagai anggota bursa. Perusahaan memiliki investasi saham sebanyak 1 (satu) saham di BEI dan sebanyak 60 (enam puluh) saham di KSEI.

*Investments in shares of IDX and ICSD are one of the requirements for members of the stock exchange. The Company owns one share of stock of IDX and 60 (sixty) shares of stock of ICSD.*

## 11. PENYERTAAN SAHAM (lanjutan)

Modal dasar PT BEI ditingkatkan dari sebelumnya Rp27.000.000.000 (Rupiah penuh) menjadi sebesar Rp1.500.000.000.000 (Rupiah penuh) dan modal ditempatkan dan disetor penuh meningkat dari sebelumnya Rp13.905.000.000 (Rupiah penuh) menjadi Rp772.500.000.000 (Rupiah penuh). Kenaikan nilai nominal saham tersebut dicatat sebagai pendapatan dividen.

Sesuai dengan Persetujuan OJK melalui surat No. S-41/D.04/2022 tertanggal 18 Maret 2022, Keputusan Rapat Pemegang Saham Tahunan PT KSEI Tahun 2022 tanggal 30 Juni 2022, Persetujuan OJK dengan surat No. S-720/PM.21/2022 tertanggal 18 Agustus 2022, dan Akta No. 9 tanggal 24 Agustus 2022 yang telah mendapat persetujuan Menteri Hukum dan Hak Asasi Manusia sesuai dengan Surat Keputusan No. AHU-0060490.AH.01.02 Tahun 2022 tanggal 25 Agustus 2022 perihal peningkatan modal PT KSEI dimana nilai nominal saham PT KSEI ditingkatkan dari sebelumnya sebesar Rp5.000.000 (Rupiah penuh) per lembar saham menjadi sebesar Rp50.000.000 (Rupiah penuh) per lembar saham. Modal dasar PT KSEI ditingkatkan dari sebelumnya Rp60.000.000.000 (Rupiah penuh) menjadi sebesar Rp600.000.000.000 (Rupiah penuh) dan modal ditempatkan dan disetor penuh meningkat dari sebelumnya Rp30.000.000.000 (Rupiah penuh) menjadi Rp300.000.000.000 (Rupiah penuh). Kenaikan nilai nominal saham tersebut dicatat sebagai pendapatan dividen.

Tidak terdapat penurunan nilai penyertaan saham pada tanggal 30 Juni 2026 dan 31 Desember 2025.

## *11. INVESTMENT IN SHARES (continued)*

*PT BEI's capital stock increased from Rp27,000,000,000 (full Rupiah) to Rp1,500,000,000,000 (full Rupiah), and issued and paid up capital increased from Rp13,905,000,000 (full Rupiah) to Rp772,500,000,000 (full Rupiah). The par value increase was recognized as dividend income.*

*Based on Approval Letter OJK No. S-41/D.04/2022 dated March 18, 2022, Annual General Shareholders Metting of PT KSEI on June 30, 2022, Approval Letter OJK No. S-720/PM.21/2022 dated August 18, 2022, and Notary Deed No. 9 dated August 24, 2022 which has been approved by the Minister of Law and Human Rights through his Decree No. AHU-0060490.AH.01.02 Year 2022 dated August 25, 2022 concerning capital increase of PT KSEI in which par value per share increased from Rp5,000,000 (full Rupiah) to Rp50,000,000 (full Rupiah), capital stock increased from Rp60,000,000,000 (full Rupiah) to Rp600,000,000,000 (full Rupiah), and issued and paid up capital increased from Rp30,000,000,000 (full Rupiah) to Rp300,000,000,000 (full Rupiah). The par value increase was recorded as dividend income.*

*There is no impairment of investments in shares as of June 30, 2026 and December 31, 2025.*

## 12. ASET TAK BERWUJUD - NETO

## *12. INTANGIBLE ASSETS - NET*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Biaya perolehan perangkat lunak komputer | 67.105.402 | 65.022.514 | *Cost of computer software* |
| Akumulasi amortisasi | (56.962.266) | (53.626.471) | *Accumulated amortization* |
| **Neto** | **10.143.136** | **11.396.043** | ***Net*** |

Beban amortisasi aset tak berwujud sebesar Rp3.335.795 dan Rp3.389.076 masing-masing untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025.

*The amortization expense of intangible assets amounted to Rp3,335,795 and Rp3,389,076 for the six-month period ended June 30, 2026 and 2025, respectively.*

## 13. ASET HAK GUNA – NETO / *13. RIGHT-OF-USE ASSETS - NET*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Biaya perolehan | 80.220.980 | 66.436.791 | *Acquisition cost* |
| Akumulasi amortisasi | (46.662.460) | (42.951.302) | *Accumulated amortization* |
| **Neto** | **33.558.520** | **23.485.489** | ***Net*** |

Tabel berikut menyajikan beban hak-guna yang dilaporkan dalam laporan laba rugi konsolidasian:

*The table below shows the right-of-use expenses in consolidated statement of profit or loss:*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026 | | | |
|---|---|---|---|---|
| | Beban penyusutan aset hak-guna/ *Depreciation of right-of-use assets* | Beban bunga atas liabilitas sewa/ *Interest expenses of lease liabilities* | Beban yang berhubungan dengan sewa jangka pendek/ *Expenses relating to short term lease* | |
| Bangunan | 3.711.158 | 1.649.362 | 3.317.205 | *Buildings* |

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2025 | | | |
|---|---|---|---|---|
| | Beban penyusutan aset hak-guna/ *Depreciation of right-of-use assets* | Beban bunga atas liabilitas sewa/ *Interest expenses of lease liabilities* | Beban yang berhubungan dengan sewa jangka pendek/ *Expenses relating to short term lease* | |
| Bangunan | 3.043.397 | 1.146.095 | 2.320.299 | *Buildings* |

## 14. ASET TETAP - NETO / *14. FIXED ASSETS - NET*

| | 30 Juni/*June 30,* 2026 | | | | |
|---|---|---|---|---|---|
| | Saldo Awal/ *Beginning Balance* | Penambahan/ *Additions* | Pengurangan/ *Deductions* | Saldo Akhir/ *Ending Balance* | |
| **Biaya perolehan** | | | | | ***At cost*** |
| Pemilikan langsung | | | | | *Direct ownership* |
| Bangunan | 1.537.122 | - | - | 1.537.122 | *Buildings* |
| Renovasi gedung sewa | 46.895.303 | 471.725 | - | 47.367.028 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 51.949.455 | 5.648.735 | - | 57.598.190 | *Office equipments* |
| Kendaraan bermotor | 369.500 | - | - | 369.500 | *Motor Vehicles* |
| Sub-total | 100.751.380 | 6.120.460 | - | 106.871.840 | *Sub-total* |
| **Akumulasi Penyusutan** | | | | | ***Accumulated depreciation*** |
| Pemilikan langsung | | | | | *Direct ownership* |
| Bangunan | 1.537.122 | - | - | 1.537.122 | *Buildings* |
| Renovasi gedung sewa | 43.669.639 | 762.626 | - | 44.432.265 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 40.916.538 | 2.218.380 | - | 43.134.918 | *Office equipments* |
| Kendaraan bermotor | 18.475 | 36.950 | - | 55.425 | *Motor Vehicles* |
| Sub-total | 86.141.774 | 3.017.956 | - | 89.159.730 | *Sub-total* |
| **Nilai buku neto** | **14.609.606** | | | **17.712.110** | ***Net book value*** |

## 14. ASET TETAP - NETO (lanjutan) / *14. FIXED ASSETS - NET (continued)*

| | 31 Desember/*December 31,* 2025 | | | | |
|---|---|---|---|---|---|
| | **Saldo Awal/ *Beginning Balance*** | **Penambahan/ *Additions*** | **Pengurangan/ *Deductions*** | **Saldo Akhir/ *Ending Balance*** | |
| **Biaya perolehan** | | | | | ***At cost*** |
| Pemilikan langsung | | | | | *Direct ownership* |
| Bangunan | 1.537.122 | - | - | 1.537.122 | *Buildings* |
| Renovasi gedung sewa | 46.052.408 | 842.895 | - | 46.895.303 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 47.218.316 | 4.753.579 | 22.440 | 51.949.455 | *Office equipments* |
| Kendaraan bermotor | - | 369.500 | - | 369.500 | *Motor Vehicles* |
| Sub-total | 94.807.846 | 5.965.974 | 22.440 | 100.751.380 | *Sub-total* |
| **Akumulasi Penyusutan** | | | | | ***Accumulated depreciation*** |
| Pemilikan langsung | | | | | *Direct ownership* |
| Bangunan | 1.537.122 | - | - | 1.537.122 | *Buildings* |
| Renovasi gedung sewa | 42.185.651 | 1.483.988 | - | 43.669.639 | *Leasehold improvements* |
| Perabotan dan peralatan kantor | 37.438.108 | 3.500.870 | 22.440 | 40.916.538 | *Office equipments* |
| Kendaraan bermotor | - | 18.475 | - | 18.475 | *Motor Vehicles* |
| Sub-total | 81.160.881 | 5.003.333 | 22.440 | 86.141.774 | *Sub-total* |
| **Nilai buku neto** | **13.646.965** | | | **14.609.606** | ***Net book value*** |

Beban penyusutan sebesar Rp3.017.956 dan Rp2.492.478 masing-masing untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025.

*Depreciation expense amounted to Rp3,017,956 and Rp2,492,478 for the six-month period ended June 30, 2026 and 2025, respectively.*

Pengurangan aset tetap yang merupakan penjualan aset dengan rincian sebagai berikut:

*Deduction of fixed assets related to assets disposal are as follows:*

| | **31 Desember/ *December 31*, 2025** | |
|---|---|---|
| Hasil penjualan aset tetap | 631 | *Proceeds from sale of fixed assets* |
| Nilai buku aset tetap | - | *Net book value* |
| **Laba penjualan aset tetap** | **631** | ***Gain on sale of fixed assets*** |

Aset tetap telah diasuransikan terhadap risiko kerugian kebakaran dan risiko lainnya kepada PT Zurich Asuransi Indonesia Tbk, pihak ketiga, dengan nilai pertanggungan sebesar Rp64.671.591 masing-masing pada tanggal 30 Juni 2026 dan 31 Desember 2025. Manajemen berpendapat bahwa nilai pertanggungan tersebut memadai untuk menutup kemungkinan kerugian atas aset yang dipertanggungkan.

*All fixed asset were insured against fire and other possible risks with PT Zurich Asuransi Indonesia Tbk, third parties, for Rp64,671,591 as of June 30, 2026 and December 31, 2025, respectively. Management believes that the insurance coverage is adequate to cover possible losses on the assets insured.*

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, jumlah tercatat bruto dari setiap aset tetap yang telah disusutkan penuh dan masih digunakan adalah sebesar Rp72.973.807 dan Rp72.428.273 (tidak diaudit dan tidak reviu).

*As of June 30, 2026 and December 31, 2025, the gross amount of fixed assets which have been fully depreciated and are still used amounted to Rp72,973,807* and *Rp72,428,273 respectively (unaudited and unreviewed).*

## 14. ASET TETAP - NETO (lanjutan) / *14. FIXED ASSETS - NET (continued)*

Manajemen berkeyakinan bahwa tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai atas aset tetap pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*Management believes that there are no events or changes in circumstances which may indicate impairment in value of fixed asset of June 30, 2026 and December 31, 2025.*

Tidak ada aset tetap yang dijaminkan oleh Perusahaan dan entitas anaknya.

*There were no fixed assets pledged as collateral by the Company and its subsidiaries.*

## 15. ASET LAIN-LAIN / *15. OTHER ASSETS*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Uang muka pembelian aset tetap | 3.761.821 | 841.806 | *Advances for purchase of fixed assets* |
| Uang muka pengembangan tenaga kerja | 2.498.701 | 113.910 | *Advances for labor development* |
| Setoran jaminan | 2.326.921 | 2.019.423 | *Guarantee deposits* |
| Uang muka jasa profesional | 1.878.573 | 491.000 | *Advances for professional fees* |
| Uang muka pembelian aset tak berwujud | 571.663 | 1.379.481 | *Advances for purchase of intangible assets* |
| Uang muka pemasaran | 571.666 | 855.617 | *Advances for marketing* |
| Lain-lain | 158.934 | 263.135 | *Others* |
| **Total** | **11.768.279** | **5.964.372** | ***Total*** |

Uang muka pembelian aset tetap dan aset tak berwujud adalah uang muka yang dikeluarkan oleh Perusahaan dan entitas anaknya untuk renovasi ruangan kantor, proses implementasi sistem departemen sumber daya manusia, dan pengadaan *software* untuk proyek *online trading*.

*Advances for purchase of fixed assets and intangible assets are advances paid by the Company and its subsidiaries for office space renovation, system implementation on human resources department, and the procurement of software for online trading project.*

Lain-lain terutama merupakan uang muka atas jasa tenaga ahli dalam rangka kebutuhan pengembangan dan migrasi server dan sistem.

*Others are mainly advance payments for expert services for server and system development and migration needs.*

## 16. UTANG USAHA / *16. ACCOUNT PAYABLE*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Utang pajak atas transaksi penjualan saham | 8.482.074 | 18.665.933 | *Selling tax payable on share transactions* |
| Utang biaya transaksi | 5.614.515 | 15.920.629 | *Levy payables* |
| Utang biaya jaminan | 1.323.460 | 1.820.355 | *Guarantee fee payables* |
| **Total** | **15.420.049** | **36.406.917** | ***Total*** |

Akun ini merupakan saldo utang terkait jasa transaksi yang timbul dari transaksi perantara pedagang efek kepada PT Bursa Efek Indonesia.

*This account represents payables related to market charges from brokerage activities to PT Bursa Efek Indonesia.*

## 17. UTANG TRANSAKSI PERANTARA PEDAGANG EFEK / *17. PAYABLES FROM BROKERAGE ACTIVITIES*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Utang nasabah (a) | 2.116.280.451 | 717.066.540 | *Payables to customers (a)* |
| Utang lembaga kliring dan penjaminan (b) | - | 62.308.828 | *Payable to clearing and guarantee institution (b)* |
| **Total** | **2.116.280.451** | **779.375.368** | ***Total*** |

### a. Utang nasabah / *a. Payable to customers*

#### i. Berdasarkan pihak-pihak / *i. By parties*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Pihak berelasi (Catatan 36) | | | *Related parties (Note 36)* |
| Utang nasabah kelembagaan Afiliasi | 150.575.816 | - | *Institutional customers payable Affiliation* |
| Utang nasabah pemilik rekening Afiliasi | - | 9.022.253 | *Account owner customers payable Affiliation* |
| Sub-total | 150.575.816 | 9.022.253 | *Sub-total* |
| Pihak ketiga | | | *Third parties* |
| Masing-masing lebih atau sama dengan 5% dari total | 1.378.308.910 | 255.795.898 | *Each more than or equal to 5% of total* |
| Masing-masing di bawah 5% dari total | 587.395.725 | 452.248.389 | *Each below 5% of total* |
| Sub-total | 1.965.704.635 | 708.044.287 | *Sub-total* |
| **Total** | **2.116.280.451** | **717.066.540** | ***Total*** |

#### ii. Berdasarkan jenis nasabah / *ii. By type of customer*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Pihak berelasi (Catatan 36) | | | *Related parties (Note 35)* |
| Utang nasabah kelembagaan Reguler | 150.575.816 | - | *Institutional customers payable Regular* |
| Utang nasabah pemilik rekening Reguler | - | 9.022.253 | *Account owner customers payable Regular* |
| Sub-total | 150.575.816 | 9.022.253 | *Sub-total* |
| Pihak ketiga | | | *Third parties* |
| Utang nasabah pemilik rekening | | | *Account owner customers payable* |
| Reguler | 134.649.557 | 311.773.191 | *Regular* |
| Margin | 3.583.173 | 18.386.905 | *Margin* |
| Sub-total | 138.232.730 | 330.160.096 | *Sub-total* |
| Utang nasabah kelembagaan Reguler | 1.827.471.905 | 377.884.191 | *Institutional customers payable Regular* |
| **Total** | **2.116.280.451** | **717.066.540** | ***Total*** |

## 17. UTANG TRANSAKSI PERANTARA PEDAGANG EFEK (lanjutan)

### a. Utang nasabah (lanjutan)

Utang nasabah pemilik rekening adalah utang atas transaksi dengan nasabah pemilik rekening efek pada Perusahaan. Utang nasabah kelembagaan adalah utang atas transaksi dengan nasabah yang tidak memiliki rekening efek pada Perusahaan.

### b. Utang lembaga kliring dan penjaminan

Akun ini merupakan tagihan dan kewajiban Perusahaan kepada KPEI sehubungan dengan perhitungan penyelesaian bersih *(net settlement)* transaksi perdagangan efek yang dilakukan Perusahaan di bursa efek.

## *17. PAYABLES FROM BROKERAGE ACTIVITIES (continued)*

### *a. Payable to customers (continued)*

*Account owner customer payables represent payables from transactions with customers owning securities account in the Company. Institutional customer payables represent payables from transactions with customers without securities account in the Company.*

### *b. Payable to clearing and guarantee institutions*

*These accounts represent the Company's receivables and payables to KPEI resulting from net settlement calculation of the Company's securities trading transaction in the stock market.*

## 18. BEBAN AKRUAL / *18. ACCRUED EXPENSES*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Bonus dan tunjangan lain-lain | 112.403.662 | 103.444.673 | *Bonuses and other allowances* |
| Bunga atas surat utang jangka panjang | 34.949.885 | 24.021.794 | *Interest on long-term notes payables* |
| Iuran Otoritas Jasa Keuangan (OJK) | 22.658.555 | 10.951.247 | *Financial Service Authority (OJK) levy* |
| Beban pemasaran | 20.162.457 | 34.052.121 | *Marketing expenses* |
| Provisi piutang transaksi repo ditangguhkan | 7.706.153 | 6.600.463 | *Unearned provision of receivables from repo transactions* |
| Komisi penjualan | 3.806.990 | 5.314.369 | *Sales commission* |
| Jasa profesional | 3.157.160 | 2.279.753 | *Professional fees* |
| Bunga dan provisi pinjaman bank | 3.106.128 | 4.896.539 | *Bank loan's interest and provision* |
| Beban pelatihan dan seminar | 2.173.564 | 2.265.091 | *Training and seminars expenses* |
| Beban jasa layanan kustodian | 970.436 | 1.284.952 | *Custodian service fee expenses* |
| Lain-lain | 5.933.705 | 4.409.194 | *Others* |
| **Total** | **217.028.695** | **199.520.196** | ***Total*** |

Termasuk lain-lain adalah beban yang muncul dari kegiatan operasional cabang, biaya utilitas dan *reimbursement* karyawan.

*Others include are expenses which are incurred from operational branch activities, utilities expense and employee's reimbursement.*

## 19. UTANG JANGKA PENDEK / *19. SHORT-TERM LIABILITIES*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Utang Bank** | | | ***Bank Loan*** |
| PT Bank Permata Tbk | 350.000.000 | 150.000.000 | *PT Bank Permata Tbk* |
| PT Bank Central Asia Tbk | 320.000.000 | - | *PT Bank Central Asia Tbk* |
| PT Bank KEB Hana Indonesia Tbk | 100.000.000 | 150.000.000 | *PT Bank KEB Hana Indonesia Tbk* |
| PT Bank CIMB Niaga Tbk | 100.000.000 | 100.000.000 | *PT Bank CIMB Niaga Tbk* |
| PT Bank Ina Perdana Tbk | 100.000.000 | 100.000.000 | *PT Bank Ina Perdana Tbk* |
| PT Bank Panin Tbk | 50.000.000 | 100.000.000 | *PT Bank Panin T* |
| PT Bank Jago Tbk | - | 200.000.000 | *PT Bank Jago Tbk* |
| PT Bank Maybank Indonesia Tbk | - | 200.000.000 | *PT Bank Maybank Indonesia Tbk* |
| PT Bank SMBC Indonesia Tbk | - | 150.000.000 | *PT Bank SMBC Indonesia Tbk* |
| PT Bank Victoria International Tbk | - | 100.000.000 | *PT Bank Victoria International Tbk* |
| **Total** | **1.020.000.000** | **1.250.000.000** | ***Total*** |

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Suku bunga per tahun | 5,65% - 7,30% | 5,50% - 7,50% | *Interest rates per annum* |

**PT Bank Permata Tbk**

Berdasarkan perjanjian kredit pada tanggal 2 November 2018, yang telah diubah terakhir pada tanggal 28 Februari 2026, Perusahaan memperoleh perpanjangan fasilitas kredit yang bersifat *uncommitted* mencakup fasilitas:

- Fasilitas kredit *sub-limit* mencakup fasilitas kredit tanpa jaminan "*Money Market Line*" dan fasilitas bank garansi untuk mengakomodasi jasa penjamin emisi dengan limit maksimum sebesar Rp350 miliar (Rupiah penuh).
- Fasilitas bank garansi untuk mengakomodasi trading limit KPEI dan jasa penasihat keuangan maksimum sebesar Rp150 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,75% - 7,05% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 5,90% - 6,95% per tahun. Fasilitas ini akan berakhir pada tanggal 28 Februari 2027.

***PT Bank Permata Tbk***

*Based on the loan agreement on November 2, 2018, which has been amended most recently on February 28, 2026, the Company obtained uncommitted credit facility extension which covered the following:*

- *Sub-limit credit facility include "Money Market Line" unsecured credit facility and bank guarantee facility for underwriting with maximum limit of Rp350 billion (full Rupiah).*
- *Bank guarantee facility for KPEI trading limit and financial advisory services with maximum limit of Rp150 billion (full Rupiah).*

*These facilities bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.75% - 7.05% and for the year ended December 31, 2025 are 5.90% - 6.95%, respectively. These facilities will mature on February 28, 2027.*

## 19. UTANG JANGKA PENDEK (lanjutan)

**PT Bank Central Asia Tbk**

Berdasarkan perjanjian kredit pada tanggal 10 Agustus 2007, yang telah diubah terakhir pada tanggal 22 Januari 2026, Perusahaan memperoleh pembaharuan fasilitas kredit sebagai berikut:

- Fasilitas *installment loan* dengan jumlah pokok sebesar Rp320 miliar (Rupiah penuh).
- Fasilitas kredit lokal untuk modal kerja dengan limit maksimum sebesar Rp30 miliar (Rupiah penuh).
- Fasilitas *omnibus time loan* dan bank garansi untuk jaminan kepada KPEI untuk transaksi di Bursa Efek Indonesia dan/atau penjaminan emisi maksimum sebesar Rp50 miliar (Rupiah penuh).
- Fasilitas kredit *foreign exchange* (FX) *line* untuk keperluan *hedging* (untuk transaksi *Tod/Tom/Spot*, *Forward* dan *SWAP*) maksimum sebesar USD1 juta (Dolar Amerika Serikat penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 7,00% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,50% - 7,30% per tahun. Fasilitas ini akan berakhir pada tanggal 18 Maret 2027.

**PT Bank KEB Hana Indonesia Tbk**

Berdasarkan perjanjian kredit pada tanggal 1 November 2022, yang telah diubah terakhir pada tanggal 3 Desember 2025, Perusahaan memperoleh fasilitas kredit untuk modal kerja untuk penjaminan emisi, dengan limit maksimum sebesar Rp300 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,65% - 6,90% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,00% - 6,85% per tahun. Fasilitas ini akan berakhir pada tanggal 5 Desember 2026.

## *19. SHORT-TERM LIABILITIES (continued)*

***PT Bank Central Asia Tbk***

*Based on the loan agreement on August 10, 2007, which has been amended most recently on January 22, 2026, the Company obtained credit facility renewals as follows:*

- *Installment loan facility with a principal amount of Rp320 billion (full Rupiah).*
- *Local credit facility for working capital financing with maximum limit of Rp30 billion (full Rupiah).*
- *Omnibus time loan and bank guarantee facility for KPEI for Indonesian Stock Exchange trading transaction and/or underwriting with maximum limit of Rp50 billion (full Rupiah).*
- *Foreign exchange (FX) line credit facility for hedging requirement (for transaction of Tod/Tom/Spot, Forward and SWAP) with maximum limit of USD1 million (full US Dollar).*

*These facilities bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 7.00% and for the year ended December 31, 2025 are 6.50% - 7.30%, respectively. These facilities will mature on March 18, 2027.*

***PT Bank KEB Hana Indonesia Tbk***

*Based on the loan agreement on November 1, 2022, which has been amended most recently on December 3, 2025, the Company obtained credit facility for working capital financing for underwriting with maximum limit of Rp300 billion (full Rupiah).*

*This facility bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.65% - 6.90% and for the year ended December 31, 2025 are 6.00% - 6.85%, respectively. This facility will mature on December 5, 2026.*

**19. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank CIMB Niaga Tbk**

Berdasarkan perjanjian kredit pada tanggal 11 Agustus 2011, yang telah diubah terakhir pada tanggal 19 Juni 2026, Perusahaan memperoleh fasilitas kredit dengan batasan maksimum sebesar Rp200 miliar (Rupiah penuh) yang dapat digunakan secara bersama-sama sebagai:

a. Fasilitas kredit "*on revolving basis*" untuk modal kerja. Fasilitas ini dikenakan suku bunga mengambang.

b. Fasilitas bank garansi untuk tujuan penggunaan sebagai *trading limit* di KPEI atas transaksi di bursa dan jasa penasihat keuangan.

c. Fasilitas bank garansi IB untuk tujuan penggunaan sebagai jaminan/kegiatan *underwriting,* yaitu *bid bond, performance bond,* dan *payment bond.*

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,85% - 6,75% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 5,85% - 6,90% per tahun. Fasilitas ini akan berakhir pada tanggal 17 Mei 2027.

**PT Bank Ina Perdana Tbk**

Berdasarkan perjanjian kredit pada tanggal 28 Februari 2026, Perusahaan memperoleh fasilitas kredit untuk modal kerja, dengan limit maksimum sebesar Rp150 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 6,00% - 6,95% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 5,95% - 6,70% per tahun. Fasilitas ini akan berakhir pada tanggal 28 Februari 2027.

**PT Bank Panin Tbk**

Berdasarkan perjanjian kredit pada tanggal 6 Agustus 2025, Perusahaan memperoleh fasilitas kredit untuk modal kerja untuk perdagangan dan penjaminan emisi, dengan limit maksimum sebesar Rp100 miliar (Rupiah penuh).

***19. SHORT-TERM LIABILITIES (continued)***

***PT Bank CIMB Niaga Tbk***

*Based on the loan agreement on August 11, 2011, which has been amended most recently on June 19, 2026, the Company obtained credit facilities with maximum limit of Rp200 billion (full Rupiah) which is interchangeable as:*

*a. Credit facility "on revolving basis" for working capital financing. This facility bears floating interest rate.*

*b. Bank guarantee facility intended for trading limit at KPEI for transactions in stock exchange and financial advisory service.*

*b. IB bank guarantee facility intended for guarantee/underwriting activity, includes bid bond, performance bond, and payment bond.*

*This facility bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.85% - 6.75% and for the year ended December 31, 2025 are 5.85% - 6.90%, respectively. These facilities will mature on May 17, 2027.*

***PT Bank Ina Perdana Tbk***

*Based on the loan agreement on February 28, 2026, the Company obtained credit facility for working capital financing with maximum limit of Rp150 billion (full Rupiah).*

*This facility bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 6.00% - 6.95% and for the year ended December 31, 2025 was 5.95% - 6.70%. This facility will mature on February 28, 2027.*

***PT Bank Panin Tbk***

*Based on the loan agreement on August 06, 2025, the Company obtained credit facility for working capital financing for underwriting with maximum limit of Rp100 billion (full Rupiah).*

**19. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Panin Tbk (lanjutan)**

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 6,50% - 6,75% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,50% per tahun. Fasilitas akan berakhir pada tanggal 6 Agustus 2026.

**PT Bank Jago Tbk**

Berdasarkan perjanjian kredit pada tanggal 11 Mei 2020, yang telah diubah terakhir pada tanggal 15 November 2023, Perusahaan memperoleh perpanjangan fasilitas kredit untuk modal kerja untuk penjaminan emisi, dengan limit maksimum sebesar Rp50 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk tahun yang berakhir pada tanggal 31 Desember 2024 sebesar 6,25% per tahun. Fasilitas telah berakhir pada tanggal 11 Mei 2024 dan tidak diperpanjang.

Berdasarkan perjanjian kredit pada tanggal 24 Oktober 2025, Perusahaan memperoleh perpanjangan fasilitas kredit untuk modal kerja jangka pendek, dengan limit maksimum sebesar Rp300 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga tetap, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,75% - 5,85% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 5,50%-6,00% per tahun. Fasilitas ini akan berakhir pada tanggal 24 Oktober 2026.

**PT Bank Maybank Indonesia Tbk**

Berdasarkan perjanjian kredit pada tanggal 11 Oktober 2025, Perusahaan memperoleh fasilitas kredit *omnibus* berupa fasilitas kredit tanpa jaminan untuk perputaran modal kerja *"Money Market Line & Line Bank Garansi"* maksimum sebesar Rp200 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,90% - 6,50% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 5,90% - 7,50% per tahun. Fasilitas ini akan berakhir pada tanggal 11 Oktober 2026.

***19. SHORT-TERM LIABILITIES (continued)***

***PT Bank Panin Tbk (continued)***

*This facility bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 6.50% - 6.75% and for the year ended December 31, 2025 was 6.50%. This facility will mature on August 6, 2026.*

***PT Bank Jago Tbk***

*Based on the loan agreement on May 11, 2020, which has been amended most recently on November 15, 2023, the Company obtained credit facility extension for working capital financing for underwriting with maximum limit of Rp50 billion (full Rupiah).*

*This facility bears floating interest rate, which the interest rates per annum for the year ended December 31, 2024 was 6.25%. This facility has matured on May 11, 2024 and not extended.*

*Based on the loan agreement on October 24, 2025, the Company obtained credit facility extension for short-term working capital with maximum limit of Rp300 billion (full Rupiah).*

*This facility bears fixed interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.75% - 5.85% and for the year ended December 31, 2025 are 5.50% - 6.00%. This facility will mature on October 24, 2026.*

***PT Bank Maybank Indonesia Tbk***

*Based on the loan agreement on October 11, 2025, the Company obtained omnibus credit facility as "Money Market Line & Guarantee Bank Line" unsecured credit liability for working capital financing with maximum limit of Rp200 billion (full Rupiah).*

*These facilities bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.90% - 6.50% and for the year ended December 31, 2025 are 5.90% - 7.50%. These facilities will mature on October 11, 2026.*

## 19. UTANG JANGKA PENDEK (lanjutan)

**PT Bank SMBC Indonesia Tbk**

Berdasarkan perjanjian kredit pada tanggal 8 Desember 2020, yang telah diubah terakhir pada tanggal 27 Januari 2026, Perusahaan memperoleh perpanjangan fasilitas kredit sebagai berikut:

- Fasilitas kredit tanpa jaminan "*Money Market Line*" untuk modal kerja maksimum sebesar Rp250 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.

- Fasilitas bank garansi untuk mengakomodasi trading limit KPEI dan aktivitas penjaminan efek maksimum sebesar Rp250 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,85% - 7,00% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,00% - 6,96% per tahun. Fasilitas ini akan berakhir pada tanggal 29 Januari 2027.

**PT Bank Victoria International Tbk**

Berdasarkan perjanjian kredit pada tanggal 29 Mei 2019, yang telah diubah terakhir pada tanggal 29 Juni 2026, Perusahaan memperoleh perpanjangan fasilitas kredit sebagai berikut:

- Fasilitas kredit tanpa jaminan untuk perputaran modal kerja *"Money Market Line & Line Bank Garansi"* maksimum sebesar Rp200 miliar (Rupiah penuh).

- Fasilitas bank garansi untuk mengakomodasi *trading limit* KPEI dan aktivitas penjaminan efek maksimum sebesar Rp50 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,75% - 6,00% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,35% - 7,00% per tahun. Fasilitas ini akan berakhir pada tanggal 29 Mei 2027.

## *19. SHORT-TERM LIABILITIES (continued)*

***PT Bank SMBC Indonesia Tbk***

*Based on the loan agreement on December 8, 2020, which has been amended most recently on January 27, 2026, the Company obtained the extension on credit facility as follows:*

- *"Money Market Line" unsecured credit liability for working capital financing with maximum limit of Rp250 billion (full Rupiah). This facility bears floating interest rate.*

- *Bank guarantee facility for KPEI trading limit and underwriting activity with maximum limit of Rp250 billion (full Rupiah).*

*These facilities bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.85% - 7.00% and for the year ended December 31, 2025 are 6.00% - 6.96%, respectively. This facility will mature on January 29, 2027.*

***PT Bank Victoria International Tbk***

*Based on the loan agreement on May 29, 2019, which has been amended most recently on June 29, 2026, the Company obtained credit facility extensions as follows:*

- *"Money Market Line & Guarantee Bank Line" unsecured credit liability for working capital financing with maximum limit of Rp200 billion (full Rupiah).*

- *Bank guarantee facility for KPEI trading limit and underwriting activity with maximum limit of Rp50 billion (full Rupiah).*

*These facilities bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.75% - 6.00% and for the year ended December 31, 2025 is 6.35% - 7.00%, respectively. These facilities will mature on May 29, 2027.*

**19. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Rakyat Indonesia (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 19 Juli 2018, yang telah diubah terakhir pada tanggal 28 Oktober 2025, Perusahaan memperoleh perpanjangan fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp500 miliar (Rupiah penuh) dan tambahan fasilitas *intraday* valas yang bersifat *uncommitted* dengan batasan maksimum sebesar USD50 juta (Dollar Amerika Serikat penuh) mencakup fasilitas:

a. Penerimaan dana yang berasal dari:

- Penerimaan dana dari KPEI dari hasil *net sell* transaksi saham pasar reguler yang dipindahbukukan melalui sistem C-BEST KSEI.
- Penerimaan dana bank kustodian dari nilai dana yang akan diterima oleh nasabah dan/atau dari hasil transaksi saham di pasar negosiasi dan/atau transaksi obligasi korporasi di Bursa Efek Indonesia.

b. Penempatan dana tunai di Bank BRI berupa:

- Deposito berjangka dan/atau *deposit on call* dalam valuta Rupiah dan/atau USD.
- Giro valuta Rupiah dan USD.

Berdasarkan perjanjian kredit yang sama, Perusahaan juga memperoleh fasilitas kredit sebagai berikut:

- Fasilitas kredit jangka pendek untuk modal kerja maksimum sebesar Rp250 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.
- Fasilitas bank garansi maksimum sebesar Rp70 miliar (Rupiah penuh) untuk tujuan penggunaan sebagai *trading limit* di KPEI atas transaksi di bursa dan jasa penjamin emisi efek.

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 5,50% - 6,40% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,15% - 6,90% per tahun. Fasilitas akan berakhir pada tanggal 19 Juli 2026 dan masih dalam proses perpanjangan.

***19. SHORT-TERM LIABILITIES (continued)***

***PT Bank Rakyat Indonesia (Persero) Tbk***

*Based on the loan agreement on July 19, 2018, which has been amended most recently on October 28, 2025, the Company obtained uncommitted intraday facility extension with maximum amount of Rp500 billion (full Rupiah) and additional uncommitted valas intraday facility with maximum amount of USD50 million (full US Dollar) which covered the following:*

*a. Receiving fund which comes from:*

- *Receiving fund from KPEI resulting from net sales of stock transactions in regular market which is transferred through the KSEI's C-BEST system.*
- *Receiving fund from bank custody resulting from future and from customers received and/or resulting from stock transactions in negotiation market and/or corporate bonds transactions in Indonesia Stock Exchange.*

*b. Placements in Bank BRI are follows:*

- *Time deposits and/or deposits on call in Rupiah and/or USD currencies.*
- *Current account in Rupiah and USD currencies.*

*Based on the same loan agreement, the Company also obtained credit facilities as follows:*

- *Short-term credit facility for working capital financing with maximum limit of Rp250 billion (full Rupiah). This facility bears floating interest rate.*
- *Bank guarantee facility with maximum limit of Rp70 billion (full Rupiah) intended for trading limit at KPEI for transactions in stock exchange and underwriting service.*

*These facilities bears floating interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 5.50% - 6.40% and for the year ended December 31, 2025 are 6.15% - 6.90%, respectively. These facilities will mature on July 19, 2026 and will be extended.*

## 19. UTANG JANGKA PENDEK (lanjutan)

**PT Bank Tabungan Negara (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 1 November 2022, yang telah diubah terakhir pada tanggal 21 Oktober 2025, Perusahaan memperoleh perpanjangan fasilitas kredit untuk modal kerja untuk penjaminan emisi, dengan limit maksimum sebesar Rp250 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas akan berakhir pada tanggal 30 Oktober 2027.

**PT Bank MNC Internasional Tbk**

Berdasarkan perjanjian kredit pada tanggal 14 Agustus 2020, yang telah diubah terakhir pada tanggal 30 September 2024, Perusahaan memperoleh perpanjangan fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp200 miliar (Rupiah penuh) mencakup fasilitas:

- Fasilitas kredit tanpa jaminan "*Money Market Line*" untuk modal kerja.
- Fasilitas bank garansi untuk tujuan jasa penjamin emisi efek.

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas ini akan berakhir pada tanggal 14 Agustus 2025 dan tidak diperpanjang.

**PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk**

Berdasarkan perjanjian kredit pada tanggal 5 Juli 2024, Perusahaan memperoleh fasilitas kredit yang bersifat *uncommitted* sebagai berikut:

- Fasilitas kredit tanpa jaminan "*Money Market Line*" untuk modal kerja maksimum sebesar Rp175 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.

Fasilitas ini dikenakan suku bunga mengambang, dimana suku bunga untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,65% - 6,85% per tahun. Fasilitas sudah berakhir pada tanggal 7 Juli 2025 dan tidak diperpanjang.

## *19. SHORT-TERM LIABILITIES (continued)*

***PT Bank Tabungan Negara (Persero) Tbk***

*Based on the loan agreement on November 1, 2022, which has been amended most recently on October 21, 2025, the Company obtained credit facility extension for working capital financing for underwriting with maximum limit of Rp250 billion (full Rupiah).*

*This facility bears floating interest rate. This facility will mature on October 30, 2027.*

***PT Bank MNC Internasional Tbk***

*Based on the loan agreement on August 14, 2020, which has been amended most recently on September 30, 2024, the Company obtained uncommitted intraday facility extension with maximum amount of Rp200 billion (full Rupiah) which covered the following:*

- *"Money Market Line" unsecured credit liability for working capital.*
- *Bank guarantee facility intended for underwriting service.*

*These facilities bears floating interest rate. These facilities matured on August 14, 2025 and was not renewed.*

***PT Bank Pembangunan Daerah Jawa Barat dan Banten Tbk***

*Based on the loan agreement on July 5, 2024, the Company obtained uncommitted credit facility as follows:*

- *Money Market Line unsecured credit facility for maximum working capital of Rp175 billion (full Rupiah). This facility bears floating interest rates.*

*This facility bears floating interest rate, which the interest rates per annum for the year ended December 31, 2025 are 6.65% - 6.85%, respectively. This facility matured on July 7, 2025 and was not extended.*

## 19. UTANG JANGKA PENDEK (lanjutan)

**PT Bank JTrust Indonesia Tbk**

Berdasarkan perjanjian kredit pada tanggal 20 September 2017, yang telah diubah terakhir pada tanggal 8 Juni 2026, Perusahaan memperoleh fasilitas kredit atas permintaan untuk modal kerja dan bank garansi untuk penjaminan emisi, maksimum sebesar Rp100 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga tetap.

Fasilitas ini dikenakan suku bunga tetap, dimana suku bunga untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 sebesar 6,00% - 6,50% dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 sebesar 6,30% - 7,40% per tahun. Fasilitas akan berakhir pada tanggal 20 Juni 2027.

**Standard Chartered Bank, Cabang Indonesia**

Berdasarkan perjanjian kredit pada tanggal 5 Desember 2013, yang telah diubah terakhir pada tanggal 20 Desember 2023, Perusahaan memperoleh perpanjangan fasilitas kredit sebagai berikut:

- Fasilitas kredit tanpa jaminan "*Money Market Line*" untuk modal kerja maksimum sebesar Rp35 miliar (Rupiah penuh). Fasilitas ini dikenakan suku bunga mengambang.

- Fasilitas bank garansi maksimum sebesar Rp150 miliar (Rupiah penuh) untuk tujuan penggunaan sebagai *trading limit* di KPEI atas transaksi di bursa dan jasa penjamin emisi efek.

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas ini berlaku hingga tanggal 30 November 2025 dan diperpanjang secara otomatis untuk setiap periode 12 bulan, kecuali ditentukan oleh bank dari waktu ke waktu.

Pada tanggal 18 Desember 2025, perjanjian kredit ini telah diakhiri.

**PT Bank Mandiri (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 25 September 2013, yang telah diubah terakhir pada tanggal 02 September 2025, Perusahaan memperoleh perpanjangan fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp2 triliun (Rupiah penuh) mencakup fasilitas:

## *19. SHORT-TERM LIABILITIES (continued)*

***PT Bank JTrust Indonesia Tbk***

*Based on the loan agreement on September 20, 2017, which has been amended most recently on June 8, 2026, the Company obtained credit facility for working capital financing and bank guarantee facility for underwriting with maximum limit of Rp100 billion (full Rupiah). This facility bears fixed interest rate.*

*This facility bears fixed interest rate, which the interest rates per annum for the six-month period ended June 30, 2026 are 6.00% - 6.50% and for the year ended December 31, 2025 are 6.30% - 7.40%, respectively. This facility will mature on June 20, 2027.*

***Standard Chartered Bank, Indonesia Branch***

*Based on the loan agreement on December 5, 2013, which has been amended most recently on December 20, 2023, the Company obtained credit facility extension as follows:*

- *"Money Market Line" unsecured credit liability for working capital financing with maximum limit of Rp35 billion (full Rupiah). This facility bears floating interest rate.*

- *Bank guarantee facility with maximum limit of Rp150 billion (full Rupiah) intended for trading limit at KPEI for transactions in stock exchange and underwriting service.*

*These facilities bears floating interest rate. This facility is valid until November 30, 2025 and automatically extended for every 12-month period basis, unless as otherwise determined by the bank from time to time.*

*On December 18, 2025, this credit agreement was terminated.*

***PT Bank Mandiri (Persero) Tbk***

*Based on the loan agreement on September 25, 2013, which has been amended most recently on September 02, 2025, the Company obtained uncommitted intraday facility extension with maximum amount of Rp2 trillion (full Rupiah) which covered the following:*

**19. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Mandiri (Persero) Tbk (lanjutan)**

a. Penerimaan dana yang berasal dari**:**

- Penerimaan dana dari KPEI dari hasil *net sell* transaksi saham pasar reguler**.**
- Penerimaan dana Bank Mandiri kustodian dari hasil transaksi beli-jual Surat Utang Negara (SUN) dan/atau transaksi saham di pasar negosiasi dan/atau transaksi obligasi korporasi di Bursa Efek Indonesia.
- Penerimaan dana Bank Mandiri kustodian dari hasil transaksi beli-jual Surat Utang Negara (SUN) dan/atau transaksi saham di pasar negosiasi dan/atau transaksi obligasi korporasi di Bursa Efek Indonesia.

b. Penempatan dana tunai di Bank Mandiri, cabang Bursa Efek Jakarta, berupa:

- Deposito berjangka dan/atau *deposit on call* dalam valuta Rupiah dan/atau USD.
- Giro valuta Rupiah dan USD.

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas ini akan berakhir pada tanggal 19 September 2026.

**PT Bank Negara Indonesia (Persero) Tbk**

Berdasarkan perjanjian kredit pada tanggal 20 Oktober 2022, yang telah diubah terakhir pada tanggal 19 Juni 2026, Perusahaan memperoleh fasilitas *intraday* yang bersifat *uncommitted* dengan batasan maksimum sebesar Rp750 miliar (Rupiah penuh) dan USD200 juta (Dollar Amerika Serikat penuh) atau ekuivalen Rp3 triliun (Rupiah penuh) mencakup fasilitas:

- Penerimaan dana bank kustodian dari nilai dana yang akan diterima oleh nasabah.
- Penerimaan dana Bank BNI kustodian dari hasil transaksi beli-jual Surat Utang Negara (SUN) dan/atau transaksi obligasi korporasi di Bursa Efek Indonesia.

***19. SHORT-TERM LIABILITIES (continued)***

***PT Bank Mandiri (Persero) Tbk (continued)***

*a. Receiving fund which comes from:*

- *Receiving fund from KPEI resulting from net sales of stock transactions in regular market.*
- *Receiving fund from Bank Mandiri custodian resulting from buy-sell transactions for Government Bonds (Surat Utang Negara - "SUN") and/or stock transactions in negotiation market and/or corporate bonds transactions in Indonesia Stock Exchange.*
- *Receiving fund from Bank Mandiri custodian resulting from buy-sell transactions for Government Bonds (Surat Utang Negara - "SUN") and/or stock transactions in negotiation market and/or corporate bonds transactions in Indonesia Stock Exchange.*

*b. Placement in Bank Mandiri, Indonesia Stock Exchange branch, are follows:*

- *Time deposits and/or deposits on call in Rupiah and/or USD currencies.*
- *Current account in Rupiah and USD currencies.*

*These facilities bears floating interest rate. These facilities will mature on September 19, 2026.*

***PT Bank Negara Indonesia (Persero) Tbk***

*Based on the loan agreement on October 20, 2022, which has been amended most recently on June 19, 2026, the Company obtained uncommitted intraday facility with maximum amount of Rp750 billion (full Rupiah) dan USD200 million (full USD) or the equivalent of Rp3 trillion (full Rupiah) which covered the following**:***

- *Receiving fund from bank custody resulting from future and from customers received.*
- *Receiving fund from Bank BNI custodian resulting from buy-sell transactions for Government Bonds (Surat Utang Negara - "SUN") and/or corporate bonds transactions in Indonesia Stock Exchange.*

**19. UTANG JANGKA PENDEK (lanjutan)**

**PT Bank Negara Indonesia (Persero) Tbk (lanjutan)**

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas ini berakhir pada tanggal 20 Juni 2027.

**PT Bank HSBC Indonesia**

Berdasarkan perjanjian kredit pada tanggal 18 Januari 2024, Perusahaan memperoleh fasilitas bank garansi untuk penjaminan emisi, maksimum sebesar Rp50 miliar (Rupiah penuh).

Fasilitas ini dikenakan suku bunga mengambang. Fasilitas ini telah berakhir pada tanggal 18 Januari 2025 dan tidak diperpanjang.

**Hal lain:**

Pembatasan dari persyaratan perjanjian utang bank antara lain bahwa: Perusahaan tanpa pemberitahuan kepada dan/atau persetujuan dari bank, tidak akan melakukan antara lain: (a) mengadakan hak gadai; (b) mengadakan utang; (c) membayar utang kepada pemegang saham; (d) merger, akuisisi, menjual aset dan perubahan modal; (e) melakukan investasi, penyertaan, atau membuka usaha baru; (f) mengubah anggaran dasar, susunan pengurus, dan pemegang saham; (g) mengadakan perjanjian tambahan; dan (h) melakukan pembagian dividen. Selain itu, Perusahaan juga diwajibkan memenuhi sebagai berikut: (a) Modal Kerja Bersih Disesuaikan (MKBD) minimum sebesar, nilai yang lebih tinggi antara Rp100.000.000.000 (Rupiah penuh) atau sesuai dengan peraturan; (b) rasio lancar minimum 150%; (c) total pinjaman dari seluruh kreditur bank maksimum sebesar total modal; dan (d) pinjaman dari satu kreditur bank maksimum sebesar 25% modal.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Perusahaan telah memenuhi rasio keuangan dan persyaratan dan kondisi dari utang Bank tersebut. Manajemen juga telah mereviu prosedur penyelesaian pembayaran bunga dan pokok pinjaman, dan memastikan keadaan tersebut tidak akan melanggar perjanjian kredit.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, pinjaman bank tidak dijamin dengan suatu agunan.

***19. SHORT-TERM LIABILITIES (continued)***

***PT Bank Negara Indonesia (Persero) Tbk (continued)***

*This facility bears floating interest rate. This facility will mature on June 20, 2027.*

***PT Bank HSBC Indonesia***

*Based on the loan agreement on January 18, 2024, the Company obtained bank guarantee facility for underwriting with maximum limit of Rp50 billion (full Rupiah).*

*This facility bears floating interest rates. This facility matured on January 18, 2025 and not extended.*

***Other matter:***

*The restrictions under the terms of the agreements requires that: the Company without notification to and/or approval from the banks, is restricted among others; (a) to have liens; (b) obtain additional debt; (c) payment of debt to shareholders; (d) enter into a merger, acquisition, sale of assets and changes in paid-in capital; (e) invest or open a new business; (f) changes in the articles of association, the composition of management and shareholders; (g) enter into additional contracts; and (h) make the distribution of dividends. The Company is also required to maintain the following: (a) Adjusted Net Working Capital (NWC) at least, a higher value of Rp100,000,000,000 (full Rupiah) or according to regulation; (b) current ratio at least 150%; (c) total loans from bank creditors with maximum amount of total capital; and (d) loan from one bank creditor with maximum amount of 25% total capital.*

*As of June 30, 2026 and December 31, 2025, the Company met such financial ratio, terms and conditions requirements. Management also reviewed the settlement procedures of the Company in paying interest and principal, and ensure such circumstances do not breach loan agreements.*

*As of June 30, 2026 and December 31, 2025, bank loans are not secured by any collateral.*

## 20. SURAT UTANG JANGKA PANJANG / *20. LONG-TERM NOTES PAYABLE*

### Utang obligasi / *Bonds payables*

Rincian utang obligasi berdasarkan pihak: / *Details of bonds payable by parties:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Nilai nominal Obligasi | | | *Nominal value of Bonds* |
| Pihak ketiga | 1.135.280.000 | 1.248.430.000 | *Third parties* |
| Pihak berelasi (Catatan 36) | 1.226.005.000 | 1.113.570.000 | *Related parties (Note 36)* |
| Sub-total | 2.361.285.000 | 2.362.000.000 | *Sub-total* |
| Biaya transaksi yang belum diamortisasi | | | *Unamortized transaction costs* |
| Pihak ketiga | (2.659.502) | (3.022.163) | *Third parties* |
| Pihak berelasi (Catatan 36) | (1.907.426) | (2.223.495) | *Related parties (Note 36)* |
| Sub-total | (4.566.928) | (5.245.658) | *Sub-total* |
| **Neto** | **2.356.718.072** | **2.356.754.342** | ***Net*** |

Rincian utang obligasi terdiri dari: / *Details of bonds payable consist of:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Nilai nominal Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023 Seri B | 308.800.000 | 308.800.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds I Phase I Year 2023 Series B* |
| Biaya transaksi yang belum diamortisasi | (12.785) | (387.219) | *Unamortized transaction costs* |
| **Sub-total** | **308.787.215** | **308.412.781** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap III Tahun 2025 Seri A | - | 250.715.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds I Phase III Year 2025 Series A* |
| Biaya transaksi yang belum diamortisasi | - | (61.065) | *Unamortized transaction costs* |
| **Sub-total** | **-** | **250.653.935** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap III Tahun 2025 Seri B | 52.485.000 | 52.485.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds I Phase III Year 2025 Series B* |
| Biaya transaksi yang belum diamortisasi | (110.517) | (143.469) | *Unamortized transaction costs* |
| **Sub-total** | **52.374.483** | **52.341.531** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap I Tahun 2025 Seri A | 150.540.000 | 150.540.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase I Year 2025 Series A* |
| Biaya transaksi yang belum diamortisasi | (22.696) | (382.438) | *Unamortized transaction costs* |
| **Sub-total** | **150.517.304** | **150.157.562** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap I Tahun 2025 Seri B | 549.460.000 | 549.460.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds I Phase III Year 2025 Series B* |
| Biaya transaksi yang belum diamortisasi | (1.890.897) | (2.312.082) | *Unamortized transaction costs* |
| **Sub-total** | **547.569.103** | **547.147.918** | ***Sub-total*** |

## 20. SURAT UTANG JANGKA PANJANG (lanjutan) / *20. LONG-TERM NOTES PAYABLE (continued)*

**Utang obligasi (lanjutan)** / ***Bonds payables (continued)***

Rincian utang obligasi terdiri dari: (lanjutan) / *Details of bonds payable consist of: (continued)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap II Tahun 2025 Seri A | 100.000.000 | 100.000.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase II Year 2025 Series A* |
| Biaya transaksi yang belum diamortisasi | (61.598) | (171.930) | *Unamortized transaction costs* |
| **Sub-total** | **99.938.402** | **99.828.070** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap II Tahun 2025 Seri B | 400.000.000 | 400.000.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase II Year 2025 Series B* |
| Biaya transaksi yang belum diamortisasi | (689.164) | (824.272) | *Unamortized transaction costs* |
| **Sub-total** | **399.310.836** | **399.175.728** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap III Tahun 2025 Seri A | 300.000.000 | 300.000.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase III Year 2025 Series A* |
| Biaya transaksi yang belum diamortisasi | (480.414) | (524.353) | *Unamortized transaction costs* |
| **Sub-total** | **299.519.586** | **299.475.647** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap III Tahun 2025 Seri B | 250.000.000 | 250.000.000 | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase III Year 2025 Series B* |
| Biaya transaksi yang belum diamortisasi | (415.232) | (438.830) | *Unamortized transaction costs* |
| **Sub-total** | **249.584.768** | **249.561.170** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap IV Tahun 2026 Seri A | 184.000.000 | - | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase IV Year 2026 Series A* |
| Biaya transaksi yang belum diamortisasi | (647.295) | - | *Unamortized transaction costs* |
| **Sub-total** | **183.352.705** | **-** | ***Sub-total*** |
| Nilai nominal Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap IV Tahun 2026 Seri B | 66.000.000 | - | *Nominal value of Trimegah Sekuritas Indonesia Shelf Registration Bonds II Phase IV Year 2026 Series B* |
| Biaya transaksi yang belum diamortisasi | (236.330) | - | *Unamortized transaction costs* |
| **Sub-total** | **65.763.670** | **-** | ***Sub-total*** |
| **Total** | **2.356.718.072** | **2.356.754.342** | ***Total*** |

## 20. SURAT UTANG JANGKA PANJANG (lanjutan) / *20. LONG-TERM NOTES PAYABLE (continued)*

**Utang obligasi (lanjutan)** / ***Bonds payables (continued)***

Rincian utang obligasi berdasarkan jumlah bagian yang akan jatuh tempo dalam waktu 12 (dua belas) bulan:

*Details of bonds payable based on the number of parts that will mature within 12 (twelve) months:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Bagian liabilitas jangka panjang yang akan jatuh tempo dibawah 12 bulan** | | | ***Portion of long-term liabilities that will be due in less than 12 months*** |
| Utang obligasi | 559.242.921 | 809.052.348 | *Bonds payables* |
| **Bagian liabilitas jangka panjang yang akan jatuh tempo diatas 12 bulan** | | | ***Portion of long-term liabilities that will be due in more than 12 months*** |
| Utang obligasi | 1.797.475.151 | 1.547.701.994 | *Bonds payables* |
| **Total** | **2.356.718.072** | **2.356.754.342** | ***Total*** |

Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap I Tahun 2023

Pada tanggal 6 Juli 2023, Perusahaan menerbitkan Obligasi Berkelanjutan I PT Trimegah Sekuritas Indonesia Tbk Tahap I Tahun 2023 dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 6 Oktober 2023. Obligasi I Trimegah Tahap I Tahun 2023 terdiri dari 2 seri sebagai berikut:

a. Seri A: Nilai nominal Rp100 miliar dengan suku bunga 6,75% per tahun dan berjangka waktu 370 hari sejak tanggal emisi (jatuh tempo pada tanggal 16 Juli 2024).

b. Seri B: Nilai nominal Rp308,8 milliar dengan suku bunga 9,25% per tahun dan berjangka waktu tiga (3) tahun sejak tanggal emisi (jatuh tempo pada tanggal 6 Juli 2026).

Pada tanggal 10 Maret 2023, PT Pefindo menetapkan peringkat Obligasi I Trimegah masing-masing pada idA.

Atas penerbitan obligasi tersebut, Perusahaan menunjuk PT Bank BJB Tbk sebagai agen pemantau obligasi, sedangkan yang bertindak sebagai agen pembayaran adalah PT Kustodian Sentral Efek Indonesia (KSEI).

Pada tanggal 16 Juli 2024, Obligasi I Trimegah Tahap I Tahun 2023 Seri A sudah lunas dibayar.

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase I Year 2023*

*On July 6, 2023, the Company has issued PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase I Year 2023 with a fixed interest paid on a quarterly basis commencing from October 6, 2023. Trimegah Bonds I Phase I Year 2023 comprised of two series as follows:*

*a. Series A: Nominal value of Rp100 billion with a fixed coupon rate of 6.75% per annum, maturity term of 370 days since the issuance date (due date on July 16, 2024).*

*b. Series B: Nominal value of Rp308.8 billion with a fixed coupon rate at 9.25% per annum, maturity term of three (3) years since the issuance date (due date on July 6, 2026).*

*On March 10, 2023, PT Pefindo rated the Trimegah Bonds I at idA.*

*On the issuance of the bonds, the Company appointed PT Bank BJB Tbk as the monitoring agent of the issuance of bonds, while acting as payment agent is Indonesia Central Securities Depository (ICSD).*

*As of July 16, 2024, the Trimegah Bonds I Phase I Year 2023 Series A were paid in full.*

## 20. SURAT UTANG JANGKA PANJANG (lanjutan)

**Utang obligasi (lanjutan)**

Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap II Tahun 2024

Pada tanggal 28 Juni 2024, Perusahaan menerbitkan Obligasi Berkelanjutan I PT Trimegah Sekuritas Indonesia Tbk Tahap II Tahun 2024 ("Obligasi I Trimegah 2024") dengan nilai nominal Rp388 miliar dengan suku bunga tetap 7,70% per tahun dan berjangka waktu 370 hari sejak tanggal emisi (jatuh tempo pada tanggal 8 Juli 2025) yang dibayarkan triwulan dimulai pada tanggal 28 September 2024.

Pada tanggal 8 Juli 2025, Obligasi Berkelanjutan I PT Trimegah Sekuritas Indonesia Tbk Tahap II Tahun 2024 ("Obligasi I Trimegah 2024") dengan nilai nominal Rp388 miliar jatuh tempo dan telah lunas dibayar.

Obligasi Berkelanjutan I Trimegah Sekuritas Indonesia Tahap III Tahun 2025

Pada tanggal 16 Januari 2025, Perusahaan menerbitkan Obligasi Berkelanjutan I PT Trimegah Sekuritas Indonesia Tbk Tahap III Tahun 2025 (''Obligasi I Trimegah 2025'') dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 15 April 2025. Obligasi I Trimegah Tahap III Tahun 2025 terdiri dari 2 seri sebagai berikut:

a. Seri A: Nilai nominal Rp250,7 miliar dengan suku bunga 7,70% per tahun dan berjangka waktu 370 hari sejak tanggal emisi (jatuh tempo pada tanggal 25 Januari 2026).

b. Seri B: Nilai nominal Rp52,5 milliar dengan suku bunga 8,80% per tahun dan berjangka waktu tiga (3) tahun sejak tanggal emisi (jatuh tempo pada tanggal 15 Januari 2028).

Pada tanggal 13 Desember 2024, PT Pefindo menetapkan peringkat Obligasi I Trimegah pada idA.

Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap I Tahun 2025

Pada tanggal 3 Juli 2025, Perusahaan menerbitkan Obligasi Berkelanjutan II PT Trimegah Sekuritas Indonesia Tbk Tahap I Tahun 2025 dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 2 Oktober 2025. Obligasi II Trimegah Tahap I Tahun 2025 terdiri dari 2 seri sebagai berikut:

## *20. LONG-TERM NOTES PAYABLE (continued)*

***Bonds payables (continued)***

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase II Year 2024*

*On June 28, 2024, the Company has issued PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase II Year 2024 ("Trimegah Bonds I 2024") with nominal value of Rp388 billion with a fixed coupon rate of 7.70% per annum, maturity term of 370 days since the issuance date (due date on July 8, 2025) which paid on a quarterly basis commencing from September 28, 2024.*

*On July 8, 2025, the PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase II Year 2024 ("Trimegah Bonds I 2024") with nominal value of Rp388 billion matured and have been fully paid.*

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds I Phase III Year 2025*

*On January 16, 2025, the Company has issued PT Trimegah Securities Tbk Shelf Registration Bonds I Phase III Year 2025 (''Obligasi I Trimegah 2025'') with a fixed interest paid on a quarterly basis commencing from April 15, 2025. Trimegah Bonds I Phase III Year 2025 comprised of two series as follows:*

*a. Series A: Nominal value of Rp250.7 billion with a fixed coupon rate of 7.70% per annum, maturity term of 370 days since the issuance date (due date on January 25, 2026).*

*b. Series B: Nominal value of Rp52.5 billion with a fixed coupon rate at 8.80% per annum, maturity term of three (3) years since the issuance date (due date on January 15, 2028).*

*On December 13, 2024, PT Pefindo rated the Trimegah Bonds I at idA.*

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase I Year 2025*

*On July 3, 2025, the Company has issued PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase I Year 2025 with a fixed interest paid on a quarterly basis commencing from October 2, 2025. Trimegah Bonds II Phase I Year 2025 comprised of two series as follows:*

## 20. SURAT UTANG JANGKA PANJANG (lanjutan)

**Utang obligasi (lanjutan)**

Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap I Tahun 2025 (lanjutan)

a. Seri A: Nilai nominal Rp150,54 miliar dengan suku bunga 7,20% per tahun dan berjangka waktu 370 hari sejak tanggal emisi (jatuh tempo pada tanggal 12 Juli 2026).

b. Seri B: Nilai nominal Rp549,46 milliar dengan suku bunga 8,80% per tahun dan berjangka waktu tiga (3) tahun sejak tanggal emisi (jatuh tempo pada tanggal 2 Juli 2028).

Pada tanggal 30 Juni 2025, PT Pefindo menetapkan peringkat Obligasi II Trimegah masing-masing pada idA.

Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap II Tahun 2025

Pada tanggal 9 Oktober 2025, Perusahaan menerbitkan Obligasi Berkelanjutan II PT Trimegah Sekuritas Indonesia Tbk Tahap II Tahun 2025 (''Obligasi II Trimegah 2025'') dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 8 Januari 2026. Obligasi II Trimegah Tahap II Tahun 2025 terdiri dari 2 seri sebagai berikut:

a. Seri A: Nilai nominal Rp100,00 miliar dengan suku bunga 6,75% per tahun dan berjangka waktu 370 hari sejak tanggal emisi (jatuh tempo pada tanggal 18 Oktober 2026).

b. Seri B: Nilai nominal Rp400,00 milliar dengan suku bunga 8,25% per tahun dan berjangka waktu tiga (3) tahun sejak tanggal emisi (jatuh tempo pada tanggal 8 Oktober 2028).

Pada tanggal 30 Juni 2025, PT Pefindo menetapkan peringkat Obligasi II Trimegah masing-masing pada idA.

## *20. LONG-TERM NOTES PAYABLE (continued)*

***Bonds payables (continued)***

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase I Year 2025 (continued)*

*a. Series A: Nominal value of Rp150.54 billion with a fixed coupon rate of 7.20% per annum, maturity term of 370 days since the issuance date (due date on July 12, 2026).*

*b. Series B: Nominal value of Rp549.46 billion with a fixed coupon rate at 8.80% per annum, maturity term of three (3) years since the issuance date (due date on July 2, 2028).*

*On June 30, 2025, PT Pefindo rated the Trimegah Bonds II at idA.*

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase II Year 2025*

*On October 9, 2025, the Company has issued PT Trimegah Securities Tbk Shelf Registration Bonds II Phase II Year 2025 (''Obligasi II Trimegah 2025'') with a fixed interest paid on a quarterly basis commencing from January 8, 2026. Trimegah Bonds II Phase II Year 2025 comprised of two series as follows:*

*a. Series A: Nominal value of Rp100.00 billion with a fixed coupon rate of 6.75% per annum, maturity term of 370 days since the issuance date (due date on October 18, 2026).*

*b. Series B: Series B: Nominal value of Rp400.00 billion with a fixed coupon rate at 8.25% per annum, maturity term of three (3) years since the issuance date (due date on October 8, 2028).*

*On June 30, 2025, PT Pefindo rated the Trimegah Bonds II at idA.*

## 20. SURAT UTANG JANGKA PANJANG (lanjutan)

**Utang obligasi (lanjutan)**

Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap III Tahun 2025

Pada tanggal 5 Desember 2025, Perusahaan menerbitkan Obligasi Berkelanjutan II PT Trimegah Sekuritas Indonesia Tbk Tahap III Tahun 2025 (''Obligasi II Trimegah 2025'') dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 5 Maret 2026. Obligasi II Trimegah Tahap III Tahun 2025 terdiri dari 2 seri sebagai berikut:

a. Seri A: Nilai nominal Rp300,00 miliar dengan suku bunga 8,00% per tahun dan berjangka waktu lima (5) tahun sejak tanggal emisi (jatuh tempo pada tanggal 5 Desember 2030).

b. Seri B: Nilai nominal Rp250,00 milliar dengan suku bunga 8,50% per tahun dan berjangka waktu tujuh (7) tahun sejak tanggal emisi (jatuh tempo pada tanggal 5 Desember 2032).

Pada tanggal 30 Juni 2025, PT Pefindo menetapkan peringkat Obligasi II Trimegah masing-masing pada idA.

Obligasi Berkelanjutan II Trimegah Sekuritas Indonesia Tahap IV Tahun 2026

Pada tanggal 12 Maret 2026, Perusahaan menerbitkan Obligasi Berkelanjutan II PT Trimegah Sekuritas Indonesia Tbk Tahap IV Tahun 2026 (''Obligasi II Trimegah 2026'') dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 6 Juni 2026. Obligasi II Trimegah Tahap IV Tahun 2026 terdiri dari 2 seri sebagai berikut:

a. Seri A: Nilai nominal Rp184,00 miliar dengan suku bunga 7,75% per tahun dan berjangka waktu lima (5) tahun sejak tanggal emisi (jatuh tempo pada tanggal 17 Maret 2031).

b. Seri B: Nilai nominal Rp66,00 milliar dengan suku bunga 8,50% per tahun dan berjangka waktu tujuh (7) tahun sejak tanggal emisi (jatuh tempo pada tanggal 17 Maret 2033).

Pada tanggal 30 Juni 2025, PT Pefindo menetapkan peringkat Obligasi II Trimegah masing-masing pada idA.

## *20. LONG-TERM NOTES PAYABLE (continued)*

***Bonds payables (continued)***

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase III Year 2025*

*On December 5, 2025, the Company has issued PT Trimegah Securities Tbk Shelf Registration Bonds II Phase III Year 2025 (''Obligasi II Trimegah 2025'') with a fixed interest paid on a quarterly basis commencing from March 5, 2026. Trimegah Bonds II Phase III Year 2025 comprised of two series as follows:*

*a. Series A: Nominal value of Rp300.00 billion with a fixed coupon rate of 8.00% per annum, maturity term of five (5) years since the issuance date (due date on December 5, 2030).*

*b. Series B: Nominal value of Rp250.00 billion with a fixed coupon rate at 8.50% per annum, maturity term of seven (7) years since the issuance date (due date on December 5, 2032).*

*On June 30, 2025, PT Pefindo rated the Trimegah Bonds II at idA.*

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds II Phase IV Year 2026*

*On March 12, 2026, the Company has issued PT Trimegah Securities Tbk Shelf Registration Bonds II Phase IV Year 2026 (''Obligasi II Trimegah 2026'') with a fixed interest paid on a quarterly basis commencing from June 6, 2026. Trimegah Bonds II Phase IV Year 2026 comprised of two series as follows:*

*a. Series A: Nominal value of Rp184.00 billion with a fixed coupon rate of 7.75% per annum, maturity term of five (5) years since the issuance date (due date on March 17, 2031).*

*b. Series B: Nominal value of Rp66.00 billion with a fixed coupon rate at 8.50% per annum, maturity term of seven (7) years since the issuance date (due date on March 17, 2033).*

*On June 30, 2025, PT Pefindo rated the Trimegah Bonds II at idA.*

## 20. SURAT UTANG JANGKA PANJANG (lanjutan)

Hal lain:

Pembatasan berdasarkan perjanjian mensyaratkan bahwa: tanpa persetujuan tertulis dari Agen Pemantau, Perusahaan tidak akan melakukan hal-hal sebagai berikut: (a) pemberian pinjaman atau kredit kepada pihak lain, kecuali pinjaman yang telah ada sebelum obligasi diterbitkan, pinjaman yang dilakukan sehubungan dengan kegiatan usaha sehari-hari Perusahaan, pinjaman kepada pegawai termasuk anggota direksi dan komisaris untuk program kesejahteraan sesuai peraturan perusahaan koperasi karyawan Perusahaan, atau pinjaman dalam rangka Program Tanggung jawab Sosial Perusahaan (CSR); (b) merger, akuisisi, menjual asset, dan perubahan modal; (c) mengadakan hak gadai lebih dari 50% harta kekayaan Perusahaan, kecuali atas jaminan yang telah dilakukan gadai sebelum obligasi diterbitkan atau yang diberikan sehubungan dengan kegiatan operasional dan kewajiban menyediakan jaminan yang ditetapkan oleh otoritas pasar modal, antara lain fasilitas bank untuk perdagangan efek dan jaminan untuk transaksi operasional; dan (d) mengajukan Penundaan Kewajiban Pembayaran Utang (PKPU). Perusahaan juga diwajibkan untuk menjaga dan mempertahankan (a) *debt to equity ratio* tidak lebih dari 2,5 (dua koma lima); dan (b) rasio lancar minimum 100%.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Perusahaan telah memenuhi persyaratan dan kondisi dari utang obligasi tersebut.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, utang obligasi tidak dijamin dengan suatu agunan.

## *20. LONG-TERM NOTES PAYABLE (continued)*

*Other matter:*

*The restrictions under the terms of the agreements requires that: without the written approval of the Monitoring Agent, the Company will not do the following: (a) granting loans or credit to other parties, except loans that have existed before the issuance of bonds, loans made in connection with the daily business activities of the Company, loans to employees including members of the board of directors and commissioners for welfare programs in accordance with the regulations of the Company's employees cooperative, or loans in the framework of the Corporate Social Responsibility Program (CSR); (b) enter into a merger, acquisition, sale of assets and changes in paid-in capital; (c) to hold a pledge of more than 50% of the Company's assets, except for guarantees that have been pledged before the issuance of bonds or given in connection with operational activities and the obligation to provide guarantees determined by the capital market authority, including bank facilities for securities trading and guarantee for operational transactions; and (d) submitted a Postponement of Debt Payment Obligations (PKPU). The Company is also required to maintain and uphold: (a) debt to equity ratio not more than 2.5 (two point five); and (b) current ratio at least 100%.*

*As of June 30, 2026 and December 31, 2025, the Company met such terms and conditions of bonds payable's requirements.*

*As of June 30, 2026 and December 31, 2025, bonds payable are not secured by any collateral.*

## 21. LIABILITAS SEWA / *21. LEASE LIABILITIES*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Masa jatuh tempo: | | | *Maturity dates:* |
| 1 tahun | 6.909.804 | 7.463.732 | *1 year* |
| Lebih dari 1 tahun | 29.869.734 | 18.808.146 | *More than 1 year* |
| **Total** | **36.779.538** | **26.271.878** | ***Total*** |

Jumlah biaya bunga yang dibebankan pada periode enam bulan yang berakhir masing - masing pada tanggal 30 Juni 2026 dan 2025 adalah sebesar Rp1.649.362 dan Rp1.146.095.

*Interest expense charged for the six-month period ended June 30, 2026 and 2025 is amounted Rp1,649,362 and Rp1,146,095, respectively.*

## 22. UTANG LAIN-LAIN / *22. OTHER PAYABLES*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Utang dividen tunai (Catatan 27) | 7.109.300 | - | *Cash dividend payable (Note 27)* |
| Nilai aset neto yang diatribusikan kepada pemegang unit | 4.545.771 | 5.762.138 | *Net asset value attributable to unit holders* |
| Utang bunga dan dividen kepada nasabah | 4.275.748 | 8.665.039 | *Interest and dividend payable to customers* |
| Utang retensi atas pembelian aset | 17.548 | - | *Retention payable of purchasing assets* |
| Utang kepada vendor | 10.000 | - | *Payables to vendor* |
| Lain-lain | 2.696.570 | 2.547.679 | *Others* |
| **Total** | **18.654.937** | **16.974.856** | ***Total*** |

Lain-lain terutama terdiri dari transaksi yang masih harus diselesaikan.

*Others mainly consist of unsettled transaction.*

## 23. PERPAJAKAN / *23. TAXATION*

### a. Pajak dibayar dimuka / *a. Prepaid tax*

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, Perusahaan tidak memiliki saldo pajak dibayar di muka.

*As of June 30, 2026 and December 31, 2025, the Company had no prepaid tax balance.*

### b. Utang pajak / *b. Taxes payable*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Pasal 29 - periode 2026 | 24.493.717 | - | *Article 29 - period 2026* |
| Pasal 25 | 3.220.203 | 1.005.780 | *Article 25* |
| Pasal 4 (2) | 3.134.079 | 3.233.209 | *Article 4 (2)* |
| Pasal 21 | 2.665.203 | 3.182.988 | *Article 21* |
| Pasal 23 | 188.615 | 424.505 | *Article 23* |
| Pasal 26 | 139.459 | 225.575 | *Article 26* |
| Pasal 29 - tahun 2025 | - | 22.313.697 | *Article 29 - year 2025* |
| Bea Materai | 844.940 | 939.320 | *Stamp Duty* |
| Pajak pertambahan nilai - neto | | | *Value added tax - net* |
| Perusahaan | 4.551.833 | 3.879.421 | *Company* |
| Entitas anak | 4.379.518 | 3.702.856 | *Subsidiary* |
| **Total** | **43.617.567** | **38.907.351** | ***Total*** |

## 23. PERPAJAKAN (lanjutan) / *23. TAXATION (continued)*

### c. (Beban) manfaat pajak penghasilan / *c. Income tax (expense) benefit*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni / *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Beban pajak final | | | *Final tax expense* |
| Beban pajak final - dari kegiatan usaha | | | *Final tax expense - from business activities* |
| Perusahaan | (3.016.980) | (2.893.583) | *Company* |
| Entitas anak | (86.336) | (437.425) | *Subsidiary* |
| | (3.103.316) | (3.331.008) | |
| Beban pajak final - dari kegiatan di luar usaha | | | *Final tax expense - from outside business activities* |
| Perusahaan | (1.883.748) | (613.793) | *Company* |
| Entitas anak | (838.970) | (467.853) | *Subsidiary* |
| | (2.722.718) | (1.081.646) | |
| **Total beban pajak final** | **(5.826.034)** | **(4.412.654)** | ***Total final tax expense*** |
| Beban pajak kini | | | *Current tax expense* |
| Perusahaan | (56.360.371) | (32.944.155) | *Company* |
| Entitas anak | (24.399.284) | (6.929.671) | *Subsidiary* |
| | (80.759.655) | (39.873.826) | |
| (Beban)/manfaat pajak tangguhan | | | *Deferred tax (expense)/benefit* |
| Perusahaan | 5.892.015 | 4.444.789 | *Company* |
| Entitas anak | 954.879 | (1.632.081) | *Subsidiary* |
| | 6.846.894 | 2.812.708 | |
| **Total beban pajak penghasilan** | **(73.912.761)** | **(37.061.118)** | ***Total of income tax expense*** |

Beban pajak atas penghasilan final yang timbul dari kegiatan di luar usaha Perusahaan dan entitas anaknya dicatat pada pos beban lainnya pada Pendapatan (Beban) Lain-lain.

*Tax expense on final income arising from activities outside the business of the Company and its subsidiaries are recorded under other expenses under Other Income (Expenses).*

**23. PERPAJAKAN (lanjutan)**

**c. (Beban) manfaat pajak penghasilan (lanjutan)**

Rekonsiliasi antara laba sebelum pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian dengan laba fiskal adalah sebagai berikut:

***23. TAXATION (continued)***

***c. Income tax (expense) benefit (continued)***

*A reconciliation between profit before income tax per consolidated statement of profit or loss and other comprehensive income and taxable income are as follows:*

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,*** | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Laba sebelum beban pajak final dan pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | 366.103.205 | 199.571.088 | *Profit before final tax and income tax expense per consolidated statement of profit or loss and other comprehensive income* |
| Dikurangi laba sebelum beban pajak final dan pajak penghasilan entitas anak | (114.270.636) | (42.445.334) | *Less profit before final tax and income tax expense of subsidiary* |
| Eliminasi pembagian dividen entitas anak | 89.910.090 | 39.960.000 | *Elimination of dividend of subsidiary* |
| Laba sebelum pajak Perusahaan | 341.742.659 | 197.085.754 | *Profit before tax of the Company* |
| **Perbedaan temporer:** | | | ***Temporary differences:*** |
| Imbalan kerja | 3.179.776 | 2.427.210 | *Employee benefits* |
| Beban akrual | 1.108.748 | 11.787.264 | *Accrued expenses* |
| Perbedaan antara penyusutan dan amortisasi komersial dan fiskal | 1.742.224 | (240.005) | *Difference between commercial and fiscal depreciation and amortization* |
| Cadangan kerugian penurunan nilai | 24.979.853 | 9.419.155 | *Allowance for impairment losses* |
| **Beban yang tidak dapat diperhitungkan:** | | | ***Nondeductible expenses:*** |
| Beban proporsional yang terkait dengan penghasilan pajak final | 25.211.139 | 41.494.376 | *Proportional expenses related to income subjected to final tax* |
| Jamuan dan sumbangan | 4.568.526 | 2.976.202 | *Entertainment and donation* |
| Beban pemasaran | 14.235.279 | 1.588.344 | *Marketing expenses* |
| Perubahan nilai wajar efek untuk diperdagangkan | (815.855) | 8.597.105 | *Changes in fair value of securities held for trading* |
| Lain-lain | 11.480.795 | 3.575.520 | *Others* |
| **Penghasilan yang bukan objek pajak atau sudah dikenakan pajak final:** | | | ***Non-taxable income or income already subjected to final tax:*** |
| Keuntungan penjualan investasi | (25.301.463) | (39.002.973) | *Gain on sale of investment* |
| Pendapatan dividen | (90.150.486) | (49.490.569) | *Dividends income* |
| Pendapatan bunga kupon obligasi | (5.969.581) | (13.797.505) | *Interest coupon from bonds* |
| Penghasilan deposito berjangka dan jasa giro | (9.378.082) | (3.029.589) | *Interest income on time deposits and current accounts* |
| **Laba fiskal** | **296.633.532** | **173.390.289** | ***Taxable income*** |

**23. PERPAJAKAN (lanjutan)**

**c. (Beban) manfaat pajak penghasilan (lanjutan)**

Beban dan utang (lebih bayar) pajak kini Perusahaan dan entitas anaknya adalah sebagai berikut:

***23. TAXATION (continued)***

***c. Income tax (expense) benefit (continued)***

*Current tax expenses and taxes payable (prepaid tax) of the Company and its subsidiaries are as follows:*

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,*** | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Beban pajak kini dengan tarif yang berlaku | | | *Current tax expense at prevailing tax rate* |
| Perusahaan (19%) | 56.360.371 | 32.944.074 | *Company (19%)* |
| Entitas anak (22%) | 24.399.284 | 6.929.671 | *Subsidiary (22%)* |
| Sub-total | 80.759.655 | 39.873.745 | *Sub-total* |
| Dikurangi pembayaran pajak di muka: | | | *Less prepaid taxes:* |
| Perusahaan | | | *Company* |
| Pasal 23 | 33.850.235 | 22.963.184 | *Article 23* |
| Pasal 25 | 8.935.523 | 11.634.343 | *Article 25* |
| Sub-total | 42.785.758 | 34.597.527 | *Sub-total* |
| Entitas anak | | | *Subsidiary* |
| Pasal 23 | 6.720.415 | 3.200.733 | *Article 23* |
| Pasal 25 | 6.759.765 | 3.615.358 | *Article 25* |
| Sub-total | 13.480.180 | 6.816.091 | *Sub-total* |
| Utang pajak/(pajak di muka): | | | *Taxes payable/(prepaid taxes):* |
| Perusahaan | 13.574.613 | (1.653.453) | *Company* |
| Entitas anak | 10.919.104 | 113.580 | *Subsidiary* |
| **Total** | **24.493.717** | **(1.539.873)** | ***Total*** |

Perhitungan pajak penghasilan untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025 didasarkan pada perhitungan sementara untuk tujuan akuntansi, karena Perusahaan belum menyampaikan Surat Pemberitahuan Tahunan (SPT) Badan. Perhitungan pajak penghasilan badan untuk tahun yang berakhir pada tanggal 31 Desember 2025 telah sesuai dengan SPT tahunannya.

*The income tax calculation for the six-month period ended June 30, 2026 and 2025 are based on preliminary calculation for accounting purposes, as the Company has not yet submitted its annual income tax return (SPT). The corporate income tax calculation for the year ended December 31, 2025 conforms with the Compan's annual tax returns.*

Berdasarkan Laporan Bulanan Kepemilikan Saham tanggal 8 Januari 2026 dan 8 Januari 2025 dari Biro Administrasi Efek, Sinartama Gunita, masing-masing atas kepemilikan saham Entitas Induk selama tahun 2025 dan 2024, semua kriteria untuk memperoleh fasilitas penurunan tarif pajak tersebut di atas, yang diatur dalam Pasal 3 dari Peraturan Pemerintah No. 30 tahun 2020 tentang Penurunan Tarif PPh bagi Wajib Pajak Badan Dalam Negeri yang Berbentuk Perseroan Terbuka, telah terpenuhi.

*Based on the Monthly Shareholding Report dated January 8, 2026 and January 8, 2025 from the Registrar, Sinartama Gunita, regarding Parent Entity's shares during the year 2025 and 2024, respectively, the Parent Entity has met all criteria mentioned in Article 3 of Government Regulation No. 30 year 2020 regarding the Decrease in Income Tax Rates ("PPh") for Domestic Corporate Tax Payers in the Form of Public Companies, to obtain a facility of tax rate reduction.*

## 23. PERPAJAKAN (lanjutan) / *23. TAXATION (continued)*

### c. (Beban) manfaat pajak penghasilan (lanjutan) / *c. Income tax (expense) benefit (continued)*

Tarif pajak penghasilan Perusahaan telah dihitung menggunakan tarif pajak 19% masing-masing untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025.

*The Company's income tax rate are calculated using single tax rate of 19% for the fiscal six-month period ended June 30, 2026 and 2025, respectively.*

### d. Aset pajak tangguhan / *d. Deferred tax assets*

| | 30 Juni/*June 30*, 2026 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning Balance*** | **Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit loss*** | **Dikreditkan ke laporan pendapatan komprehensif lain/ *Credited to other comprehensive income*** | **Saldo akhir/ *Ending Balance*** | |
| **Perusahaan** | | | | | ***Company*** |
| Cadangan kerugian penurunan nilai | 12.064.536 | 4.746.172 | - | 16.810.708 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 6.794.115 | 604.159 | 111.500 | 7.509.774 | *Provision for employee benefits* |
| Penyisihan bonus | 14.482.243 | 210.662 | - | 14.692.905 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (84.444) | 331.022 | - | 246.578 | *Difference in depreciation of fixed assets* |
| **Sub-total** | **33.256.450** | **5.892.015** | **111.500** | **39.259.965** | ***Sub-total*** |
| **Entitas anak** | | | | | ***Subsidiary*** |
| Cadangan kerugian penurunan nilai | 2.301.640 | - | - | 2.301.640 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 2.914.995 | 247.096 | (100.888) | 3.061.204 | *Provision for employee benefits* |
| Penyisihan bonus | 5.987.058 | 719.393 | - | 6.706.450 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (72.795) | (11.610) | - | (84.405) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **11.130.898** | **954.879** | **(100.888)** | **11.984.889** | ***Sub-total*** |
| **Total** | **44.387.348** | **6.846.894** | **10.612** | **51.244.854** | ***Total*** |

| | 31 Desember/*December 31*, 2025 | | | | |
|---|---|---|---|---|---|
| | **Saldo awal/ *Beginning Balance*** | **Dikreditkan (dibebankan) ke laba rugi/ *Credited (charged) to profit loss*** | **Dikreditkan ke laporan pendapatan komprehensif lain/ *Credited to other comprehensive income*** | **Saldo akhir/ *Ending Balance*** | |
| **Perusahaan** | | | | | ***Company*** |
| Cadangan kerugian penurunan nilai | 15.548.693 | (3.484.157) | - | 12.064.536 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 6.210.080 | 963.639 | (379.604) | 6.794.115 | *Provision for employee benefits* |
| Penyisihan bonus | 7.112.663 | 7.369.580 | - | 14.482.243 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (191.233) | 106.789 | - | (84.444) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **28.680.203** | **4.955.851** | **(379.604)** | **33.256.450** | ***Sub-total*** |
| **Entitas anak** | | | | | ***Subsidiary*** |
| Cadangan kerugian penurunan nilai | 2.301.640 | - | - | 2.301.640 | *Allowance for impairment losses* |
| Penyisihan imbalan kerja | 2.452.963 | 378.986 | 83.046 | 2.914.995 | *Provision for employee benefits* |
| Penyisihan bonus | 4.070.000 | 1.917.058 | - | 5.987.058 | *Provision for bonuses* |
| Perbedaan penyusutan aset tetap | (63.218) | (9.577) | - | (72.795) | *Difference in depreciation of fixed assets* |
| **Sub-total** | **8.761.385** | **2.286.467** | **83.046** | **11.130.898** | ***Sub-total*** |
| **Total** | **37.441.588** | **7.242.318** | **(296.558)** | **44.387.348** | ***Total*** |

## 23. PERPAJAKAN (lanjutan) / *23. TAXATION (continued)*

### d. Aset pajak tangguhan (lanjutan) / *d. Deferred tax assets (continued)*

Pengaruh pajak tangguhan atas perubahan nilai wajar efek yang diperdagangkan tidak diperhitungkan, karena pelepasan investasi ini dikenakan pajak penghasilan final dan/atau bukan objek pajak.

*The deferred tax impact of the change in fair value of securities held for trading was not calculated, since the redemption of this investment is subjected to final income tax and/or non taxable income.*

Manajemen berkeyakinan bahwa aset pajak tangguhan seluruhnya dapat dipulihkan.

*Management believes that the deferred tax assets are fully realizable.*

### e. Rekonsiliasi beban pajak / *e. Reconciliation of tax expense*

Rekonsiliasi antara beban pajak yang dihitung dengan mengunakan tarif pajak yang berlaku dari laba sebelum beban pajak dan beban pajak - neto seperti yang disajikan dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian interim untuk periode enam bulan yang berakhir tanggal 30 Juni 2026 dan 2025 adalah sebagai berikut:

*The reconciliation between the tax expense computed by applying the applicable tax rate on the income before tax expense and the tax expense - net shown in the interim consolidated statement of profit or loss and other comprehensive income for the six-month period ended June 30, 2026 and 2025, are as follows:*

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,*** | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Laba sebelum beban pajak final dan pajak penghasilan menurut laporan laba rugi dan penghasilan komprehensif lain konsolidasian | 366.103.205 | 199.571.088 | *Profit before final tax and income tax expense per consolidated statement of profit or loss and other comprehensive income* |
| Dikurangi laba sebelum beban pajak final dan pajak penghasilan entitas anak | (114.270.636) | (42.445.334) | *Less profit before final tax and income tax expense of subsidiary* |
| Eliminasi pembagian dividen entitas anak | 89.910.090 | 39.960.000 | *Elimination of dividend of subsidiary* |
| Laba sebelum pajak Perusahaan | 341.742.659 | 197.085.754 | *Profit before tax of the Company* |
| Beban pajak dihitung dengan tarif yang berlaku | (64.931.105) | (37.446.293) | *Tax expense computed at effective tax* |
| Pengaruh atas: | | | *Effects of:* |
| Pendapatan yang sudah dikenakan pajak final | 7.723.335 | 10.607.713 | *Revenues subjected to final income tax* |
| Pendapatan bukan objek pajak | 17.128.592 | 9.403.208 | *Non-taxable income* |
| Beban yang tidak dapat diperhitungkan | (10.389.178) | (11.063.994) | *Non-deductible expenses* |
| | 14.462.749 | 8.946.927 | |
| Beban pajak sebelum pajak final | | | *Tax expense before final income tax* |
| Perusahaan | (50.468.356) | (28.499.366) | *Company* |
| Entitas anak | (23.444.405) | (8.561.752) | *Subsidiary* |
| | (73.912.761) | (37.061.118) | |
| Pajak penghasilan final | | | *Final tax expense* |
| Perusahaan | (4.900.728) | (3.507.376) | *Company* |
| Entitas anak | (925.306) | (905.278) | *Subsidiary* |
| | (5.826.034) | (4.412.654) | |
| **Total beban pajak** | **(79.738.795)** | **(41.473.772)** | ***Total tax expense*** |

**23. PERPAJAKAN (lanjutan)**

**f. Lainnya**

**Pemeriksaan tahun pajak 2016**

Pada tanggal 29 Maret 2018, Perusahaan menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) No. 00012/206/16/054/18 dari Direktorat Jenderal Pajak atas pajak penghasilan badan tahun 2016. Berdasarkan SKPKB, dinyatakan bahwa Perusahaan dinyatakan kurang bayar pajak penghasilan sebesar Rp3.471.932.

Pada tanggal 26 Juni 2018, Perusahaan mengajukan keberatan atas penetapan SKPKB tersebut dimana terdapat koreksi atas laba fiskal tahun 2016 sebesar Rp11.081.492 yang mengakibatkan pengurangan pada akumulasi rugi fiskal Perusahaan.

Pada tanggal 29 Mei 2019, Direktur Jenderal Pajak menerbitkan Surat Keputusan No. KEP-00018/NKEB/WPJ.07/KP.0803/2019 tentang pembetulan secara jabatan Surat Ketetapan Pajak kurang bayar wajib pajak badan tahun pajak 2016 yang dinyatakan dalam keputusan sebelumnya No. 00012/206/16/054/18.

Pada tanggal 26 Juni 2019, Direktorat Jenderal Pajak menerbitkan Surat Keputusan Keberatan terhadap SKPKB Perusahaan dan menolak keberatan tersebut, selanjutnya pajak penghasilan menjadi lebih bayar Rp2.398.767. Berdasarkan surat pembetulan SKPKB dan hasil dari surat keputusan keberatan tersebut pada tanggal 12 Juli 2019, Perusahaan menerima pengembalian pajak tahun 2016 sebesar Rp5.869.570. Perusahaan telah mengajukan banding atas Surat Keputusan Keberatan tersebut kepada Pengadilan Pajak pada tanggal 19 September 2019. Pada tanggal 24 September 2024, Pengadilan Pajak mengucapkan putusan banding tahun pajak 2016, dengan putusan menolak banding pemohon. Atas putusan tersebut, Perusahaan melakukan permohonan Peninjauan Kembali ke Mahkamah Agung pada 19 Desember 2024. Pada tanggal 12 November 2025, Mahkamah Agung memutuskan menolak permohonan Peninjauan Kembali.

***23. TAXATION (continued)***

***f. Others***

***Tax Assessment for fiscal year 2016***

*On March 29, 2018, the Company received a Tax Underpayment Assessment Letter (SKPKB) No. 00012/206/16/054/18 from the Director General of Taxation for year 2016. Based on those SKPKB stated that the Company had underpaid its income tax amounting to Rp3,471,932.*

*On June 26, 2018, the Company filed an objection to the SKPKB stipulation where there was a correction in 2016 income tax amounting to Rp11,081,492 which resulted in a reduction in the Company's tax loss carry forward.*

*On May 29, 2019, Director General of Taxation issued Decision Letter No. KEP-00018/NKEB/WPJ.07/KP.0803/2019 regarding official rectification to the underpayment of tax assessment of corporate income tax fiscal year 2016 which stated in the previous decision No. 00012/206/16/054/18.*

*On June 26, 2019, the Director General of Taxation issued a decision letter to the Company's Objection Letter on the SKPKB and rejected the objection, therefore income tax became an overpayment of Rp2,398,767. Based on the SKPKB rectification and the results of the objection decision letter, on July 12, 2019, the Company received a tax refund payment of Rp5,869,570. The Company has filed an appeal against the objection decision letter to the Tax Court on September 19, 2019. On September 24, 2024, the Tax Court pronounced its decision on the appeal for the 2016 tax year, with a decision to reject the applicant's appeal. Based on this decision, the Company submitted a request for judicial review to the Supreme Court on December 19, 2024. On November 12, 2025, the Supreme Court decided to reject the petition for judicial review.*

**23. PERPAJAKAN (lanjutan)**

**f. Lainnya (lanjutan)**

**Pemeriksaan tahun pajak 2017**

Pada tanggal 16 April 2019, Perusahaan menerima Surat Ketetapan Pajak Kurang Bayar (SKPKB) No. 00008/206/17/054/19 dari Direktorat Jenderal Pajak atas pajak penghasilan badan tahun 2017. Berdasarkan SKPKB tersebut dinyatakan bahwa Perusahaan dinyatakan kurang bayar pajak penghasilan sebesar Rp210.154.

Pada tanggal 21 Juli 2019, Perusahaan mengajukan keberatan atas penetapan SKPKB tersebut dimana terdapat koreksi atas laba fiskal tahun 2017 sebesar Rp11.351.172 yang mengakibatkan pengurangan pada akumulasi rugi fiskal Perusahaan.

Pada tanggal 30 September 2019, Direktur Jenderal Pajak menerbitkan Surat Keputusan No. KEP-00028/NKEB/WPJ.07/KP.08/019 tentang pembetulan secara jabatan Surat Ketetapan Pajak kurang bayar wajib pajak badan tahun pajak 2017 yang dinyatakan dalam keputusan sebelumnya No. 00008/206/17/054/19 yang membetulkan kesalahan perhitungan, selanjutnya pajak penghasilan badan menjadi lebih bayar sebesar Rp7.464.503.

Berdasarkan pembetulan SKPKB tersebut pada tanggal 5 November 2019, Perusahaan menerima pengembalian pembayaran pajak sebesar Rp7.464.503.

Pada tanggal 6 Juli 2020, Direktorat Jenderal Pajak menerbitkan Surat Keputusan Keberatan terhadap SKPKB Perusahaan dan menolak keberatan tersebut, selanjutnya pajak penghasilan menjadi lebih bayar Rp7.464.503. Perusahaan telah mengajukan banding atas Surat Keputusan Keberatan tersebut kepada Pengadilan Pajak pada tanggal 1 Oktober 2020.

Pada tanggal 27 Mei 2025, dalam sidang ucap Pengadilan Pajak, mengabulkan seluruhnya banding yang diajukan untuk sengketa pajak tahun pajak 2017. Berdasarkan putusan pengadilan pajak tersebut, maka Perhitungan Pajak Penghasilan (PPh) yang dikembalikan (lebih bayar) ke Perusahaan sebesar Rp2.178.900.

***23. TAXATION (continued)***

***f. Others (continued)***

***Tax Assessment for fiscal year 2017***

*On April 16, 2019, the Company received a Tax Underpayment Assessment Letter (SKPKB) No. 00008/206/17/054/19 from the Director General of Taxation for year 2017. Based on those SKPKB stated that the Company had underpaid its income tax amounting to Rp210,154.*

*On July 21, 2019, the Company filed an objection to SKPKB stipulation where there was a correction in 2017 income tax amounting to Rp11,351,172 which resulted in reduction in the Company's tax loss carry forward.*

*On September 30, 2019, the Director General Taxation issued Decision Letter No. KEP-00028/NKEB/WPJ.07/KP.08/019 regarding official rectification to the underpayment of tax assessment of corporate income tax fiscal year 2017 which was stated in the previous decision No. 00008/206/17/054/19 which amended the incorrect calculation, therefore the corporate income tax became a tax overpayment of Rp7,464,503.*

*Based on the SKPKB rectification on November 5, 2019, the Company received a tax refund payment of Rp7,464,503.*

*On July 6, 2020, the Director General of Taxation issued a decision letter to the Company's Objection Letter on the SKPKB and rejected the objection, therefore income tax became an overpayment of Rp7,464,503. The Company has filed an appeal against the objection decision letter to the Tax Court on October 1, 2020.*

*On May 27, 2025, in a Tax Court hearing, the appeal filed by the Company regarding the 2017 fiscal year tax dispute was fully granted. Based on the Tax Court's decision, the refundable Income Tax (PPh) overpayment to the Company amounted to Rp2,178,900.*

## 23. PERPAJAKAN (lanjutan) / *23. TAXATION (continued)*

**f. Lainnya (lanjutan)** / ***f. Others (continued)***

Perusahaan sedang menjalani pemeriksaan pajak oleh Direktorat Jendral Pajak atas Pajak Penghasilan Badan untuk tahun pajak 2018 - 2021. Sampai dengan tanggal laporan keuangan, pemeriksaan pajak tersebut masih dalam proses dan belum diterbitkan surat ketetapan pajak final.

*The Company is subject to tax audit by the Directorate General of Taxes for Corporate Income Taxes for the 2018 - 2021 fiscal years. As at the date of financial statements, the tax audit processes are still on going and no final tax assessment letters have been issued.*

## 24. LIABILITAS ATAS IMBALAN KERJA / *24. EMPLOYEE BENEFITS LIABILITIES*

**Pensiun iuran pasti** / ***Defined contribution plan***

Perusahaan dan entitas anaknya menyelenggarakan program pensiun iuran pasti untuk seluruh pegawai tetapnya yang dikelola oleh Dana Pensiun Lembaga Keuangan (DPLK) PT AIA Financial. Nilai kontribusi Perusahaan dan entitas anaknya untuk dana pensiun adalah sebesar 3% dari gaji pokok pegawai yang disajikan sebagai bagian dari "beban gaji dan tunjangan karyawan" dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian. Nilai kontribusi Perusahaan dan entitas anaknya adalah sebesar Rp1.489.621 dan Rp1.357.842 masing-masing untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025.

*The Company and its subsidiaries implement a defined contribution plan covering all of their permanent employees. which is managed by Pension Fund Financial Institution (DPLK) of PT AIA Financial. The Company and its subsidiaries' contribution to the pension plan retirement fund is 3% of the employees' basic salaries and is presented as part of "employee salaries and benefits" in the consolidated statement of profit or loss and other comprehensive income. The Company and its subsidiaries' contributions amounted to Rp1,489,621 and Rp1,357,842 for the six-month period ended June 30, 2026 and 2025, respectively.*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya** / ***Post-Employment Benefit and Other Long-Term Employee Benefit***

Selain di atas, Perusahaan dan entitas anaknya juga menyelenggarakan program imbalan pasca kerja dan imbalan jangka panjang lainnya untuk seluruh pegawai tetapnya sebagai berikut:

*Aside from the above, the Company and its subsidiaries also implement post-employment benefit and other long-term employee benefits covering all of their permanent employees, as follows:*

Liabilitas yang diakui dalam laporan posisi keuangan konsolidasian tanggal 30 Juni 2026 dan 31 Desember 2025:

*Liability recognized in the consolidated statement of financial position as of June 30, 2026 and December 31, 2025, is as follows:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Liabilitas imbalan pasca kerja | | | *Post-employment benefits liabilities* |
| Perusahaan | 33.254.848 | 29.499.512 | *The Company* |
| Entitas anaknya | 11.289.038 | 10.653.316 | *Subsidiary* |
| | 44.543.886 | 40.152.828 | |
| Liabilitas imbalan kerja jangka panjang lainnya | | | *Liabilities other long-term employee benefit* |
| Perusahaan | 6.270.268 | 6.258.985 | *The Company* |
| Entitas anaknya | 2.573.494 | 2.596.662 | *Subsidiary* |
| | 8.843.762 | 8.855.647 | |
| **Total** | **53.387.648** | **49.008.475** | ***Total*** |

## 24. LIABILITAS ATAS IMBALAN KERJA (lanjutan) / *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

Beban (pendapatan) yang diakui dalam laporan laba rugi dan penghasilan komprehensif lain konsolidasian interim pada periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025: / *Expenses (income) recognized in the interim consolidated statement of profit or loss and other comprehensive income for the six-month period ended June 30, 2026 and 2025, are as follows:*

| | **30 Juni/ *June 30,* 2026** | **30 Juni/ *June 30,* 2025** | |
|---|---|---|---|
| Beban/(pendapatan) imbalan pasca kerja | | | *Post-employment benefit expense/ (income)* |
| Perusahaan | 3.179.399 | 2.951.056 | *The Company* |
| Entitas anaknya | 1.094.304 | 1.015.317 | *Subsidiary* |
| | 4.273.703 | 3.966.373 | |
| Beban imbalan kerja jangka panjang lainnya | | | *Other long-term employee benefit expense* |
| Perusahaan | 100.766 | (80.308) | *The Company* |
| Entitas anaknya | 28.865 | (193.868) | *Subsidiary* |
| | 129.631 | (274.176) | |
| **Total** | **4.403.334** | **3.692.197** | ***Total*** |

Perhitungan imbalan kerja pada tanggal 31 Maret 2026 dan 31 Desember 2025 dilakukan oleh aktuaris independen, Kantor Konsultan Aktuaria Yusi dan Rekan dalam laporannya masing-masing tertanggal 26 Mei 2026 dan 28 Februari 2025 dengan Metode *Projected Unit Credit* serta mempertimbangkan asumsi-asumsi sebagai berikut: / *The computation of employee benefits as of March 31, 2026 and December 31, 2025, were prepared by independent actuary, Kantor Konsultan Aktuaria Yusi dan Rekan in its report dated May 26, 2026 and February 28, 2025, respectively, by using the Projected Unit Credit Method with the following assumptions:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| **Perusahaan** | | | ***The Company*** |
| Tingkat diskonto | 5,88% - 6,98% | 4,81% - 7,06% | *Discount rate* |
| Tingkat kenaikan gaji per tahun | 8% | 8% | *Annual salary increment rate* |
| Tingkat kematian | *Mortality table of Indonesia* (TMI'19) | *Mortality table of Indonesia* (TMI'19) | *Mortality rate* |
| Tingkat cacat | 10% *of Mortality Rate* | 10% *of Mortality Rate* | *Disability rate* |
| Usia pensiun | 55 tahun/*years* | 55 tahun/*years* | *Retirement age* |
| Ekspektasi sisa masa kerja rata-rata | 14,66 tahun/*years* | 14,61 tahun/*years* | *Average future service expected* |
| **Entitas anaknya** | | | ***Subsidiary*** |
| Tingkat diskonto | 5,88% - 6,98% | 4,81% - 7,06% | *Discount rate* |
| Tingkat kenaikan gaji per tahun | 8% | 8% | *Salary increment rate* |
| Tingkat kematian | *Mortality table of Indonesia* (TMI'19) | *Mortality table of Indonesia* (TMI'19) | *Mortality rate* |
| Tingkat cacat | 10% *of Mortality Rate* | 10% *of Mortality Rate* | *Disabilty rate* |
| Usia pensiun | 55 tahun/*years* | 55 tahun/*years* | *Retirement age* |
| Ekspektasi sisa masa kerja rata-rata | 14,83 tahun/years | 14,58 tahun/years | *Average future services expected* |

## 24. LIABILITAS ATAS IMBALAN KERJA (lanjutan) / *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

(i) Perusahaan / *(i) The Company*

Liabilitas imbalan pasca kerja dan imbalan kerja jangka panjang lainnya yang diakui di laporan posisi keuangan konsolidasian adalah sebagai berikut:

*Post-employment benefit and other long-term benefit plan recognized in the consolidated statement of financial position are as follows:*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 29.499.512 | 6.258.985 | 35.758.497 | *Beginning balance* |
| Beban tahun berjalan | 3.179.399 | 100.766 | 3.280.165 | *Current year expense* |
| Nilai yang diakui dalam pendapatan komprehensif lain | 586.843 | - | 586.843 | *Amount recognized in other comprehensive income* |
| Pembayaran manfaat | (10.906) | (89.483) | (100.389) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **33.254.848** | **6.270.268** | **39.525.116** | ***Balance of employee benefit liabilities*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2025* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 27.327.296 | 5.357.331 | 32.684.627 | *Beginning balance* |
| Beban tahun berjalan | 5.961.958 | 1.329.261 | 7.291.219 | *Current year expense* |
| Nilai yang diakui dalam pendapatan komprehensif lain | (1.997.914) | - | (1.997.914) | *Amount recognized in other comprehensive income* |
| Biaya jasa lalu | (847.271) | - | (847.271) | *Past service cost* |
| Pembayaran manfaat | (944.557) | (427.607) | (1.372.164) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **29.499.512** | **6.258.985** | **35.758.497** | ***Balance of employee benefit liabilities*** |

## 24. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

## *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)**

***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

(i) Perusahaan (lanjutan)

*(i) The Company (continued)*

Perubahan nilai kini liabilitas imbalan kerja adalah sebagai berikut:

*The movements for the present value of employee benefit obligation are as follows:*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 29.499.512 | 6.258.985 | 35.758.497 | *Beginning balance of the present value of employee benefit obligation* |
| Biaya jasa kini | 2.728.293 | 353.972 | 3.082.265 | *Current service cost* |
| Beban bunga | 451.106 | 88.716 | 539.822 | *Interest cost* |
| Pembayaran manfaat | (10.906) | (89.483) | (100.389) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | (1.861.229) | - | (1.861.229) | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | 2.448.072 | (341.922) | 2.106.150 | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **33.254.848** | **6.270.268** | **39.525.116** | ***Ending balance of the present value of employee benefit obligation*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year Ended December 31, 2025* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 27.327.296 | 5.357.331 | 32.684.627 | *Beginning balance of the present value of employee benefit obligation* |
| Biaya jasa kini | 4.167.078 | 1.124.345 | 5.291.423 | *Current service cost* |
| Beban bunga | 1.794.880 | 350.410 | 2.145.290 | *Interest cost* |
| Pembayaran manfaat | (944.557) | (427.607) | (1.372.164) | *Benefits payments* |
| Biaya jasa lalu | (847.271) | - | (847.271) | *Past service cost* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | 2.016.890 | - | 2.016.890 | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | (4.014.804) | (145.494) | (4.160.298) | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **29.499.512** | **6.258.985** | **35.758.497** | ***Ending balance of the present value of employee benefit obligation*** |

## 24. LIABILITAS ATAS IMBALAN KERJA (lanjutan) / *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

(i) Perusahaan (lanjutan) / *(i) The Company (continued)*

Beban (pendapatan) imbalan kerja / *Employee benefit expense (income)*

Beban imbalan kerja jangka panjang yang diakui di laporan laba rugi komprehensif Perusahaan adalah sebagai berikut: / *Long-term employee benefits expense recognized in the Company's statement of comprehensive income are as follows:*

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026** | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 4.123.668 | 353.972 | 4.477.640 | *Current service cost* |
| Biaya bunga | 451.106 | 88.716 | 539.822 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | (341.922) | (341.922) | *Remeasurement of other long term employee benefits* |
| | **4.574.774** | **100.766** | **4.675.540** | |

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2025** | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 2.477.374 | 244.127 | 2.721.501 | *Current service cost* |
| Biaya bunga | 473.682 | 92.281 | 565.963 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | (416.716) | (416.716) | *Remeasurement of other long term employee benefits* |
| | **2.951.056** | **(80.308)** | **2.870.748** | |

Kategori utama dari aset program sebagai persentase dari nilai wajar total aset program adalah sebagai berikut (tidak diaudit dan tidak revieu): / *The major categories of plan assets as a percentage of the fair value of the total plan asset as follows (unaudited and unreviewed):*

| | **30 Juni/ *June 30,* 2026** | | **31 Desember/ *December 31,* 2025** | | |
|---|---|---|---|---|---|
| | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | |
| Dana saham | 70% | -8,02% | 70% | 17,39% | *Stock funding* |
| Dana pendapatan tetap | 20% | -2,40% | 20% | 10,91% | *Fixed income funding* |
| Dana pasar uang | 10% | 0,97% | 10% | 5,13% | *Money market funding* |
| **Total** | **100%** | | **100%** | | ***Total*** |

## 24. LIABILITAS ATAS IMBALAN KERJA (lanjutan)

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)**

(i) Perusahaan (lanjutan)

Aset program digunakan sebagai pengurang dalam perhitungan imbalan kerja Perusahaan untuk karyawan yang mendapatkan imbalan atas pemutusan hubungan kerja berupa pensiun normal dan pensiun dini. Nilai aset program yang telah diperhitungan sebagai pengurang dalam imbalan kerja ini adalah sebesar Rp11.257.163 dan Rp11.784.823 untuk tanggal 30 Juni 2026 dan 31 Desember 2025 (tidak diaudit dan tidak direviu).

(ii) Entitas anaknya

Mutasi atas liabilitas imbalan kerja adalah sebagai berikut:

## *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

*(i) The Company (continued)*

*Plan assets are used as a deduction in the calculation of employee benefit liabilities for employees of the Company who are received benefit because of termination which caused by normal pension and early retirement. Plan assets which treated as deduction in employee benefit liabilities is amounting to Rp11,257,163 and Rp11,784,823 as of June 30, 2026 and December 31, 2025, respectively (unaudited and unreviewed).*

*(ii) Its subsidiaries*

*Movement of employee benefits liabilities are as follows:*

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026** | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 10.653.316 | 2.596.662 | 13.249.978 | *Beginning balance* |
| Beban tahun berjalan | 1.094.304 | 28.865 | 1.123.169 | *Current year expenses* |
| Nilai yang diakui dalam dalam pendapatan komprehensif lain | (458.582) | - | (458.582) | *Amount recognized in other comprehensive income* |
| Pembayaran manfaat | - | (52.033) | (52.033) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **11.289.038** | **2.573.494** | **13.862.532** | ***Balance of employee benefit liabilities*** |

| | **Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31, 2025*** | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal | 8.842.779 | 2.307.052 | 11.149.831 | *Beginning balance* |
| Beban tahun berjalan | 1.903.124 | 485.040 | 2.388.164 | *Current year expenses* |
| Biaya jasa lalu | (429.307) | - | (429.307) | *Past service cost* |
| Nilai yang diakui dalam dalam pendapatan komprehensif lain | 377.482 | - | 377.482 | *Amount recognized in other comprehensive income* |
| Pembayaran manfaat | (40.762) | (195.430) | (236.192) | *Benefits payments* |
| **Saldo liabilitas imbalan kerja** | **10.653.316** | **2.596.662** | **13.249.978** | ***Balance of employee benefit liabilities*** |

## 24. LIABILITAS IMBALAN KERJA (lanjutan) / *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

(ii) Entitas anaknya (lanjutan) / *(ii) Its subsidiaries (continued)*

Mutasi atas nilai kini liabilitas imbalan kerja adalah sebagai berikut: / *Movement of the present value of employee benefits obligations are as follows:*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 10.653.316 | 2.596.662 | 13.249.978 | *Beginning balance of the present value of employee benefit obligation* |
| Biaya jasa kini | 929.314 | 97.440 | 1.026.754 | *Current service cost* |
| Beban bunga | 164.990 | 38.104 | 203.094 | *Interest cost* |
| Pembayaran manfaat | - | (52.033) | (52.033) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | (669.811) | (110.512) | (780.323) | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | 211.229 | 3.833 | 215.062 | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **11.289.038** | **2.573.494** | **13.862.532** | ***Ending balance of the present value of employee benefit obligation*** |

| | Tahun yang berakhir pada tanggal 31 Desember/ *Year ended December 31, 2025* | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Saldo awal nilai kini liabilitas imbalan kerja | 8.842.779 | 2.307.052 | 11.149.831 | *Beginning balance of the present value of employee benefit obligation* |
| Biaya jasa kini | 1.307.867 | 375.618 | 1.683.485 | *Current service cost* |
| Beban bunga | 595.257 | 148.538 | 743.795 | *Interest cost* |
| Biaya jasa lalu | (429.307) | - | (429.307) | *Past service cost* |
| Pembayaran manfaat | (40.762) | (195.430) | (236.192) | *Benefits payments* |
| Pengukuran kembali: | | | | *Remeasurement:* |
| Kerugian aktuarial dari perubahan asumsi keuangan | 747.537 | 132.088 | 879.625 | *Actuarial loss from changes in financial assumption* |
| Keuntungan aktuarial dari penyesuaian sebelumnya | (370.055) | (171.204) | (541.259) | *Actuarial gain from experience adjustments* |
| **Saldo akhir nilai kini liabilitas imbalan kerja** | **10.653.316** | **2.596.662** | **13.249.978** | ***Ending balance of the present value of employee benefit obligation*** |

## 24. LIABILITAS IMBALAN KERJA (lanjutan) / *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post Employment Benefit and Other Long Term Employee Benefit (continued)***

(ii) Entitas anaknya (lanjutan) / *(ii) Its subsidiaries (continued)*

Beban imbalan kerja / *Employee benefit expense*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 1.453.942 | 97.440 | 1.551.382 | *Current service cost* |
| Beban bunga | 164.990 | 38.104 | 203.094 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | (106.679) | (106.679) | *Remeasurement of other long term employee benefits* |
| **Total** | **1.618.932** | **28.865** | **1.647.797** | ***Total*** |

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2025 | | | |
|---|---|---|---|---|
| | **Imbalan pasca kerja/ *Post-employment benefits*** | **Imbalan kerja jangka panjang lainnya/ *Other long-term employee benefits*** | **Total** | |
| Biaya jasa kini | 858.879 | 97.143 | 956.022 | *Current service cost* |
| Beban bunga | 156.438 | 40.501 | 196.939 | *Interest cost* |
| Pengukuran kembali atas imbalan jangka panjang lainnya | - | (331.512) | (331.512) | *Remeasurement of other long term employee benefits* |
| **Total** | **1.015.317** | **(193.868)** | **821.449** | ***Total*** |

Beban imbalan kerja dicatat sebagai beban tenaga kerja (Catatan 31).

*Employee benefits expense is recorded as personnel expenses (Note 31).*

Kategori utama dari aset program Perusahaan sebagai persentase dari nilai wajar total aset program adalah sebagai berikut (tidak diaudit dan tidak direviu):

*The major categories of plan assets of the Company's as a percentage of the fair value of the total plan asset as follows (unaudited and unreviewed):*

| | **30 Juni/ *June 30,* 2026** | | **31 Desember/ *December 31,* 2025** | | |
|---|---|---|---|---|---|
| | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | **Alokasi/ *Allocation*** | **Pengembalian/ *Return*** | |
| Dana saham | 70% | -8,02% | 70% | 17,39% | *Stock funding* |
| Dana pendapatan tetap | 20% | -2,40% | 20% | 10,91% | *Fixed income funding* |
| Dana pasar uang | 10% | 0,97% | 10% | 5,13% | *Money market funding* |
| **Total** | **100%** | | **100%** | | ***Total*** |

## 24. LIABILITAS IMBALAN KERJA (lanjutan)

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)**

(ii) Entitas anaknya (lanjutan)

Beban imbalan kerja (lanjutan)

Aset program digunakan sebagai pengurang dalam perhitungan imbalan kerja perusahaan untuk karyawan yang mendapatkan imbalan atas pemutusan hubungan kerja berupa pensiun normal dan pensiun dini. Nilai aset program yang telah diperhitungan sebagai pengurang dalam imbalan kerja ini adalah sebesar Rp3.478.360 dan Rp3.637.499 untuk tanggal 30 Juni 2026 dan 31 Desember 2025 (tidak diaudit dan tidak direviu).

**Analisa tingkat sensitivitas untuk risiko tingkat diskonto:**

Tabel berikut menunjukan analisa sensitivitas atas nilai kini liabilitas imbalan kerja konsolidasian dengan asumsi perubahan atas tingkat diskonto (tidak diaudit dan tidak direviu):

| 30 Juni/ *June 30,* 2026 Tidak diaudit/*Unaudited* | | 31 Desember/ *December 31,* 2025 Tidak diaudit/*Unaudited* | |
|---|---|---|---|
| Perubahan persentase/ *Percentage change* | Pengaruh Terhadap nilai kini/ *Impact to present value of employee benefit obligation* | Perubahan persentase/ *Percentage change* | Pengaruh terhadap nilai kini/ *Impact to present value of employee benefit obligation* |
| -1% | 6.017.239 | -1% | 5.139.435 |
| +1% | (5.297.814) | +1% | (4.525.517) |

Tabel berikut menunjukan analisa sensitivitas atas nilai kini liabilitas imbalan kerja konsolidasian dengan asumsi perubahan atas tingkat kenaikan gaji (tidak diaudit dan tidak direviu):

| 30 Juni/ *June 30,* 2026 Tidak diaudit/*Unaudited* | | 31 Desember/ *December 31,* 2025 Tidak diaudit/*Unaudited* | |
|---|---|---|---|
| Perubahan persentase/ *Percentage change* | Pengaruh Terhadap nilai kini/ *Impact to present value of employee benefit obligation* | Perubahan persentase/ *Percentage change* | Pengaruh terhadap nilai kini/ *Impact to present value of employee benefit obligation* |
| -1% | (4.982.987) | -1% | (4.298.313) |
| +1% | 5.540.320 | +1% | 4.768.647 |

## *24. EMPLOYEE BENEFITS LIABILITIES (continued)*

***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

*(ii) Its subsidiaries (continued)*

*Employee benefit expense (continued)*

*Plan assets are used as a deduction in the calculation of employee benefit liabilities for employees who are received benefit because of termination which caused by normal pension and early retirement. Plan assets which treated as deduction in employee benefit liabilities is amounting to Rp3,478,360 and Rp3,637,499 as of June 30, 2026 and December 31, 2025, respectively (unaudited and unreviewed).*

***Sensitivity analysis on changes in discount rates:***

*The tables below shows the sensitivity analysis of the present value of consolidated employee benefit liabilities in the assumed changes in the discount rate (unaudited and unreviewed):*

*The tables below shows the sensitivity analysis of the present value of consolidated employee benefit liabilities in the assumed changes in salary incremental rate (unaudited and unreviewed):*

## 24. LIABILITAS IMBALAN KERJA (lanjutan) / *EMPLOYEE BENEFITS LIABILITIES (continued)*

**Imbalan Pasca Kerja dan Imbalan Jangka Panjang Lainnya (lanjutan)** / ***Post-Employment Benefit and Other Long-Term Employee Benefit (continued)***

**Analisa tingkat sensitivitas untuk risiko tingkat diskonto (lanjutan):** / ***Sensitivity analysis on changes in discount rates (continued):***

Analisis jatuh tempo yang diharapkan dari manfaat pensiun dan imbalan kerja jangka panjang lainnya yang tidak terdiskonto adalah sebagai berikut (tidak diaudit dan tidak direviu):

*Expected maturity analysis of undiscounted pension and and other long-term employee benefit is as follows (unaudited and unreviewed):*

| | 30 Juni 2026/*March 31,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Selama 12 bulan kedepan/ *Within next 12 months* | Selama 1 - 2 tahun/ *Within 1 - 2 years* | Selama 2 - 5 tahun/ *Within 2 - 5 years* | Selama 5 - 10 tahun/ *Within 5 - 10 years* | Diatas 10 tahun/ *Beyond 10 years* | |
| Perusahaan | 4.358.405 | 2.337.223 | 17.695.945 | 45.443.261 | 335.312.871 | *The Company* |
| Entitas anaknya | 1.225.970 | 774.619 | 5.313.551 | 12.954.626 | 96.102.373 | *Subsidiary* |
| **Total** | **5.584.375** | **3.111.842** | **23.009.496** | **58.397.887** | **431.415.244** | ***Total*** |

| | 31 Desember 2025/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Selama 12 bulan kedepan/ *Within next 12 months* | Selama 1 - 2 tahun/ *Within 1 - 2 years* | Selama 2 - 5 tahun/ *Within 2 - 5 years* | Selama 5 - 10 tahun/ *Within 5 - 10 years* | Diatas 10 tahun/ *Beyond 10 years* | |
| Perusahaan | 1.582.982 | 3.090.432 | 16.243.625 | 24.705.848 | 314.798.733 | *The Company* |
| Entitas anaknya | 348.108 | 1.213.394 | 4.148.935 | 10.686.109 | 94.883.699 | *Subsidiary* |
| **Total** | **1.931.090** | **4.303.826** | **20.392.560** | **35.391.957** | **409.682.432** | ***Total*** |

## 25. MODAL SAHAM / *SHARE CAPITAL*

Modal saham pada tanggal 30 Juni 2026 dan 31 Desember 2025 terdiri dari:

*Share capital as of June 30, 2026 and for December 31, 2025, respectively consists of:*

| | 30 Juni 2026 dan 31 Desember 2025/ *June 30, 2026 and December 31, 2025* | | | |
|---|---|---|---|---|
| Nama pemegang saham | Nilai saham/ *Number of shares* | Persentase kepemilikan/ *Percentage of ownership* | Nilai modal ditempatkan dan disetor/ *Subscribed and paid-up capital stock* | *Name of stockholders* |
| Garibaldi Thohir | 2.465.846.700 | 34,69% | 123.292.335 | *Garibaldi Thohir* |
| Philmon Samuel Tanuri (Direktur Utama) | 559.044.000 | 7,86% | 27.952.200 | *Philmon Samuel Tanuri (President Director)* |
| PT Union Sampoerna | 413.000.000 | 5,81% | 20.650.000 | *PT Union Sampoerna* |
| David Agus (Direktur) | 17.800.000 | 0,25% | 890.000 | *David Agus (Director)* |
| Masyarakat (masing-masing di bawah 5% dari total) | 3.653.609.300 | 51,39% | 182.680.465 | *Public (each below 5% of total)* |
| **Total** | **7.109.300.000** | **100,00%** | **355.465.000** | ***Total*** |

## 25. MODAL SAHAM (lanjutan)

Berdasarkan akta No. 51 tanggal 20 Mei 2013, Notaris Fathiah Helmi, S.H., modal ditempatkan dan disetor penuh Perusahaan meningkat menjadi 7.109.300.000 saham. Peningkatan tersebut berasal dari Penawaran Umum Terbatas I (PUT I) sebanyak 3.454.300.000 lembar saham.

Pada tanggal 2 Maret 2022, Garibaldi Thohir telah menyelesaikan pembelian atas 2.462.700.000 saham (nilai penuh) milik Advance Wealth Finance Ltd yang setara dengan 34,64% dari total saham yang telah dikeluarkan oleh Perusahaan, dengan harga pembelian sebesar Rp191 per saham (nilai penuh) atau seluruhnya sebesar Rp470.375.700. Dengan demikian, sejak tanggal 2 Maret 2022, Garibaldi Thohir ("Pengendali Baru") secara langsung telah menjadi Pemegang Saham Pengendali baru Perusahaan.

## *25. SHARE CAPITAL (continued)*

*Based on notarial deed No. 51 dated May 20, 2013 of Notary Fathiah Helmi, S.H., the issued and fully paid capital of the Company increased to 7,109,300,000 shares. The increase came from the Limited Right Issue I (PUT I) of 3,454,300,000 shares.*

*On March 2, 2022, Garibaldi Thohir has completed the purchase of 2,462,700,000 shares (full amount) owned by Advance Wealth Finance Ltd which is equivalent to 34.64% of the total shares that have been issued by the Company, with a purchase price of Rp191 per share (full amount) or a total of Rp470,375,700. Therefore, as of March 2, 2022, Garibaldi Thohir ("New Controller") has directly become the new Controlling Shareholder of the Company.*

## 26. TAMBAHAN MODAL DISETOR

Akun ini merupakan tambahan modal disetor yang berasal dari:

## *26. ADDITIONAL PAID-IN CAPITAL*

*This account represents additional paid-in capital from:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Penawaran umum terbatas I ("PUT I") 3.454.300.000 saham dengan harga Rp80 untuk nilai nominal Rp50 per saham | 103.629.000 | 103.629.000 | *Limited Public Offering I ("PUT I") of 3,454,300,000 shares with a price of Rp80 per share and par value of Rp50 per share* |
| Penawaran umum perdana 50.000.000 saham dengan harga Rp2.000 untuk nilai nominal Rp500 per saham | 75.000.000 | 75.000.000 | *Initial public offering of 50,000,000 shares with a price of Rp2,000 per share and par value of Rp500 per share* |
| Opsi saham kadaluarsa dan tidak dilaksanakan | 8.998.973 | 8.998.973 | *Unexercised and expired stock option* |
| Pembagian saham bonus (Rasio 10 : 7) | (70.000.000) | (70.000.000) | *Distribution of bonus shares (ratio 10 : 7)* |
| Biaya emisi saham | (5.602.319) | (5.602.319) | *Share issuance costs* |
| Penjualan saham diperoleh kembali 200.700.000 saham dengan harga Rp67 untuk nilai nominal Rp80 per saham | (2.609.100) | (2.609.100) | *Sale of treasury shares of 200,700,000 shares with a price of Rp67 per share and nominal value of Rp80 per share* |
| Pembelian saham diperoleh kembali 264.000.000 saham dengan harga rata-rata Rp70,69 per saham | 2.457.898 | 2.457.898 | *Buy back of treasury stock of 264,000,000 shares with average price of Rp70.69 per share* |
| Pelaksanaan opsi saham | 11.954.382 | 11.954.382 | *Excercised of stock option* |
| **Total** | **123.828.834** | **123.828.834** | ***Total*** |

## 27. PENGGUNAAN SALDO LABA

Berdasarkan Undang-undang Perseroan Terbatas No. 40 Tahun 2007, Perusahaan wajib menyisihkan nilai tertentu dari laba setiap tahun buku untuk cadangan apabila saldo laba positif sampai cadangan tersebut mencapai paling sedikit 20% dari nilai modal yang ditempatkan dan disetor.

Perusahaan dan entitas anaknya telah mempunyai cadangan umum sebesar Rp11.625.000 atau 3,27% dari nilai modal ditempatkan dan disetor. Cadangan tersebut ditetapkan dalam Rapat Umum Pemegang Saham Tahunan Perusahaan tanggal 28 Juni 2024, 28 Juni 2023, 27 Juli 2022, 8 Juli 2021, 26 Agustus 2020, 25 Juni 2019, 6 September 2018, 8 September 2017, 20 September 2016, 27 Mei 2015, 27 September 2012, 23 September 2011, 8 September 2010, 25 September 2009, 24 September 2008, dan 28 September 2007; serta dalam Keputusan Sirkular Pemegang Saham entitas anak tanggal 21 Juni 2023, 1 Agustus 2022, 26 Juli 2021, 27 Agustus 2020, 10 Mei 2019, 8 September 2018, dan 13 September 2017.

Berdasarkan Berita Acara Rapat Umum Pemegang Saham yang diaktakan oleh Notaris Diharini, S.H., M.Kn., No. 35 tanggal 26 Juni 2025, Perusahaan telah memperoleh persetujuan untuk menggunakan saldo laba sebagai penambah cadangan umum sebesar Rp1.000.000.

Berdasarkan Berita Acara Rapat Umum Pemegang Saham yang diaktakan oleh Notaris Jose Dima Satria, SH., No. 211 tanggal 22 Juni 2026, Perusahaan telah memperoleh persetujuan untuk menggunakan saldo laba sebagai dividen tunai kepada para pemegang saham Perusahaan sehingga setiap saham akan memperoleh dividen tunai sebesar Rp1,- (satu Rupiah, nilai penuh) dan sebagai penambah cadangan umum sebesar Rp1.000.000.

Berdasarkan Keputusan Sirkular Pemegang Saham tanggal 9 April 2025 dan 29 April 2026, Entitas anak telah memperoleh persetujuan untuk menggunakan sebagian saldo laba sebagai cadangan umum masing-masing sebesar Rp50.000.

Manajemen bermaksud untuk meningkatkan cadangan tersebut secara bertahap di masa datang.

## *27. APPROPRIATION OF RETAINED EARNINGS*

*Based on Limited Liability Company Law No. 40 Year 2007, the Company shall appropriate certain amount of its profit in each year for general reserve if there are available retained earnings, until the general reserve reached at least 20% of issued and paid-up capital.*

*The Company and its subsidiaries have made general reserve amounting to Rp11,625,000 or 3.27% of its issued and paid-up capital. Such general reserve was approved in the Annual Stockholders' Meeting dated June 28, 2024, June 28, 2023, July, 27, 2022, July 8, 2021, August 26, 2020, June 25, 2019, September 6, 2018, September 8, 2017, September 20, 2016, May 27, 2015, September 27, 2012, September 23, 2011, September 18, 2010, September 25, 2009, September 24, 2008, and September 28, 2007; and in Subsidiary's Shareholders Circulation Decision dated June 21, 2023, August 1, 2022, July 26, 2021, August 27, 2020, May 10, 2019, September 8, 2018, and September 13, 2017.*

*Based on the Extraordinary Shareholders' General Meeting as notarized by Notary Diharini, S.H., M.Kn., under Notarial Deeds No. 35 dated June 26, 2025, the Company already obtained approval to use the retained earnings as an addition of general reserve amounting to Rp1,000,000.*

*Based on the Extraordinary Shareholders' General Meeting as notarized by Notary Diharini, S.H., M.Kn., under Notarial Deeds No. 35 dated June 26, 2025, the Company already obtained approval to use the retained earnings as cash dividends to the Company's shareholders, so that each share will receive a cash dividend of one Rupiah (Rp1, full amount) and as an addition of general reserve amounting to Rp1,000,000.*

*Based on Shareholders Circulation Decision dated April 9, 2025 and April 29, 2026, the subsidiary already obtained approval to use part of their retained earnings as general reserve amounting to Rp50,000, respectively.*

*Management intends to increase the general reserve gradually in the future periods.*

## 28. KEPENTINGAN NON-PENGENDALI

Akun ini merupakan bagian kepentingan non-pengendali atas aset neto entitas anak yang dikonsolidasi yaitu PT Trimegah Asset Management (”TRIM AM") dan PT Trimegah Sekuritas.

## *28. NON-CONTROLLING INTERESTS*

*This account represents the share of non-controlling interest in the net assets of PT Trimegah Asset Management* (”TRIM AM") *and PT Trimegah Sekuritas, consolidated subsidiaries.*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Saldo awal | 265.791 | 223.660 | *Beginning balance* |
| Laba periode/tahun berjalan | 5.712.230 | 82.425 | *Profit for the period/year* |
| Setoran modal kepentingan non-pengendali entitas anak | 20.000.000 | - | *Paid-in capital of non-controlling interest of subsidiary* |
| Selisih setoran modal kepentingan non-pengendali dengan harga wajar saham entitas anak | 3.691.641 | - | *Difference of paid-in-capital non-controlling interests and the fair value of subsidiary's shares* |
| Dampak dilusi kepemilikan saham entitas anak | 8.543.587 | - | *Impact of dilution of share ownership of subsidiary* |
| Pembagian dividen kepada kepentingan non-pengendali | (10.089.910) | (40.000) | *Distribution of dividends to non-controlling interests* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | 358 | (294) | *Remeasurement of employee benefits liabilities, net of deferred tax* |
| **Total** | **28.123.697** | **265.791** | ***Total*** |

Berdasarkan akta notaris yang dibuat dihadapan Jose Dima Satria, S.H., M.Kn., notaris di Jakarta, No. 226 tanggal 31 Maret 2026 yang telah disahkan oleh Menteri Hukum dan Hak Asasi Manusia Republik Indonesia berdasarkan Surat Keputusan No. AHU-AH.01.03-0098146 tanggal 6 April 2026, TRIM AM menyetujui pelaksanaan program *Management and Employee Stock Option* (”MESOP") dengan harga pelaksanaan sebesar Rp20.000.000.000 (nilai Rupiah penuh) yang meningkatkan modal ditempatkan dan disetor TRIM AM dari semulai Rp25.000.000.000 (nilai Rupiah penuh) menjadi sebesar Rp27.777.750.000 (nilai Rupiah penuh). Dampak dari pelaksanaan MESOP ini mengakibatkan kepemilikan saham TRIM di TRIM AM terdilusi, dari 99,90% menjadi 89,91%.

*Based on notarial deed No. 226 dated March 31, 2026 of Jose Dima Satria, S.H., M.Kn., notary in Jakarta, which has been approved by the Minister of Justice and Human Rights of the Republic of Indonesia based on Decision Letter No. AHU-AH.01.03-0098146 dated April 6, 2026, TRIM AM approved the implementation of the Management and Employee Stock Option program ("MESOP") with an exercise price of Rp20,000,000,000 (full Rupiah amount) which increased the issued and paid-up capital of TRIM AM from the original Rp25,000,000,000 (full Rupiah amount) to Rp27,777,750,000 (full Rupiah amount). The implementation of the MESOP resulted in the dilution of TRIM's share ownership in TRAM AM, from 99.90% to 89.91%.*

Nilai setoran modal dari pelaksanaan MESOP sebesar Rp20.000.000 ditambah dengan selisih setoran modal tersebut dengan nilai wajar saham entitas anak sebesar Rp3.691.641, menghasilkan kenaikan kepentingan non-pengendali sebesar Rp32.269.204. Selisih sebesar Rp8.543.587 dicatat sebagai komponen lainnya dari ekuitas.

*The paid-in capital exercise price of MESOP was amounted Rp20,000,000 add with the difference from the paid-in capital with fair value of the subsidiary's shares of Rp3,691,641, resulted in increment of non-controlling interest amounted to Rp32,269.204. Differences amounted to Rp8,543,587 was recorded as other components of equity.*

## 29. PENDAPATAN DARI KONTRAK DENGAN PELANGGAN / *29. INCOME FROM CONTRACT WITH CUSTOMERS*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni / *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Jasa kegiatan manajer investasi | | | *Investment manager activities fees:* |
| Pihak berelasi (Catatan 36) | 337.400.234 | 153.238.139 | *Related parties (Note 36)* |
| Pihak ketiga | 12.502.141 | 7.197.224 | *Third parties* |
| Komisi perantara perdagangan efek: | | | *Brokerage commissions:* |
| Pihak berelasi (Catatan 36) | 10.741.536 | 3.547.402 | *Related parties (Note 36)* |
| Pihak ketiga | 121.971.225 | 69.061.702 | *Third parties* |
| Jasa penasihat keuangan - Pihak ketiga | 52.409.624 | 52.493.116 | *Financial advisory fees - Third parties* |
| Jasa penjamin emisi & penjualan efek | | | *Underwriting & selling fees:* |
| Pihak ketiga | 37.054.810 | 66.813.168 | *Third parties* |
| Lain-lain - Pihak ketiga | 562.295 | 566.505 | *Others - Third parties* |
| **Total** | **572.641.865** | **352.917.256** | ***Total*** |

Lain-lain terutama merupakan pendapatan dari biaya penyimpanan efek yang ditagihkan kepada nasabah.

*Others mainly represent income from securities safekeeping fees charged to customers.*

## 30. PENDAPATAN DARI HASIL INVESTASI / *30. INCOME FROM INVESTMENT*

Akun ini merupakan pendapatan bunga dan keuntungan bersih dari transaksi perdagangan efek dan perubahan nilai wajar efek untuk diperdagangkan.

*This account represents interest income and net gain on sale of securities and changes in fair value of securities held for trading.*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni / *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Pendapatan bunga | | | *Interest income* |
| Piutang transaksi repo | 315.788.524 | 164.887.999 | *Receivables from repo transactions* |
| Piutang nasabah - neto | 33.402.249 | 38.063.088 | *Customer receivables - net* |
| Efek obligasi | 7.204.387 | 16.382.196 | *Marketable securities - bond* |
| Keuntungan direalisasi atas penjualan efek untuk diperdagangkan - neto | 26.922.749 | 37.806.342 | *Realized gain on marketable securities held for trading - net* |
| Pendapatan dividen | 560.255 | 10.547.898 | *Income from dividends* |
| Perubahan nilai wajar efek diperdagangkan yang belum direalisasi - neto (Catatan 5) | (7.727.652) | (4.615.204) | *Changes in unrealized fair value of securities held-for-trading - net (Note 5)* |
| **Total** | **376.150.512** | **263.072.319** | ***Total*** |

## 31. GAJI DAN TUNJANGAN KARYAWAN / *31. EMPLOYEE SALARIES AND BENEFITS*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Gaji dan tunjangan | 82.934.477 | 68.649.050 | *Salaries and allowances* |
| Bonus dan tunjangan lain-lain | 91.156.817 | 54.067.580 | *Bonus and other allowances* |
| Komisi | 21.653.749 | 13.514.505 | *Commissions* |
| Imbalan kerja selain iuran pasti (Catatan 24) | 4.403.334 | 3.692.197 | *Employee benefits other than defined contribution plan (Note 24)* |
| Pensiun iuran pasti (Catatan 24) | 1.489.621 | 1.357.842 | *Defined contribution plan (Note 24)* |
| **Total** | **201.637.998** | **141.281.174** | ***Total*** |

## 32. UMUM DAN ADMINISTRASI / *32. GENERAL AND ADMINISTRATIVE*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Pembentukan cadangan kerugian penurunan nilai | 24.979.852 | 9.419.155 | *Provision for impairment losses* |
| Iuran Otoritas Jasa Keuangan (OJK) | 16.943.573 | 9.765.631 | *Financial Service Authority (OJK) levy* |
| Pemeliharaan gedung dan peralatan kantor | 11.723.936 | 8.027.902 | *Office building and equipment maintenance* |
| Jasa professional | 10.601.915 | 5.063.421 | *Professional fees* |
| Telekomunikasi | 7.112.284 | 5.957.674 | *Telecommunications* |
| Kustodian dan transaksi | 6.805.784 | 5.595.743 | *Custodian and transaction* |
| Asuransi | 6.461.323 | 2.752.497 | *Insurance premium* |
| Jamuan dan sumbangan | 5.735.919 | 3.812.049 | *Representation and donations* |
| Sewa kantor | 3.317.205 | 2.320.299 | *Office rent* |
| Perlengkapan kantor | 3.095.966 | 1.849.259 | *Office supplies* |
| Transportasi dan perjalanan dinas | 2.727.070 | 2.261.584 | *Transportation and business trip* |
| Pelatihan dan seminar | 2.313.718 | 1.267.007 | *Training and seminars* |
| Lain-lain | 2.542.362 | 76.203.502 | *Others* |
| **Total** | **104.360.907** | **129.370.704** | ***Total*** |

Termasuk dalam lain-lain di tahun 2025 adalah biaya yang dikeluarkan oleh Perusahaan untuk pemulihan atas gangguan sistem yang terjadi di 2025 sebesar Rp68.483.540. Manajemen telah melakukan langkah-langkah pencegahan untuk memastikan stabilitas sistem serta mencegah kejadian serupa di masa mendatang.

*Include in others for 2025 is recovery expenses for system disruption incident in 2025 amounting to Rp68,483,540. Management has implemented preventation to ensure system stability and to prevent similar incident in the future.*

## 33. PENDAPATAN LAINNYA / *33. OTHER INCOME*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Jasa giro | 6.819.624 | 835.266 | *Current accounts* |
| Deposito berjangka | 6.762.009 | 4.960.762 | *Time deposits* |
| Pendapatan provisi piutang transaksi repo | 2.614.757 | 5.173.136 | *Provision income for receivables from repo transactions* |
| Keuntungan/(kerugian) selisih kurs - neto | 1.872.889 | (212.978) | *Gain/(Loss) on foreign exchange - net* |
| Lain-lain | 45.872 | 32.750 | *Others* |
| **Total** | **18.115.151** | **10.788.936** | ***Total*** |

## 34. BIAYA KEUANGAN / *34. FINANCE COST*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Beban bunga obligasi | | | *Interest expense on bonds* |
| Pihak ketiga | 47.747.160 | 21.397.086 | *Third parties* |
| Pihak berelasi (Catatan 36) | 47.400.127 | 20.028.729 | *Related parties (Note 36)* |
| | 95.147.287 | 41.425.815 | |
| Beban bunga utang bank | 29.637.400 | 23.245.444 | *Interest expense on bank loans* |
| Administrasi bank dan lainnya | 3.182.038 | 751.608 | *Bank administration and others* |
| Beban bunga atas liabilitas sewa | 1.649.362 | 1.146.095 | *Interest expense on lease liabilities* |
| **Total** | **129.616.087** | **66.568.962** | ***Total*** |

## 35. LABA PER SAHAM DASAR / *35. BASIC EARNINGS PER SHARE*

Berikut ini adalah data yang digunakan sebagai dasar untuk perhitungan laba per saham dasar:

*The computation of earnings per share is based on following data:*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Laba tahun berjalan yang dapat diatribusikan kepada Pemilik entitas Induk Perusahaan | 280.652.180 | 158.064.338 | *Profit for the year attributable to owners of the Parent Company* |
| Jumlah rata-rata tertimbang saham biasa - dasar | 7.109.300.000 | 7.109.300.000 | *Weighted average number of common shares - basic* |
| **Laba per saham dasar** (dalam Rupiah penuh) | | | ***Basic earnings per share*** *(in full Rupiah)* |
| Yang diatribusikan kepada pemilik entitas Induk | | | *Attributable to equity holders of the Parent entity* |
| Dasar | 39,48 | 22,23 | *Basic* |

## 36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI

## *36. TRANSACTIONS WITH RELATED PARTIES*

**Jenis hubungan dan unsur transaksi pihak berelasi**

***Type of relationship and related parties transactions***

| **Pihak-pihak berelasi/** ***Related parties*** | **Jenis hubungan/** ***Type of relationship*** | **Unsur transaksi pihak berelasi/** ***Nature of related party transactions*** |
|---|---|---|
| Personel manajemen kunci/ *Key management personnel* | Dewan Komisaris, Komite Audit, Direksi, Manajer Investasi dan Kepala Divisi/*Boards of Commissioners, Audit Committee, Directors, Investment Managers, and Head of Divisions* | Piutang nasabah/*Receivable from customers*<br>Liabilitas imbalan kerja/*Employee benefits liabilities*<br>Surat utang jangka panjang/*Long-term notes payable*<br>Utang nasabah/*Payable from customers*<br>Beban tenaga kerja/*Personnel expenses*<br>Beban bunga/*Interest expenses* |
| Berbagai reksadana/ *Various mutual funds* | Pengendalian melalui Entitas Anak/ *Control through the Subsidiary* | Piutang jasa kegiatan manajer investasi/ *Receivables from investment manager activities fee*<br>Surat utang jangka panjang/*Long-term notes payable*<br>Jasa kegiatan manajer investasi/*Investment manager activities fee*<br>Beban bunga/*Interest expenses* |
| Dana kelolaan *discretionary*/ *Discretionary fund* | Karyawan kunci/*Key employee* | Piutang jasa kegiatan manajer investasi/ *Receivables from investment manager activities fee*<br>Jasa kegiatan manajer investasi/*Investment manager activities fee* |

**Transaksi dengan pihak berelasi**

Transaksi antara Perusahaan dan entitas anaknya yang merupakan pihak berelasi Perusahaan dan entitas anaknya, telah dieliminasi dalam konsolidasian dan tidak disajikan di catatan ini.

Perusahaan dan entitas anaknya dalam kegiatan usaha normalnya, melakukan transaksi-transaksi tertentu dengan pihak berelasi tersebut di atas berdasarkan ketentuan dan kondisi yang disepakati bersama.

***Transactions with related parties***

*Transactions between the Company and its subsidiaries, which are the related parties of the Company and its subsidiaries were eliminated on consolidation and are not disclosed in this note.*

*In the normal course of business, the Company and its subsidiaries entered into certain transactions with the above related parties based on terms and conditions agreed by both parties.*

a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut:

*a. Significant balances with related parties as of June 30, 2026 and December 31, 2025 are as follows:*

**Laporan Posisi Keuangan Konsolidasian Interim**

***Interim Consolidated Statement of Financial Position***

| | **30 Juni/** ***June 30,*** **2026** | **31 Desember/** ***December 31,*** **2025** | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Aset keuangan pada nilai wajar melalui laba rugi - reksadana (Catatan 5) | 91.430.982 | 128.084.161 | *Financial assets at fair value through profit or loss - mutual funds (Note 5)* |
| Piutang nasabah (Catatan 7) | - | 68.685.110 | *Receivables from customers (Note 7)* |
| Piutang kegiatan manajer investasi (Catatan 6) | 58.259.970 | 64.682.255 | *Receivables from investment manager activities (Note 6)* |
| **Total** | **149.690.952** | **261.451.526** | ***Total*** |
| **Total aset konsolidasian interim** | **8.245.451.990** | **6.828.045.224** | ***Total interim consolidated assets*** |

## 36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

## *36. TRANSACTIONS WITH RELATED PARTIES (continued)*

**Transaksi dengan pihak berelasi (lanjutan)**

***Transactions with related parties (continued)***

a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut: (lanjutan)

*a. Significant balances with related parties as of June 30, 2026 and December 31, 2025 are as follows: (continued)*

**Laporan Posisi Keuangan Konsolidasian Interim (lanjutan)**

***Consolidated Statement of Financial Position Interim (continued)***

| | | | |
|---|---|---|---|
| **Liabilitas** | | | ***Liabilities*** |
| Utang transaksi perantara pedagang efek (Catatan 17) | 150.575.816 | 9.022.253 | *Payables from brokerage activities to customers (Note 17)* |
| Surat utang jangka panjang (Catatan 20) | 1.224.097.574 | 1.111.346.505 | *Long-term notes payable (Note 20)* |
| Liabilitas imbalan kerja | 14.817.922 | 13.272.407 | *Employee benefits liabilities* |
| **Total** | **1.389.491.312** | **1.133.641.165** | ***Total*** |
| **Total liabilitas konsolidasian interim** | **5.877.886.957** | **4.753.219.383** | ***Total interim consolidated liabilities*** |

Persentase transaksi dengan pihak-pihak berelasi terhadap total aset dan liabilitas Perusahaan dan entitas anaknya pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut:

*Percentage of transactions with related parties to total assets and liabilities of the Company and its subsidiaries as of June 30, 2026 and December 31, 2025 are as follows:*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Aset keuangan pada nilai wajar melalui laba rugi - reksadana (Catatan 5) | 1,11% | 1,88% | *Financial assets at fair value through profit or loss - mutual funds (Note 5)* |
| Piutang kegiatan manajer investasi (Catatan 6) | 0,71% | 0,95% | *Receivables from investment manager activities (Note 6)* |
| Piutang nasabah (Catatan 7) | 0,00% | 1,01% | *Receivables from customers (Note 7)* |
| **Total** | **1,82%** | **3,84%** | ***Total*** |
| **Liabilitas** | | | ***Liabilities*** |
| Utang transaksi perantara pedagang efek (Catatan 17) | 2,56% | 0,19% | *Payables from brokerage activites to customers (Note 17)* |
| Surat utang jangka panjang (Catatan 20) | 20,83% | 23,38% | *Long-term Notes payable (Note 20)* |
| Liabilitas imbalan kerja | 0,25% | 0,28% | *Employee benefits liabilities* |
| **Total** | **23,64%** | **23,86%** | ***Total*** |

b. Transaksi-transaksi signifikan dengan pihak-pihak berelasi meliputi pemberian jasa kegiatan manajer investasi, pemberian jasa perantara perdagangan efek dan perdagangan reksa dana dan efek utang.

*b. Significant transactions with related parties consist of providing investment manager activities, providing brokerage services and trading of mutual funds and bonds.*

## 36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

## *36. TRANSACTIONS WITH RELATED PARTIES (continued)*

**Transaksi dengan pihak berelasi (lanjutan)**

***Transactions with related parties (continued)***

Imbalan jasa dari kegiatan manajer investasi didasarkan pada kontrak investasi kolektif sebagaimana diungkapkan pada Catatan 6 atas laporan keuangan konsolidasian.

*Fees from investment manager's services are based on collective investment contract as described in Note 6 to the consolidated financial statements.*

Transaksi komisi perantara perdagangan efek dengan pihak berelasi dilakukan dengan tarif yang disepakati bersama dan syarat yang sama sebagaimana dilakukan dengan pihak ketiga.

*Transactions of brokerage commissions with related parties are made at the mutually agreed rate and similar terms as those done with third parties.*

Ringkasan transaksi-transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut:

*The summary of significant transactions with related parties is as follows:*

**Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian Interim**

***Interim Consolidated Statement of Profit or Loss and Other Comprehensive Income***

| | Periode enam bulan yang berakhir pada tanggal 30 Juni / *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Jasa kegiatan manajer investasi (Catatan 29) | | | *Fees from Investment manager services (Note 29)* |
| TRAM Fixed Income Plan | 103.750.227 | 25.493.666 | *TRAM Fixed Income Plan* |
| TRIM Kas 2 | 44.298.588 | 16.402.888 | *TRIM Kas 2* |
| TRAM Dana Tetap Syariah | 42.595.965 | 12.470.360 | *TRAM Dana Tetap Syariah* |
| TRIM Dana Tetap 2 | 34.355.005 | 10.200.955 | *TRIM Dana Tetap 2* |
| TRIM Kapital Plus | 17.722.647 | 9.059.843 | *TRIM Kapital Plus* |
| TRIM Balanced Absolute Strategy | 17.238.788 | 4.958.879 | *TRIM Balanced Absolute Strategy* |
| TRIM Saham Nusantara | 10.091.032 | 9.023.553 | *TRIM Saham Nusantara* |
| TRIM Kapital | 8.817.987 | 5.063.127 | *TRIM Kapital* |
| TRIM Syariah Saham | 8.726.022 | 1.380.902 | *TRIM Syariah Saham* |
| TRIM Kas Syariah | 6.698.093 | 4.077.972 | *TRIM Kas Syariah* |
| TRAM Fixed Income Plan Syariah | 3.175.699 | 607.242 | *TRAM Fixed Income Plan Syariah* |
| TRAM Terproteksi Optima 6 | 2.254.990 | - | *TRAM Terproteksi Optima 6* |
| TRIM Balanced Absolute Strategy Nusantara | 2.124.685 | 1.836.653 | *TRIM Balanced Absolute Strategy Nusantara* |
| Lain-lain (masing-masing di bawah Rp2 miliar) | 35.550.506 | 52.662.099 | *Others (each below Rp2 billion)* |
| | 337.400.234 | 153.238.139 | |

**36. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)**

***36. TRANSACTIONS WITH RELATED PARTIES (continued)***

**Transaksi dengan pihak berelasi (lanjutan)**

***Transactions with related parties (continued)***

**Laporan Laba Rugi dan Penghasilan Komprehensif Lain Konsolidasian Interim (lanjutan)**

***Interim Consolidated Statement of Profit or Loss and Other Comprehensive Income (continued)***

| | **Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,*** | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Komisi perantara perdagangan efek (Catatan 29) | | | *Brokerage commissions (Note 29)* |
| TRIM Balanced Absolute Strategy | 5.235.040 | 906.619 | *TRIM Balanced Absolute Strategy* |
| TRIM Balanced Absolute Strategy Nusantara | 1.654.263 | 725.826 | *TRIM Balanced Absolute Strategy Nusantara* |
| TRIM Syariah Saham | 1.265.173 | 224.919 | *TRIM Syariah Saham* |
| TRIM Bhakti Bangsa | 793.585 | 495.594 | *TRIM Bhakti Bangsa* |
| TRIM Syariah Berimbang | 462.942 | 45.789 | *TRIM Syariah Berimbang* |
| TRIM Kombinasi 2 | 340.286 | 49.869 | *TRIM Kombinasi 2* |
| TRAM Balanced Absolute Strategy Low Volatility | 313.015 | 81.381 | *TRAM Balanced Absolute Strategy Low Volatility* |
| TRIM Saham Nusantara | 143.327 | 284.188 | *TRIM Saham Nusantara* |
| TRIM Kapital Plus | 134.766 | 333.396 | *TRIM Kapital Plus* |
| Dana Megah Kapital | 25.616 | 333.618 | *Dana Megah Kapital* |
| Lain-lain (masing-masing di bawah Rp100 juta) | 373.523 | 267.936 | *Others (each below Rp100 million)* |
| | 10.741.536 | 3.749.135 | |
| **Total** | **348.141.770** | **156.987.274** | ***Total*** |
| **Persentase dari total pendapatan usaha** | **36,69%** | **25,49%** | ***Percentage to total revenues*** |
| Biaya keuangan (Catatan 34) | | | *Finance cost (Note 34)* |
| Beban bunga obligasi | 47.400.127 | 20.028.729 | *Interest expense on bonds* |
| **Persentase dari total biaya keuangan** | **36,57%** | **30,09%** | ***Percentage to total finance cost*** |

## 37. INFORMASI SEGMEN / *37. SEGMENT INFORMATION*

**Segmen dilaporkan atas produk dan jasa yang menghasilkan pendapatan**

Informasi yang dilaporkan kepada direksi untuk tujuan alokasi sumber daya dan penilaian kinerja segmen difokuskan pada jenis produk dan jasa yang diberikan atau disediakan. Segmen yang dilaporkan Perusahaan merupakan kegiatan sebagai berikut:

a. Perantara perdagangan efek dan penjaminan emisi efek

b. Kegiatan manajer investasi

***Product and services from which reportable segments derive their revenues***

*Information reported to directors for the purpose of resources allocation and assessment of segment performance focuses on type of products and services delivered or provided. The Company's reportable segments are engaged in the following:*

*a. Brokerage and underwriting*

*b. Investment manager activities*

**Segmen operasi** / ***Operating segment***

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* 2026 | | | | |
|---|---|---|---|---|---|
| | **Entitas Induk/ *Parent Entity*** | **Entitas anak/ *Its subsidiaries*** | **Eliminasi/ *Elimination*** | ***Total*** | |
| **Laporan laba rugi komprehensif konsolidasian** | | | | | ***Consolidated statement of comprehensive income*** |
| Pendapatan dari kontrak dengan pelanggan: | | | | | *Income from contract with customer:* |
| Jasa kegiatan manajer investasi | 14.217.866 | 339.918.219 | (4.233.710) | 349.902.375 | *Investment manager fees* |
| Komisi perantara efek | 132.712.761 | - | - | 132.712.761 | *Brokerage commissions* |
| Jasa penjamin emisi efek | 37.054.810 | - | - | 37.054.810 | *Underwriting fees* |
| Jasa penasihat keuangan | 52.409.624 | - | - | 52.409.624 | *Financial advisory fees* |
| Lain-lain | 562.295 | - | - | 562.295 | *Others* |
| | 236.957.356 | 339.918.219 | (4.233.710) | 572.641.865 | |
| Pendapatan dari hasil investasi: | | | | | *Income from investment:* |
| Pendapatan dividen dan bunga | 445.310.840 | 1.554.665 | (89.910.090) | 356.955.415 | *Dividends and interest income* |
| Keuntungan dari efek - neto | 26.117.317 | (6.922.220) | - | 19.195.097 | *Gains from marketable securities - net* |
| | 471.428.157 | (5.367.555) | (89.910.090) | 376.150.512 | |
| Total pendapatan usaha | 708.385.513 | 334.550.664 | (94.143.800) | 948.792.377 | *Total revenues* |
| Beban usaha | (249.566.575) | (224.195.727) | 5.668.911 | (468.093.391) | *Operating expenses* |
| **Laba usaha** | **458.818.938** | **110.354.937** | **(88.474.889)** | **480.698.986** | ***Income from operation*** |
| Penghasilan (beban) lain-lain - neto | (121.977.007) | 2.990.393 | (1.435.201) | (120.421.815) | *Other income (expenses) - net* |
| **Laba sebelum beban pajak penghasilan** | **336.841.931** | **113.345.330** | **(89.910.090)** | **360.277.171** | ***Profit before income tax expense*** |
| **Beban pajak penghasilan** | **(50.468.356)** | **(23.444.405)** | **-** | **(73.912.761)** | ***Income tax expense*** |
| **Laba periode berjalan** | **286.373.575** | **89.900.925** | **(89.910.090)** | **286.364.410** | ***Profit for the period*** |

## 37. INFORMASI SEGMEN (lanjutan) / *37. SEGMENT INFORMATION (continued)*

### Segmen operasi (lanjutan) / *Operating segment (continued)*

| | 30 Juni/*June 30,* 2026 | | | | |
|---|---|---|---|---|---|
| | **Entitas Induk/ *Parent Entity*** | **Entitas anak/ *Its subsidiaries*** | **Eliminasi/ *Elimination*** | ***Total*** | |
| **Laporan posisi keuangan konsolidasian** | | | | | ***Consolidated statement of financial position*** |
| Portofolio efek - neto | 658.427.323 | 152.919.005 | - | 811.346.328 | *Marketable securities - net* |
| Piutang nasabah - neto | 2.107.155.877 | - | - | 2.107.155.877 | *Receivable from customers - net* |
| **Total aset** | **7.882.299.449** | **390.658.072** | **(27.505.531)** | **8.245.451.990** | ***Total assets*** |
| Utang nasabah | 2.116.280.451 | - | - | 2.116.280.451 | *Payables to customers* |
| **Total liabilitas** | **5.768.500.984** | **110.917.504** | **(1.531.531)** | **5.877.886.957** | ***Total liabilities*** |

| | Periode enam bulan yang berakhir pada tanggal 30 Juni 2025/ *Six-month period ended June 30, 2025* | | | | |
|---|---|---|---|---|---|
| | **Entitas Induk/ *Parent Entity*** | **Entitas anak/ *Its subsidiaries*** | **Eliminasi/ *Elimination*** | ***Total*** | |
| **Laporan laba rugi komprehensif konsolidasian interim** | | | | | ***Interim consolidated statement of comprehensive income*** |
| Pendapatan dari kontrak dengan pelanggan: | | | | | *Income from contract with customer:* |
| Jasa kegiatan manajer investasi | 11.844.837 | 153.238.139 | (4.647.613) | 160.435.363 | *Investment manager fees* |
| Komisi perantara perdagangan efek | 72.609.104 | - | - | 72.609.104 | *Brokerage commissions* |
| Jasa penjaminan emisi efek | 66.813.168 | - | - | 66.813.168 | *Underwriting fees* |
| Jasa penasehat keuangan | 52.493.116 | - | - | 52.493.116 | *Financial advisory fees* |
| Lain-lain | 566.505 | - | - | 566.505 | *Others* |
| Pendapatan dari hasil investasi: | | | | | *Income from investment:* |
| Pendapatan dividen dan bunga - neto | 266.239.161 | 3.602.020 | (39.960.000) | 229.881.181 | *Dividends and interest income - net* |
| Keuntungan dari efek - neto | 30.405.867 | 2.785.271 | - | 33.191.138 | *Gains from marketable securities - net* |
| **Jumlah pendapatan usaha** | **500.971.758** | **159.625.430** | **(44.607.613)** | **615.989.575** | ***Total revenues*** |
| **Beban usaha** | **(249.685.298)** | **(119.972.508)** | **6.442.458** | **(363.215.348)** | ***Operating expenses*** |
| Laba usaha | 251.286.460 | 39.652.922 | (38.165.155) | 252.774.227 | *Profit from operation* |
| Penghasilan (beban) lain-lain - neto | (57.708.082) | 1.887.134 | (1.794.845) | (57.615.793) | *Other income (expenses) - net* |
| **Laba sebelum pajak** | **193.578.378** | **41.540.056** | **(39.960.000)** | **195.158.434** | ***Profit before tax*** |
| Beban pajak - neto | (28.499.366) | (8.561.752) | - | (37.061.118) | *Tax expense - net* |
| **Laba periode berjalan** | **165.079.012** | **32.978.304** | **(39.960.000)** | **158.097.316** | ***Profit for the period*** |

## 37. INFORMASI SEGMEN (lanjutan) / *37. SEGMENT INFORMATION (continued)*

**Segmen operasi (lanjutan)** / ***Operating segment (continued)***

| | 31 Desember/*December 31*, 2025 | | | | |
|---|---|---|---|---|---|
| | **Entitas Induk/ *Parent Entity*** | **Entitas anak/ *Its subsidiaries*** | **Eliminasi/ *Elimination*** | ***Total*** | |
| **Laporan posisi keuangan konsolidasian interim** | | | | | ***Interim consolidated statement of financial position*** |
| Portofolio efek - neto | 260.763.424 | 166.031.456 | - | 426.794.880 | *Marketable securities - net* |
| Piutang nasabah - neto | 1.141.868.912 | - | - | 1.141.868.912 | *Receivable from customers - net* |
| **Total aset** | **6.480.920.959** | **374.345.796** | **(27.221.531)** | **6.828.045.224** | ***Total assets*** |
| Utang nasabah | 717.066.540 | - | - | 717.066.540 | *Payables to customers* |
| **Total liabilitas** | **4.645.911.426** | **108.555.488** | **(1.247.531)** | **4.753.219.383** | ***Total liabilities*** |

## 38. KOMITMEN DAN KONTINJENSI / *38. COMMITMENTS AND CONTINGENCIES*

a. Perusahaan mempunyai fasilitas kredit yang belum digunakan dan telah digunakan dari beberapa bank seperti diungkapkan dalam utang bank (Catatan 19) dengan ringkasan sebagai berikut:

*a. The Company had unused credit facilities and used credit facilities from several banks as disclosed in bank loans (Note 19) with the summary as follows:*

| | **30 Juni/ *June 30*, 2026** | **31 Desember/ *December 31*, 2025** | |
|---|---|---|---|
| Fasilitas modal kerja | | | *Working capital facilities* |
| Belum digunakan | 2.029.910.000 | 1.805.000.000 | *Unused* |
| Digunakan | 1.020.000.000 | 1.250.000.000 | *Used* |
| Fasilitas *intraday* | | | *Intraday facility* |
| (IDR) - Belum digunakan | 6.250.000.000 | 6.250.000.000 | *(IDR) - Unused* |
| (USD) - Belum digunakan | - | 50.000 | *(USD) - Unused* |
| Foreign *exchange line* dan *fixed income trading* | | | *Foreign exchange line and fixed income trading* |
| (USD) - Belum digunakan | 1.000 | 1.000 | *(USD) - Unused* |
| Fasilitas jasa pelayanan transaksi *treasury line* | | | *Treasury line services facility* |
| (USD) - Belum digunakan | - | 500 | *(USD) - Unused* |
| Bank garansi | | | *Bank guarantee* |
| Belum digunakan | 470.000.000 | 1.919.510.000 | *Unused* |
| Digunakan | 100.090.000 | 100.490.000 | *Used* |

b. Entitas anak memiliki perjanjian kerjasama dengan berbagai bank kustodian sehubungan dengan Kontrak Investasi Kolektif reksadana di mana entitas anak bertindak sebagai manajer investasi yang mengelola aset reksadana dengan memperoleh imbalan jasa kegiatan manajer investasi berkisar antara 2,00% - 5,00% per tahun dari Nilai Aset Bersih reksadana terkait.

*b. The subsidiaries entered into agreement with various custodian banks in relation to mutual funds Collective Investment Contract, whereby the subsidiaries acts as investment manager that manages mutual fund's assets and earns income from investment manager activities ranging from 2.00% - 5.00% per annum of Net Asset Value of relevant mutual fund.*

**38. KOMITMEN DAN KONTINJENSI (lanjutan)**

c. Entitas anak mengadakan perjanjian distribusi dengan berbagai agen penjual untuk memasarkan berbagai macam produk reksadana milik entitas anak dengan memperoleh imbalan jasa agen penjual sebesar persentase tertentu dari Nilai Aset Bersih yang dikontribusi.

***38. COMMITMENTS AND CONTINGENCIES (continued)***

*c. The subsidiaries entered into distribution agreements with various selling agents to distribute the subsidiaries various mutual funds product with ceded fees amounted to a certain percentage of Net Asset Value being their contribution.*

**39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN**

Risiko adalah potensi kerugian yang melekat dalam setiap aktivitas Perusahaan yang dikelola melalui suatu proses identifikasi, pengukuran dan pemantauan yang berkelanjutan, sesuai dengan batas risiko dan kendali lainnya. Proses manajemen risiko ini sangat penting untuk menjamin profitabilitas Perusahaan yang berkelanjutan dan setiap individu di dalam Perusahaan bertanggung jawab untuk eksposur risiko yang berkaitan dengan tanggung jawabnya.

Perusahaan dihadapkan dengan risiko-risiko berikut dari laporan keuangannya:
a. risiko harga pasar
b. risiko suku bunga
c. risiko kredit
d. risiko likuiditas

Perusahaan telah mendokumentasikan kebijakan manajemen risiko keuangannya. Kebijakan yang ditetapkan merupakan strategi bisnis secara menyeluruh dan filosofi manajemen risiko. Keseluruhan strategi manajemen risiko Perusahaan ditujukan untuk meminimalkan pengaruh ketidakpastian yang dihadapi dalam pasar terhadap kinerja keuangan Perusahaan. Direksi menentukan kebijakan tertulis manajemen risiko keuangan secara keseluruhan melalui masukan laporan komite-komite risiko yang dibentuk dalam divisi-divisi terkait.

***39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES***

*Risk is probability of loss that is inherent in the Company's activities which is managed through a process of ongoing identification, measurement and monitoring, subject to risk limits and other controls. This process of risk management is critical to guarantee the Company's continuing profitability and each individual within the Company is accountable for the risk exposures relating to his or her responsibilities.*

*The Company is exposed to the following risks from its financial statements:*
*a. market price risk*
*b. interest rate risk*
*c. credit risk*
*d. liquidity risk*

*The Company has documented its financial risk management policies. These policies set out the Company's overall business strategies and its risk management philosophy. The Company's overall risk management strategy seeks to minimize adverse effects from the unpredictability of financial markets on the Company's financial performance. The Board of Directors provide written policies for overall financial risk management through input of reports of each risk committee in the related division.*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

Untuk mengantisipasi risiko yang mungkin timbul dari kegiatan Perusahaan, maka Perusahaan melakukan beberapa langkah antisipasi berupa antara lain:

- Semakin memberdayakan Divisi *Risk Management* dalam memantau kegiatan perdagangan efek;
- Meningkatkan fungsi *Compliance* di Perusahaan untuk mengurangi risiko penghentian sementara atau pencabutan ijin;
- Meningkatkan kualitas dan kapasitas Teknologi Informasi untuk mendukung kegiatan Perusahaan sebagai sebagai Perantara Pedagang Efek, baik saham maupun obligasi;
- Meningkatkan *awareness* akan peraturan-peraturan yang berlaku di kalangan karyawan yang diselenggarakan diselenggarakan bersama oleh Divisi *Human Resources*, *Compliance*, Internal Audit dan *Risk Management.*

**Risiko harga pasar**

Eksposur Perusahaan dan entitas anaknya terhadap risiko harga pasar dapat muncul dari fasiltas pembiayaan transaksi (*margin*) yang diberikan oleh Perusahaan dan entitas anaknya kepada nasabah.

Risiko ini muncul jika nilai agunan nasabah mengalami penurunan yang sangat signifikan dan kondisi pasar yang tidak likuid, sehingga agunan tersebut tidak lagi mencukupi untuk menutup liabilitas nasabah kepada Perusahaan. Dalam kondisi ini, Perusahaan berpotensi mengalami kerugian dari piutang tidak tertagih.

Perusahaan dan entitas anaknya juga menghadapi risiko harga pasar terkait dengan portofolio Perusahaan dan entitas anaknya yang termasuk kategori "investasi yang diukur pada nilai wajar melalui laba rugi" (*financial assets at fair value through profit or loss*/"FVTPL"). Penurunan harga pasar pada investasi kategori FVTPL akan menyebabkan penurunan posisi keuangan dan operasional Perusahaan dan entitas anaknya.

Analisa sensitivitas berikut ini ditentukan berdasarkan eksposur risiko atas risiko harga efek yang timbul dari investasi FVTPL pada akhir periode pelaporan.

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

*To anticipate the risks that may arise from the activities of the Company, the Company did some preventive actions, such as:*

- *More empowering Risk Management Division in monitoring securities trading activities;*
- *Improve functions of Compliance Division to reduce the risk of temporary suspension or revocation of license;*
- *To improve the quality and capacity of information technology to support the activities of the Company as a Broker-Dealer, both stocks and bond;*
- *Increase awareness of the rules prevailing among employees organized jointly by the Division of Human Resources, Compliance, Internal Audit and Risk Management.*

***Market price risk***

*The Company and its subsidiaries' market risks exposure may come from the financing facility on transactions (margin) by the Company and its subsidiaries to customers.*

*The risks may be faced out if the collateral value from customer suffered a significant declining and the market condition become unliquid, therefore these collateral is not enough to cover the customers's liabilities to the Company. In such condition, the Company may suffer a loss from such doubtful account.*

*The Company and its subsidiaries also face risks associated with the market price of the Company and its subsidiaries portfolio including the category "investments that are measured at fair value through profit or loss" (financial assets at fair value through profit or loss/"FVTPL"). The decline in the market price of the investment at FVTPL category will lead to a decrease in the Company and its subsidiaries consolidated statement of financial position and operating results.*

*The sensitivity analyses have been determined based on the exposure to securities price risks arising from FVTPL investments at the end of the reporting period.*

**39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)**

**Risiko harga pasar (lanjutan)**

Pada tanggal 30 Juni 2026 dan 2025, jika harga pasar efek yang dimiliki Perusahaan menurun/meningkat sebanyak 5% dengan semua variabel konstan, maka laba sebelum pajak konsolidasian interim untuk periode tiga bulan yang berakhir pada tanggal tersebut menjadi lebih rendah/tinggi masing-masing sebesar Rp36.974.040 dan Rp34.713.531.

**Risiko suku bunga**

Risiko suku bunga adalah risiko dimana arus kas atau nilai wajar di masa datang atas instrumen keuangan Perusahaan akan berfluktuasi akibat perubahan suku bunga pasar.

Perusahaan dan entitas anaknya belum melakukan lindung nilai terhadap pinjaman yang suku bunganya mengambang karena jangka waktu pinjaman yang pendek. Perusahaan dan entitas anaknya tidak memiliki eksposur yang signifikan terhadap mata uang asing karena Perusahaan tidak memiliki aset dan liabilitas dalam mata uang asing yang signifikan serta transaksi efek yang dilakukan dan melalui Perusahaan dan entitas anaknya di Bursa Efek Indonesia dilakukan dalam mata uang Rupiah. Oleh karena itu, Perusahaan menyakini bahwa dampak fluktuasi suku bunga dan nilai tukar tidak berpengaruh signifikan terhadap kinerja keuangan Perusahaan.

Analisis sensitivitas berikut ini, ditentukan berdasarkan eksposur suku bunga terhadap kewajiban keuangan yang menggunakan suku bunga mengambang. Analisa ini disajikan dengan asumsi saldo liabilitas keuangan pada akhir periode pelaporan masih beredar sepanjang tahun.

Pada tanggal 30 Juni 2026 dan 2025, jika suku bunga mengalami perubahan 50 basis poin lebih tinggi/rendah dengan semua variabel konstan, maka laba sebelum pajak konsolidasian interim untuk periode enam bulan yang berakhir pada tanggal tersebut menjadi lebih rendah/tinggi masing-masing sebesar Rp2.189.974 dan Rp1.327.539.

***39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)***

***Market price risk (continued)***

*As of June 30, 2026 and 2025 had the owned marketable securities prices decrease/increase by 5% with all other variables held constant, therefore the interim consolidated income before tax for the three-month period then ended would have been Rp36,974,040 and Rp34,713,531 lower/higher, respectively.*

***Interest rate risk***

*Interest rate risk is the risk that the fair value or future cash flows of the Company's financial instrument will fluctuate because of changes in market interest rates.*

*The Company and its Subsidiaries have not hedged against floating interest rate loans because the loan term is shorter. The Company and its subsidiaries do not have significant exposure to foreign currencies as the Company and its subsidiaries have small amounts of assets and liabilities denominated in foreign currencies as well as the significant and securities transactions conducted by the Company and its subsidiaries on the Indonesia Stock Exchange which is denominated in Rupiah. Therefore, the Company and its subsidiaries believe that the impact of fluctuations in interest rates and the exchange rate to their financial performance is not significant.*

*The sensitivity analyses as follows have been determined based on the exposure to interest rate of floating rate financial liabilities. The analysis is prepared assuming the amount of the liability outstanding at the end of the reporting period was outstanding for the whole year.*

*As of June 30, 2026 and 2025, had the interest rate had been 50 basis points higher/lower with all other variables held constant, therefore the interim consolidated income before tax for the six-month period then ended would have been Rp5,136,025 and Rp1,327,539 lower/higher, respectively.*

**39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)**

**Risiko kredit**

Risiko kredit timbul dari risiko kegagalan *counterparty* memenuhi liabilitas kontraktual yang mengakibatkan kerugian keuangan kepada Perusahaan dan entitas anaknya. Perusahaan dan entitas anaknya tidak memiliki risiko konsentrasi kredit yang signifikan. Perusahaan dan entitas anaknya memiliki kebijakan untuk meyakini bahwa perdagangan dengan nasabah yang memiliki histori kredit yang baik.

Eksposur risiko kredit Perusahaan dan entitas anaknya berkaitan dengan kegiatan broker saham terasosiasi pada posisi kontraktual nasabah yang muncul pada saat perdagangan. Dengan demikian, Perusahaan dan entitas anaknya memerlukan jaminan untuk mengurangi risiko tersebut. Jenis instrumen diterima Perusahaan dan entitas anaknya atas jaminan tersebut dapat berupa kas dan efek yang tercatat di bursa.

Untuk aset keuangan lainnya seperti kas dan setara kas dan jaminan pada lembaga kliring dan penjaminan. Perusahaan dan entitas anaknya meminimalkan risiko kredit dengan melakukan penempatan pada lembaga keuangan yang bereputasi (Catatan 4).

Mitigasi utama dari risiko kredit adalah pengelolaan kecukupan jaminan dalam bentuk efek yang diperdagangkan dengan memperhatikan likuiditas dan volatilitas dari efek-efek yang ada di posisi jaminan tersebut. *Early warning* dibuat dalam bentuk peringkat bagi nasabah dengan memperhitungkan likuiditas posisi jaminan nasabah tersebut dan rasio kecukupannya. Disiplin dalam pengelolaan kecukupan jaminan melalui mekanisme permintaan *top-up* atau *force-sell* merupakan faktor penting untuk menjaga kualitas pembiayaan yang diberikan kepada nasabah.

***39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)***

***Credit risk***

*Credit risk arises from the risk that counterparty will default on its contractual obligations resulting in financial loss to the Company and its subsidiaries. The Company and its subsidiaries have no significant concentration of credit risk. The Company and its subsidiaries have policies in place to ensure that it trades with clients with clean credit history.*

*The Company and its subsidiaries exposure to credit risk relating to its stock broking activities is associated with its clients' contractual positions that arise on trading. As such, the Company and its subsidiaries required its stock broking clients to post collaterals to mitigate such risks. The types of acceptable instruments that the Company and its subsidiaries may accept from clients are cash and listed securities.*

*For other financial assets, such as cash and cash equivalents and deposits to clearing and guarantee institution, the Company and its subsidiaries minimize the credit risk by placing funds with reputable financial institutions (Note 4).*

*Primary mitigation on the credit risk is to manage the adequacy of collateral in the form of tradeable securities by focusing on the liquidity and volatility of the securities as collateral. Early warning has been made in the form of customer rank by calculating the liquidity of collateral of the customer and the adequacy ratio. Discipline in the management of collateral adequacy using the top-up request or force-sell is an important factor to maintain the financing quality provided to the customers.*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

**Risiko kredit (lanjutan)**

Pengelolaan risiko kredit yang lebih spesifik juga dilakukan atas piutang yang bermasalah. Upaya yang dilakukan diantaranya adalah restrukturisasi piutang bermasalah, penagihan melalui proses hukum, pembentukan cadangan kerugian penurunan nilai, hingga pelaksanaan hapus buku.

Risiko kredit dari produk kelolaan entitas anak terutama disebabkan karena emiten atau pihak lain gagal untuk memenuhi kewajiban kontraktualnya. Risiko kredit diminimalisasi oleh entitas anak melalui proses evaluasi risiko atas emiten yang surat berharganya akan dijadikan portofolio produk kelolaan, penerapan suatu kebijakan investasi dengan hanya melakukan investasi pada efek utang yang layak investasi menurut analisa entitas anak sebagai manajer investasi serta sesuai dengan peraturan dan ketentuan yang berlaku. Risiko kredit yang dihadapi produk kelolaan dapat berdampak pada pendapatan kegiatan manajer investasi entitas anak.

Eksposur maksimum risiko kredit yang terkait dengan aset keuangan yang tercantum dalam dalam laporan posisi keuangan konsolidasian per 30 Juni 2026 dan 31 Desember 2025 dengan memperhitungkan jaminan atau pendukung kredit lainnya adalah sebagai berikut:

Nilai tercatat aset keuangan Perusahaan dan entitas anaknya dari selain piutang nasabah (piutang margin), piutang transaksi repo, dan piutang lain-lain merupakan eksposur maksimum risiko kredit.

Tabel di bawah menunjukan analisa eksposur maksimum risiko kredit dari:

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

***Credit risk (continued)***

*Specific credit risk management is performed on non-performing receivable. Such efforts, among others, are restructuring on non-performing receivable, litigation process, providing allowance for impairment losses, and write-off.*

*Credit risk resulting from losses experienced by products managed by the subsidiaries due to issuer or other party fails to fulfill their contractual obligations. Credit risk is minimized by the subsidiaries through the risk evaluation process on issuers which securities will become portfolio of products managed by the subsidiaries, implementation of investment policy by investing solely on debt securities that are eligible for investment in accordance with subsidiaries' analysis as investment manager and prevailing regulation and guidelines. The credit risk associated with the products managed by the subsidiaries may impact on the income from investment manager activities of the subsidiaries.*

*Maximum credit risk exposures relating to the consolidated statement of financial position financial assets as of June 30, 2026 and December 31, 2025 taking account of any collateral held or other credit enhancement attached are as follows:*

*The carrying value of the Company and its subsidiaries' financial assets other than receivables from customers (margin receivables), receivables from repo transactions, and other receivables best represents the maximum exposure to credit risk.*

*The table below shows the analysis of maximum exposure to credit risk of:*

| | 30 Juni/*June 30,* 2026 | | | | | | |
|---|---|---|---|---|---|---|---|
| | | Nilai wajar jaminan dan pendukung kredit lainnya/ *Fair value collateral and credit enchancement held* | | | | | |
| | Eksposur maksimum risiko kredit/ *Maximum exposure to credit risk* | Surat berharga/ *Securities* | Tanah/*Land* | (Surplus jaminan)/ *(Surplus collateral)* | Jaminan bersih/*Net collateral* | Eksposur neto/*Net exposure* | |
| Piutang nasabah (Catatan 7) | 2.110.402.769 | 26.265.791.087 | - | (24.155.388.318) | 2.110.402.769 | - | *Receivables from customers (Note 7)* |
| Piutang transaksi repo (Catatan 8) | 4.255.058.454 | 13.205.369.884 | - | (8.950.311.430) | 4.255.058.454 | - | *Receivables from repo transactions (Note 8)* |
| Piutang lain-lain (Catatan 9) | 22.490.515 | - | 33.267.400 | (10.776.885) | 22.490.515 | - | *Other receivables (Note 9)* |
| **Total** | **6.387.951.738** | **39.471.160.971** | **33.267.400** | **(33.116.476.633)** | **6.387.951.738** | **-** | ***Total*** |

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

**Risiko kredit (lanjutan)**

***Credit risk (continued)***

Tabel di bawah menunjukan analisa eksposur maksimum risiko kredit dari (lanjutan):

*The table below shows the analysis of maximum exposure to credit risk of (continued):*

| | 31 Desember/*December 31*, 2025 | | | | | | |
|---|---|---|---|---|---|---|---|
| | | Nilai wajar jaminan dan pendukung kredit lainnya/ *Fair value collateral and credit enchancement held* | | | | | |
| | Eksposur maksimum risiko kredit/ *Maximum exposure to credit risk* | Surat berharga/ *Securities* | Tanah/*Land* | (Surplus jaminan)/ *(Surplus collateral)* | Jaminan bersih/*Net collateral* | Eksposur neto/*Net exposure* | |
| Piutang nasabah (Catatan 7) | 1.145.442.072 | 18.950.434.746 | - | (17.804.992.674) | 1.145.442.072 | - | *Receivables from customers (Note 7)* |
| Piutang transaksi repo (Catatan 8) | 4.217.977.215 | 24.393.582.352 | - | (20.175.605.137) | 4.217.977.215 | - | *Receivables from repo transactions (Note 8)* |
| Piutang lain-lain (Catatan 9) | 22.791.875 | - | 33.267.400 | (10.475.525) | 22.791.875 | - | *Other receivables (Note 9)* |
| **Total** | **5.386.211.162** | **43.344.017.098** | **33.267.400** | **(37.991.073.336)** | **5.386.211.162** | **-** | ***Total*** |

Perusahaan dan entitas anaknya memiliki konsentrasi risiko kredit, namun hal tersebut dimitigasi dengan kecukupan jaminan terhadap piutang.

*The Company and its subsidiaries have concentration of credit risk, however it is mitigated by the adequate collateral on receivables.*

Tabel berikut menyajikan konsentrasi aset keuangan berdasarkan sektor industri:

*The following tables present the concentration of financial assets based on industry sector:*

| | 30 Juni/*June 30*, 2026 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Pemerintah/ *Government*)* | Institusi keuangan/ *Financial institution* | Manufaktur/ *Manufacturing* | Pertanian/ *Agriculture* | Jasa/ *Business sevices* | Lain-lain/ *Others* | *Total* | |
| **Aset** | | | | | | | | ***Assets*** |
| Kas dan setara kas**) | 109.277.837 | 467.950.620 | - | - | - | - | 577.228.457 | *Cash and cash equivalents**)* |
| Portofolio efek - neto | 9.687 | 811.336.641 | - | - | - | - | 811.346.328 | *Marketable securities - net* |
| Piutang usaha - neto | - | 69.897.354 | - | - | - | - | 69.897.354 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 1.973.627.289 | - | - | - | 457.074.734 | 2.430.702.023 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | - | - | - | - | 4.184.259.934 | 4.184.259.934 | *Receivables from repo transaction - net* |
| Piutang lain-lain - neto | - | 8.058.525 | - | - | - | - | 8.058.525 | *Other receivables - net* |
| Penyertaan saham | - | 10.500.000 | - | - | - | - | 10.500.000 | *Investment in shares* |
| Aset lain-lain***) | - | - | - | - | - | 2.326.921 | 2.326.921 | *Other assets***)* |
| **Total** | **109.287.524** | **3.341.370.429** | **-** | **-** | **-** | **4.643.661.589** | **8.094.319.542** | ***Total*** |

*) Termasuk Badan Usaha Milik Negara dan Daerah
**) Tidak termasuk kas kecil
***) Setoran jaminan

*) *Include State and Regional Owned Enterprise Company*
**) *Excluding cash on hand*
***) *Guarantee deposit*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

**Risiko kredit (lanjutan)**

***Credit risk (continued)***

Tabel berikut menyajikan konsentrasi aset keuangan berdasarkan sektor industri (lanjutan):

*The following tables present the concentration of financial assets based on industry sector (continued):*

| | 31 Desember/*December 31*, 2025 | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Pemerintah/ *Government*)* | Institusi keuangan/ *Financial institution* | Manufaktur/ *Manufacturing* | Pertanian/ *Agriculture* | Jasa/ *Business sevices* | Lain-lain/ *Others* | *Total* | |
| **Aset** | | | | | | | | ***Assets*** |
| Kas dan setara kas**) | 281.902.553 | 497.911.434 | - | - | - | - | 779.813.987 | *Cash and cash equivalents**)* |
| Portofolio efek - neto | 46.058.418 | 380.736.462 | - | - | - | - | 426.794.880 | *Marketable securities - net* |
| Piutang usaha - neto | - | 74.895.585 | - | - | - | - | 74.895.585 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 424.575.993 | - | - | - | 802.515.829 | 1.227.091.822 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | - | - | - | - | 4.171.361.329 | 4.171.361.329 | *Receivables from repo transaction - net* |
| Piutang lain-lain - neto | - | 9.483.371 | - | - | - | - | 9.483.371 | *Other receivables - net* |
| Penyertaan saham | - | 10.500.000 | - | - | - | - | 10.500.000 | *Investment in shares* |
| Aset lain-lain***) | - | - | - | - | - | 2.019.425 | 2.019.425 | *Other assets***)* |
| **Total** | **327.960.971** | **1.398.102.845** | **-** | **-** | **-** | **4.975.896.583** | **6.701.960.399** | ***Total*** |

*) Termasuk Badan Usaha Milik Negara dan Daerah
**) Tidak termasuk kas kecil
***) Setoran jaminan

**) Include State and Regional Owned Enterprise Company*
***) Excluding cash on hand*
****) Guarantee deposit*

Tabel berikut menggambarkan eksposur kredit dengan memisahkan aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai pada tanggal 30 Juni 2026 dan 31 Desember 2025 sebelum cadangan kerugian penurunan nilai:

*The following tables show the credit exposure by separating impaired and non-impaired financial assets as of June 30, 2026 and December 31, 2025, before allowance for impairment losses:*

| | 30 Juni/*June 30*, 2026 | | | | |
|---|---|---|---|---|---|
| | Belum jatuh tempo atau tidak mengalami penurunan nilai/ *Neither past due nor impaired* | Telah jatuh tempo tetapi tidak mengalami penurunan nilai/ *Past due but not impaired* | Mengalami penurunan nilai/ *Impaired* | Total | |
| Kas dan setara kas*) | 577.228.457 | - | - | 577.228.457 | *Cash and cash equivalents *)* |
| Portofolio efek | 811.346.328 | - | 10.462.000 | 821.808.328 | *Marketable securities* |
| Piutang usaha | 69.897.354 | - | - | 69.897.354 | *Account receivables* |
| Piutang transaksi perantara pedagang efek | 2.233.429.563 | 185.462.275 | 15.057.077 | 2.433.948.915 | *Receivables from brokerage activities* |
| Piutang transaksi repo | 4.255.058.454 | - | - | 4.255.058.454 | *Receivables from repo transactions* |
| Piutang lain-lain | 10.390.515 | - | 12.100.000 | 22.490.515 | *Other receivables* |
| Penyertaan saham | 10.500.000 | - | - | 10.500.000 | *Investment in shares* |
| Aset lain-lain **) | 2.326.921 | - | - | 2.326.921 | *Other assets **)* |
| Total | 7.970.177.592 | 185.462.275 | 37.619.077 | 8.193.258.944 | *Total* |
| Cadangan penurunan nilai aset keuangan | | | | (98.939.402) | *Allowance for impairment losses on financial assets* |
| **Neto** | | | | **8.094.319.542** | ***Net*** |

*) Tidak termasuk kas kecil
**) Setoran jaminan

**) Excluding cash on hand*
***) Guarantee deposit*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

**Risiko kredit (lanjutan)**

Tabel berikut menggambarkan eksposur kredit dengan memisahkan aset keuangan yang mengalami penurunan nilai dan tidak mengalami penurunan nilai pada tanggal 31 Maret 2026 dan 31 Desember 2025 sebelum cadangan kerugian penurunan nilai (lanjutan):

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

***Credit risk (continued)***

*The following tables show the credit exposure by separating impaired and non-impaired financial assets as of March 31, 2026 and December 31, 2025, before allowance for impairment losses (continued):*

| | 31 Desember/*December 31,* 2025 | | | | |
|---|---|---|---|---|---|
| | **Belum jatuh tempo atau tidak mengalami penurunan nilai/** ***Neither past due nor impaired*** | **Telah jatuh tempo tetapi tidak mengalami penurunan nilai/** ***Past due but not impaired*** | **Mengalami penurunan nilai/** ***Impaired*** | **Total** | |
| Kas dan setara kas*) | 779.813.987 | - | - | 779.813.987 | *Cash and cash equivalents *)* |
| Portofolio efek | 426.794.880 | - | 10.462.000 | 437.256.880 | *Marketable securities* |
| Piutang usaha | 74.895.585 | - | - | 74.895.585 | *Account receivables* |
| Piutang transaksi perantara pedagang efek | 1.082.177.132 | 135.964.725 | 12.523.125 | 1.230.664.982 | *Receivables from brokerage activities* |
| Piutang transaksi repo | 4.217.977.215 | - | - | 4.217.977.215 | *Receivables from repo transactions* |
| Piutang lain-lain | 10.691.875 | - | 12.100.000 | 22.791.875 | *Other receivables* |
| Penyertaan saham | 10.500.000 | - | - | 10.500.000 | *Investment in shares* |
| Aset lain-lain **) | 2.019.425 | - | - | 2.019.425 | *Other assets **)* |
| Total | 6.604.870.099 | 135.964.725 | 35.085.125 | 6.775.919.949 | *Total* |
| Cadangan penurunan nilai aset keuangan | | | | (73.959.550) | *Allowance for impairment losses on financial assets* |
| **Neto** | | | | **6.701.960.399** | ***Net*** |

*) Tidak termasuk kas kecil
**) Setoran jaminan

**) Excluding cash on hand*
***) Guarantee deposit*

Gambaran umum pendekatan untuk memperkirakan kerugian kredit ekspektasian ditetapkan dalam Catatan 2, Ikhtisar informasi kebijakan akuntansi material. Untuk data makroekonomi, Perusahaan dan entitas anaknya memperoleh data yang berasal dari situs resmi Bursa Efek Indonesia, termasuk dalam menentukan bobot yang dapat diatribusikan ke beberapa skenario. Penentuan variabel ekonomi *forward-looking* dalam kondisi baik dan buruk dilakukan dengan menggunakan pendekatan persentil. Dalam kasus Indeks Harga Saham Gabungan (IHSG) sebagai variabel ekonomi *forward-looking*, persentil ke-30 dan ke-70 digunakan untuk buruk (*downside*) dan baik (*upside*).

*An overview of the approach to estimating expected credit loss is set out in Note 2, Summary of material accounting policies information. For macroeconomic data, the Company and its subsidiaries obtain the data used from official website of Indonesia Stock Exchange, including determining the weights attributable to the multiple scenarios as at every year end. Determination of forward-looking economic variable under upside and downside condition is conducted by using percentile approach. In the case of Indonesia Composite Index (IDX Composite) as the forward-looking economic variable, 30$^{th}$ and 70$^{th}$ percentile are assigned for downside and upside condition consecutively.*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

**Risiko kredit (lanjutan)**

***Credit risk (continued)***

Tabel berikut menunjukkan perkiraan variabel ekonomi *forward-looking* yang digunakan dalam setiap skenario ekonomi untuk perhitungan kerugian kredit ekspektasian untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan untuk tahun yang berakhir pada tanggal 31 Desember 2025 (dalam Rupiah penuh):

*The following table shows the forecast of the key forward-looking economic variables used in each of the economic scenarios for the expected credit life calculations for the six-month period ended June 30, 2026 and for the year ended December 31, 2025 (in full amount Rupiah):*

| Variabel Utama/ *Key Variable* | Skenario Kerugian Kredit Ekspektasian/ *Expected Credit Loss Scenario* | Kemungkinan terjadi yang ditetapkan/ *Assigned Probablities* | 30 Juni/*June 30,* 2026 (dalam Rupiah penuh/*in full amount Rupiah)* |
|---|---|---|---|
| IHSG (*IDX Composite*) | Buruk (*Downside*) | 25% | 7.883 |
| | Dasar (*Base*) | 50% | 9.888 |
| | Baik (*Upside*) | 25% | 10.864 |

| Variabel Utama/ *Key Variable* | Skenario Kerugian Kredit Ekspektasian/ *Expected Credit Loss Scenario* | Kemungkinan terjadi yang ditetapkan/ *Assigned Probablities* | 31 Desember/ *December 31,* 2025 (dalam Rupiah penuh/*in full amount Rupiah)* |
|---|---|---|---|
| IHSG (*IDX Composite*) | Buruk (*Downside*) | 25% | 7.883 |
| | Dasar (*Base*) | 50% | 9.888 |
| | Baik (*Upside*) | 25% | 10.864 |

**Risiko likuiditas**

***Liquidity risk***

Manajemen telah membentuk kerangka kerja manajemen risiko likuiditas untuk pengelolaan dana jangka pendek, menengah dan jangka panjang. Perusahaan dan entitas anaknya dan persyaratan manajemen likuiditas. Perusahaan dan entitas anaknya mengelola risiko likuiditas dengan mempertahankan cadangan yang memadai, fasilitas perbankan dan dengan terus memantau rencana dan realisasi arus kas dengan cara pencocokkan profil jatuh tempo aset keuangan dan liabilitas keuangan.

*The management has established an appropriate liquidity risk management framework for the management of the Company and its subsidiaries' short, medium and long-term funding and liquidity management requirements. The Company and its subsidiaries manage liquidity risk by maintaining adequate reserves, banking facilities and by continuously monitoring forecast and actual cash flows, and by matching the maturity profiles of financial assets and liabilities.*

## 39. TUJUAN DAN KEBIJAKAN MANAJEMEN RISIKO KEUANGAN (lanjutan)

**Risiko likuiditas (lanjutan)**

Liabilitas keuangan yang jatuh tempo dalam 12 bulan diungkapkan sebesar nilai arus kas yang tidak didiskontokan. Tabel berikut merupakan analisis liabilitas keuangan Perusahaan dan entitas anaknya berdasarkan jatuh tempo dari tanggal pelaporan sampai dengan tanggal jatuh tempo:

## *39. FINANCIAL RISK MANAGEMENT OBJECTIVES AND POLICIES (continued)*

***Liquidity risk (continued)***

*Financial liabilities which due within 12 months disclosed as their undiscounted cash flows value. The following table analysis the Company and its subsidiaries' financial liabilities based on maturity groupings from the reporting date to the contractual maturity date:*

| | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | Kurang dari tiga bulan/ *Less than three months* | Tiga bulan sampai dengan satu tahun/ *Three months to one year* | Satu sampai dengan lima tahun/ *One to five years* | Lebih dari lima tahun/ *Greater than five years* | Total | |
| Utang usaha | 15.420.049 | - | - | - | 15.420.049 | *Account payables* |
| Utang transaksi perantara pedagang efek | 2.116.280.451 | - | - | - | 2.116.280.451 | *Payables from brokerage activities* |
| Beban akrual | 217.028.695 | - | - | - | 217.028.695 | *Accrued expenses* |
| Utang jangka pendek | 1.020.726.283 | - | - | - | 1.020.726.283 | *Short-term liabilities* |
| Surat utang jangka panjang | 502.805.513 | 213.594.917 | 1.821.818.913 | 354.846.386 | 2.893.065.729 | *Long-term notes payable* |
| Utang lain-lain | 18.654.937 | - | - | - | 18.654.937 | *Other payables* |
| **Total** | **3.890.915.928** | **213.594.917** | **1.821.818.913** | **354.846.386** | **6.281.176.144** | ***Total*** |

| | 31 Desember/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | Kurang dari tiga bulan/ *Less than three months* | Tiga bulan sampai dengan satu tahun/ *Three months to one year* | Satu sampai dengan lima tahun/ *One to five years* | Lebih dari lima tahun/ *Greater than five years* | Total | |
| Utang usaha | 36.406.917 | - | - | - | 36.406.917 | *Account payables* |
| Utang transaksi perantara pedagang efek | 779.375.368 | - | - | - | 779.375.368 | *Payables from brokerage activities* |
| Beban akrual | 199.520.196 | - | - | - | 199.520.196 | *Accrued expenses* |
| Utang jangka pendek | 1.276.538.488 | - | - | - | 1.276.538.488 | *Short-term liabilities* |
| Surat utang jangka panjang | 296.270.418 | 679.384.114 | 1.720.990.004 | 290.965.278 | 2.987.609.814 | *Long-term notes payable* |
| Utang lain-lain | 16.974.856 | - | - | - | 16.974.856 | *Other payables* |
| **Total** | **2.605.086.243** | **679.384.114** | **1.720.990.004** | **290.965.278** | **5.296.425.639** | ***Total*** |

Perusahaan dan entitas anaknya juga mempunyai fasilitas bank dalam Rupiah dan USD (Catatan 38) yang ditujukan untuk mengurangi risiko likuiditas dan menjamin liabilitas ke KPEI.

*The Company and its subsidiaries also have bank facilities in Rupiah and USD (Note 38) that are intended to reduce liquidity risk and to secure the liability to KPEI.*

## 40. ANALISIS JATUH TEMPO ASET DAN LIABILITAS

Tabel berikut menunjukkan analisis aset dan liabilitas berdasarkan kapan diharapkan akan dipulihkan atau diselesaikan masing-masing:

## *40. MATURITY ANALYSIS OF ASSETS AND LIABILITIES*

*The table below shows an analysis of assets and liabilities according to when they are expected to be recovered or settled respectively:*

| | 30 Juni/*June 30,* 2026 | | | |
|---|---|---|---|---|
| | **Dalam 12 bulan/ *Within 12 months*** | **Setelah 12 bulan/ *After 12 months*** | **Total** | |
| **ASET** | | | | ***ASSETS*** |
| Kas dan setara kas | 577.341.557 | - | 577.341.557 | *Cash and cash equivalents* |
| Portfolio efek - neto | 785.966.828 | 25.379.500 | 811.346.328 | *Marketable securities - net* |
| Piutang usaha - neto | 69.897.354 | - | 69.897.354 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | 2.430.702.023 | - | 2.430.702.023 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | 4.184.259.934 | - | 4.184.259.934 | *Receivables from repo transaction - net* |
| Piutang lain-lain - neto | 8.058.525 | - | 8.058.525 | *Other receivables - net* |
| Biaya dibayar dimuka | 18.791.556 | 10.127.814 | 28.919.370 | *Prepaid expenses* |
| Penyertaan saham | - | 10.500.000 | 10.500.000 | *Investment in shares* |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi | 3.860.544 | 6.282.592 | 10.143.136 | *Intangible assets - net of accumulated amortization* |
| Aset hak guna - setelah dikurangi akumulasi penyusutan | 7.422.316 | 26.136.204 | 33.558.520 | *Right-of-use assets - net of accumulated depreciation* |
| Aset tetap - setelah dikurangi akumulasi penyusutan | 8.107.617 | 9.604.493 | 17.712.110 | *Fixed assets - net of accumulated depreciation* |
| Aset pajak tangguhan | - | 38.336.787 | 38.336.787 | *Deferred tax assets* |
| Aset lain-lain | 9.441.358 | 2.326.921 | 11.768.279 | *Other assets* |
| **Total** | **8.103.849.612** | **141.602.378** | **8.245.451.990** | ***Total*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Utang usaha | 15.420.049 | - | 15.420.049 | *Account payables* |
| Utang transaksi perantara pedagang efek | 2.116.280.451 | - | 2.116.280.451 | *Payables from brokerage activities* |
| Utang pajak | 43.617.567 | - | 43.617.567 | *Taxes payable* |
| Beban akrual | 217.028.695 | - | 217.028.695 | *Accrued expenses* |
| Utang jangka pendek | 1.020.000.000 | - | 1.020.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | 559.242.921 | 1.797.475.151 | 2.355.886.125 | *Long-term notes payable* |
| Liabilitas sewa | 6.909.804 | 29.869.734 | 38.128.491 | *Lease liabilities* |
| Liabilitas imbalan kerja | - | 53.387.648 | 53.387.648 | *Employee benefits liabilities* |
| Utang lain-lain | 18.654.937 | - | 18.654.937 | *Other payables* |
| **Total** | **3.997.154.424** | **1.880.732.533** | **6.628.716.222** | ***Total*** |

| | 31 Desember/*December 31,* 2025 | | | |
|---|---|---|---|---|
| | **Dalam 12 bulan/ *Within 12 months*** | **Setelah 12 bulan/ *After 12 months*** | **Total** | |
| **ASET** | | | | ***ASSETS*** |
| Kas dan setara kas | 779.927.087 | - | 779.927.087 | *Cash and cash equivalents* |
| Portfolio efek - neto | 426.794.880 | - | 426.794.880 | *Marketable securities - net* |
| Piutang usaha - neto | 74.895.585 | - | 74.895.585 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | 1.227.091.822 | - | 1.227.091.822 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | 4.171.361.329 | - | 4.171.361.329 | *Receivables from repo transaction - net* |
| Piutang lain-lain - neto | 9.483.371 | - | 9.483.371 | *Other receivables - net* |
| Biaya dibayar dimuka | 22.148.139 | 6.000.153 | 28.148.292 | *Prepaid expenses* |
| Penyertaan saham | - | 10.500.000 | 10.500.000 | *Investment in shares* |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi | 1.240.798 | 10.155.245 | 11.396.043 | *Intangible assets - net of accumulated amortization* |
| Aset hak guna - setelah dikurangi akumulasi penyusutan | 8.741.393 | 14.744.096 | 23.485.489 | *Right-of-use assets - net of accumulated depreciation* |
| Aset tetap - setelah dikurangi akumulasi penyusutan | 736.084 | 13.873.522 | 14.609.606 | *Fixed assets - net of accumulated depreciation* |
| Aset pajak tangguhan | - | 44.387.348 | 44.387.348 | *Deferred tax assets* |
| Aset lain-lain | 3.944.947 | 2.019.425 | 5.964.372 | *Other assets* |
| **Total** | **6.726.255.435** | **101.679.789** | **6.828.045.224** | ***Total*** |

## 40. ANALISIS JATUH TEMPO ASET DAN LIABILITAS (lanjutan)

Tabel berikut menunjukkan analisis aset dan liabilitas berdasarkan kapan diharapkan akan dipulihkan atau diselesaikan masing-masing: (lanjutan)

## *40. MATURITY ANALYSIS OF ASSETS AND LIABILITIES (continued)*

*The table below shows an analysis of assets and liabilities according to when they are expected to be recovered or settled respectively: (continued)*

| | 31 Desember/*December 31,* 2025 | | | |
|---|---|---|---|---|
| | **Dalam 12 bulan/ *Within 12 months*** | **Setelah 12 bulan/ *After 12 months*** | **Total** | |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Utang usaha | 36.406.917 | - | 36.406.917 | *Account payables* |
| Utang transaksi perantara pedagang efek | 779.375.368 | - | 779.375.368 | *Payables from brokerage activities* |
| Utang pajak | 38.907.351 | - | 38.907.351 | *Taxes payable* |
| Beban akrual | 199.520.196 | - | 199.520.196 | *Accrued expenses* |
| Utang jangka pendek | 1.250.000.000 | - | 1.250.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | 344.799.060 | 2.011.955.282 | 2.356.754.342 | *Long-term notes payable* |
| Liabilitas sewa | 11.728.963 | 14.542.915 | 26.271.878 | *Lease liabilities* |
| Liabilitas imbalan kerja | - | 49.008.475 | 49.008.475 | *Employee benefits liabilities* |
| Utang lain-lain | 11.212.719 | 5.762.137 | 16.974.856 | *Other payables* |
| **Total** | **2.671.950.574** | **2.081.268.809** | **4.753.219.383** | ***Total*** |

## 41. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN

Tabel berikut menyajikan nilai tercatat dan estimasi nilai wajar dari instrumen keuangan:

## *41. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES*

*The following tables set out the carrying values and estimated fair values of the financial instruments:*

| | 30 Juni/*June 30,* 2026 | | | | | |
|---|---|---|---|---|---|---|
| | **Nilai wajar melalui laba/ (rugi)/ *Fair value through profit or loss*** | **Biaya perolehan yang diamortisasi/ *Amortized cost*** | **Nilai wajar melalui penghasilan komprehensif lain *Fair value through other comprehensive income*** | **Total nilai tercatat/ *Total carrying amount*** | **Nilai wajar/ *Fair value*** | |
| **Aset keuangan** | | | | | | ***Financial assets*** |
| Kas dan setara kas | - | 577.341.557 | - | 577.341.557 | 577.341.557 | *Cash and cash equivalents* |
| Portofolio efek - neto | 811.346.328 | - | - | 811.346.328 | 811.346.328 | *Marketable securities - net* |
| Piutang usaha - neto | - | 69.897.354 | - | 69.897.354 | 69.897.354 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 2.430.702.023 | - | 2.430.702.023 | 2.430.702.023 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | 4.184.259.934 | - | 4.184.259.934 | 4.184.259.934 | *Receivables from repo repo transactions - net* |
| Piutang lain-lain - neto | - | 8.058.525 | - | 8.058.525 | 8.058.525 | *Other receivables - net* |
| Penyertaan saham | - | - | 10.500.000 | 10.500.000 | 10.500.000 | *Investment in shares* |
| Aset lain-lain *) | - | 2.326.921 | - | 2.326.921 | 2.326.921 | *Other assets *)* |
| **Total** | **811.346.328** | **7.272.586.314** | **10.500.000** | **8.094.432.642** | **8.094.432.642** | ***Total*** |
| **Liabilitas keuangan** | | | | | | ***Financial liabilities*** |
| Utang usaha | - | 15.420.049 | - | 15.420.049 | 15.420.049 | *Account payables* |
| Utang transaksi perantara pedagang efek | - | 2.116.280.451 | - | 2.116.280.451 | 2.116.280.451 | *Payables from brokerage activities* |
| Beban akrual | - | 217.028.695 | - | 217.028.695 | 217.028.695 | *Accrued expenses* |
| Utang jangka pendek | - | 1.020.000.000 | - | 1.020.000.000 | 1.020.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | - | 2.356.718.072 | - | 2.356.718.072 | 2.356.718.072 | *Long-term notes payable* |
| Utang lain-lain | - | 18.654.937 | - | 18.654.937 | 18.654.937 | *Other payables* |
| **Total** | **-** | **5.744.102.204** | **-** | **5.744.102.204** | **5.744.102.204** | ***Total*** |

*) Setoran jaminan

*) *Guarantee deposit*

## 41. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN

Tabel berikut menyajikan nilai tercatat dan estimasi nilai wajar dari instrumen keuangan: (lanjutan)

## *41. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES*

*The following tables set out the carrying values and estimated fair values of the financial instruments: (continued)*

| | 31 December/*December 31,* 2025 | | | | | |
|---|---|---|---|---|---|---|
| | **Nilai wajar melalui laba/ (rugi)/ *Fair value through profit or loss*** | **Biaya perolehan yang diamortisasi/ *Amortized cost*** | **Nilai wajar melalui penghasilan komprehensif lain *Fair value through other comprehensive income*** | **Total nilai tercatat/ *Total carrying amount*** | **Nilai wajar/ *Fair value*** | |
| **Aset keuangan** | | | | | | ***Financial assets*** |
| Kas dan setara kas | - | 779.927.087 | - | 779.927.087 | 779.927.087 | *Cash and cash equivalents* |
| Portofolio efek - neto | 426.794.880 | - | - | 426.794.880 | 426.794.880 | *Marketable securities - net* |
| Piutang usaha - neto | - | 74.895.585 | - | 74.895.585 | 74.895.585 | *Account receivables - net* |
| Piutang transaksi perantara pedagang efek - neto | - | 1.227.091.822 | - | 1.227.091.822 | 1.227.091.822 | *Receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | - | 4.171.361.329 | - | 4.171.361.329 | 4.171.361.329 | *Receivables from repo repo transactions - net* |
| Piutang lain-lain - neto | - | 9.483.371 | - | 9.483.371 | 9.483.371 | *Other receivables - net* |
| Penyertaan saham | - | | 10.500.000 | 10.500.000 | 10.500.000 | *Investment in shares* |
| Aset lain-lain *) | - | 2.019.425 | - | 2.019.425 | 2.019.425 | *Other assets *)* |
| **Total** | **426.794.880** | **6.264.778.619** | **10.500.000** | **6.702.073.499** | **6.702.073.499** | ***Total*** |
| **Liabilitas keuangan** | | | | | | ***Financial liabilities*** |
| Utang usaha | - | 36.406.917 | - | 36.406.917 | 36.406.917 | *Account payables* |
| Utang transaksi perantara pedagang efek | - | 779.375.368 | - | 779.375.368 | 779.375.368 | *Payables from brokerage activities* |
| Beban akrual | - | 199.520.196 | - | 199.520.196 | 199.520.196 | *Accrued expenses* |
| Utang jangka pendek | - | 1.250.000.000 | - | 1.250.000.000 | 1.250.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | - | 2.356.754.342 | - | 2.356.754.342 | 1.948.291.431 | *Long-term notes payable* |
| Utang lain-lain | - | 16.974.856 | - | 16.974.856 | 16.974.856 | *Other payables* |
| **Total** | **-** | **4.639.031.679** | **-** | **4.639.031.679** | **4.230.568.768** | ***Total*** |

*) Setoran jaminan

*) *Guarantee deposit*

Metode dan asumsi yang digunakan oleh Perusahaan dan entitas anaknya dalam mengestimasi nilai wajar dari instrumen keuangan adalah sebagai berikut:

*The methods and assumptions used by the Company and its subsidiaries in estimating the fair value of the financial instruments are as follows:*

Instrumen keuangan yang disajikan di dalam laporan posisi keuangan konsolidasian dicatat sebesar nilai wajar, atau sebaliknya, disajikan dalam nilai tercatat apabila nilai tersebut mendekati nilai wajarnya atau nilai wajarnya tidak dapat diukur secara andal. Metode-metode dan asumsi-asumsi di bawah ini digunakan untuk mengestimasi nilai wajar untuk masing-masing kelas instrumen keuangan:

*Financial instruments presented in the consolidated statement of financial position are carried at the fair value, otherwise, they are presented at carrying values as either these are reasonable approximation of fair values or their fair values cannot be reliably measured. The following methods and assumptions are used to estimate the fair value of each class of financial instruments:*

**41. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN (lanjutan)**

(i) Nilai wajar dari kas dan setara kas, piutang usaha, piutang transaksi perantara pedagang efek, piutang transaksi repo, piutang lain-lain, aset lain-lain, utang usaha, utang transaksi perantara pedagang efek, beban akrual, utang jangka pendek, surat utang jangka panjang dan utang lain-lain mendekati nilai tercatat karena instrumen keuangan tersebut memiliki jangka waktu jatuh tempo yang singkat dan memiliki tingkat bunga sesuai pasar.

(ii) Nilai wajar dari portofolio efek - reksadana dan dana kelolaan berdasarkan kontrak bilateral ditentukan berdasarkan nilai aset bersih dana tersebut pada tanggal laporan posisi keuangan konsolidasian interim.

(iii) Nilai wajar dari portofolio efek - saham dan obligasi ditentukan berdasarkan harga pasar kuotasi yang berlaku pada tanggal laporan posisi keuangan konsolidasian interim.

Perusahaan dan entitas anaknya menggunakan hirarki berikut untuk menentukan dan mengungkapkan nilai wajar dari instrumen keuangan:

(i) Tingkat 1: nilai wajar diperoleh dari kuotasi harga pasar aktif *(unadjusted)* di pasar aktif untuk aset atau liabilitas keuangan yang identik;
(ii) Tingkat 2: pengukuran nilai wajar diperoleh dari input selain dari kuotasi harga pasar yang termasuk dalam Tingkat 1 yang dapat diobservasi untuk aset dan liabilitas, baik secara langsung (seperti harga) maupun tidak langsung (diperoleh dari harga);
(iii) Tingkat 3: pengukuran nilai wajar diperoleh dari teknik valuasi yang di dalamnya terdapat input untuk aset dan liabilitas yang tidak didasarkan pada data yang dapat diobservasi di pasar (input yang tidak dapat diobservasi).

***41. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)***

*(i) Fair values of cash and cash equivalents, account receivables, receivables from brokerage activities, receivables from repo transactions, other receivables, other assets, account payables, payables from brokerage activities, accrued expenses, short-term liabilities, long-term notes payable and other payables approximate their carrying amounts due to short-term maturities of these financial instruments and due to the interest rate is at market rate.*

*(ii) The fair value of marketable securities - mutual funds and managed fund on bilateral contract basis is determined on the basis of net assets value of those funds at the interim consolidated statement of financial position date.*

*(iii) The fair value of marketable securities - shares and bonds is determined on the basis of quoted market price at the interim consolidated statement of financial position date.*

*The Company and its subsidiaries adopt the following hierarchy for determining and disclosing the fair value of financial instruments:*

*(i) Level 1: fair values derived from quoted prices (unadjusted) in active markets for identical assets or liabilities;*

*(ii) Level 2: fair value measurements derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices);*

*(iii) Level 3: fair value measurements derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).*

## 41. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN (lanjutan)

## *41. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)*

Tabel berikut menunjukan suatu analisa instrumen keuangan yang dicatat pada nilai wajar berdasarkan tingkatan hierarki:

*The following tables show an analysis of financial instruments recorded at fair value by level of hierarchy:*

| | 30 Juni/*June 30,* 2026 | | | | |
|---|---|---|---|---|---|
| | **Tingkat/ *Level* 1** | **Tingkat/ *Level* 2** | **Tingkat/ *Level* 3** | **Total** | |
| Aset keuangan | | | | | *Financial assets* |
| Aset yang diukur pada nilai wajar melalui laba rugi: | | | | | *Assets measured at fair value through profit or loss:* |
| Obligasi | 444.297.022 | - | - | 444.297.022 | *Bonds* |
| Reksadana | 111.613.011 | - | - | 111.613.011 | *Mutual funds* |
| Ekuitas | 255.436.295 | - | - | 255.436.295 | *Equity* |
| | 811.346.328 | - | - | 811.346.328 | |
| Aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain | | | | | *Assets measured at fair value through other comprehensive income*: |
| Penyertaan saham | - | - | - | - | *Investment in share* |
| **Total** | **811.346.328** | **-** | **-** | **811.346.328** | ***Total*** |

| | 31 Desember/*December 31,* 2025 | | | | |
|---|---|---|---|---|---|
| | **Tingkat/ *Level* 1** | **Tingkat/ *Level* 2** | **Tingkat/ *Level* 3** | **Total** | |
| Aset keuangan | | | | | *Financial assets* |
| Aset yang diukur pada nilai wajar melalui laba rugi: | | | | | *Assets measured at fair value through profit or loss:* |
| Obligasi | 112.900.979 | - | - | 112.900.979 | *Bonds* |
| Reksadana | 153.310.612 | - | - | 153.310.612 | *Mutual funds* |
| Ekuitas | 160.583.289 | - | - | 160.583.289 | *Equity* |
| | 426.794.880 | - | - | 426.794.880 | |
| Aset yang diukur pada nilai wajar melalui penghasilan komprehensif lain | | | | | *Assets measured at fair value through other comprehensive income*: |
| Penyertaan saham | - | - | 10.500.000 | 10.500.000 | *Investment in share* |
| **Total** | **426.794.880** | **-** | **10.500.000** | **437.294.880** | ***Total*** |

Tabel berikut menunjukan suatu analisa instrumen keuangan yang tidak dicatat pada nilai wajar berdasarkan tingkatan hierarki:

*The following tables show an analysis of financial instruments is not recorded at fair value by level of hierarchy:*

| | 30 Juni/*June 30,* 2026 | | | | |
|---|---|---|---|---|---|
| | **Tingkat/ *Level* 1** | **Tingkat/ *Level* 2** | **Tingkat/ *Level* 3** | **Total** | |
| Liabilitas keuangan | | | | | *Financial liabilities* |
| Liabilitas yang tidak diukur pada nilai wajar: | | | | | *Liabilities not measured at fair value:* |
| Surat utang jangka panjang | - | 1.911.379.047 | - | 1.911.379.047 | *Long-term notes payable* |

## 41. NILAI TERCATAT DAN NILAI WAJAR ATAS ASET KEUANGAN DAN LIABILITAS KEUANGAN (lanjutan)

## *41. CARRYING VALUE AND FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES (continued)*

| | 31 Desember/*December 31,* 2025 | | | | |
|---|---|---|---|---|---|
| | Tingkat/ *Level* 1 | Tingkat/ *Level* 2 | Tingkat/ *Level* 3 | Total | |
| Liabilitas keuangan | | | | | *Financial liabilities* |
| Liabilitas yang tidak diukur pada nilai wajar: | | | | | *Liabilities not measured at fair value:* |
| Surat utang jangka panjang | - | 1.948.291.431 | - | 1.948.291.431 | *Long-term notes payable* |

Tidak terdapat perpindahan level 1, 2 dan 3 untuk tahun yang berakhir pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*There was no transfers levels 1, 2 and 3 for the years ended June 30, 2026 and December 31, 2025.*

## 42. STANDAR AKUNTANSI KEUANGAN YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF

## *42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE*

Standar akuntansi baru dan amandemen standar akuntansi yang telah diterbitkan sampai tanggal penerbitan laporan keuangan konsolidasian interim Grup namun belum berlaku efektif diungkapkan berikut ini. Manajemen bermaksud untuk menerapkan standar-standar tersebut yang dipertimbangkan relevan terhadap Grup pada saat efektif, dan dampaknya terhadap posisi dan kinerja keuangan konsolidasian interim Grup masih diestimasi pada tanggal 30 Juni 2026:

*The new and amended standards that have been issued up to the date of issuance of the Group's interim consolidated financial statements, but not yet effective are disclosed below. The management intends to adopt these standards that are considered relevant to the Group when they become effective, and the impact to the interim consolidated financial position and performance of the Group is still being estimated as of June 30, 2026:*

**Mulai efektif pada atau setelah tanggal 1 Januari 2027**

***Effective beginning on or after January 1, 2027***

PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan

*PSAK 118: Presentation and Disclosure in Financial Statements*

PSAK 118 akan menggantikan PSAK 201. Standar baru ini memperkenalkan persyaratan baru terkait penyajian dalam laporan laba rugi, termasuk total dan subtotal tertentu. Selain itu, entitas diwajibkan untuk mengklasifikasikan seluruh pendapatan dan beban dalam laporan laba rugi ke dalam salah satu dari lima kategori: operasi, investasi, pendanaan, pajak penghasilan, dan operasi yang dihentikan.

*PSAK 118 will replace PSAK 201. The new standard introduces new requirements for presentation within the statement of profit or loss, including specified totals and subtotals. Furthermore, entities are required to classify all income and expenses within the statement of profit or loss into one of five categories: operating, investing, financing, income taxes and discontinued operations.*

Standar ini juga mensyaratkan pengungkapan ukuran kinerja yang didefinisikan manajemen, subtotal pendapatan dan beban, serta mencakup persyaratan baru terkait agregasi dan disagregasi informasi keuangan.

*The standard requires disclosure of newly defined management-defined performance measures, subtotals of income and expenses, and it also includes new requirements for aggregation and disaggregation of financial information.*

PSAK 118 berlaku efektif untuk periode pelaporan yang dimulai pada atau setelah 1 Januari 2027, dengan penerapan dini diperkenankan dan harus diungkapkan. PSAK 118 akan diterapkan secara retrospektif.

*PSAK 118 are effective for reporting periods beginning on or after January 1, 2027, but earlier application is permitted and must be disclosed. PSAK 118 will apply retrospectively.*

## 42. STANDAR AKUNTANSI KEUANGAN YANG TELAH DITERBITKAN NAMUN BELUM BERLAKU EFEKTIF (lanjutan)

**Mulai efektif pada atau setelah tanggal 1 Januari 2027 (lanjutan)**

PSAK 118: Penyajian dan Pengungkapan dalam Laporan Keuangan (lanjutan)

Grup saat ini sedang mengidentifikasi seluruh dampak yang akan timbul atas laporan keuangan utama dan catatan atas laporan keuangan terkait implementasi amandemen tersebut.

## *42. ACCOUNTING STANDARDS ISSUED BUT NOT YET EFFECTIVE (continued)*

***Effective beginning on or after January 1, 2027 (continued)***

*PSAK 118: Presentation and Disclosure in Financial Statements (continued)*

*The Group is currently working to identify all impacts the amendments will have on the primary financial statements and notes to the financial statements.*

## 43. TAMBAHAN INFORMASI ARUS KAS

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas konsolidasian interim adalah sebagai berikut:

## *43. ADDITIONAL CASH FLOW INFORMATION*

*Changes in liabilities arising from financing activities in the interim consolidated cash flows statement are as follows:*

| | 1 Januari/ *January 1,* 2026 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 30 Juni/ *June 30,* 2026 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 1.250.000.000 | 11.041.500,000 | (11.271.500.000) | - | 1.020.000.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang | 2.356.754.342 | 250.000.000 | (250.715.000) | 678.730 | 2.356.718.072 | *Long-term notes payable* |
| Liabilitas sewa | 26.271.878 | - | (2.138.061) | 12.645.721 | 36.779.538 | *Lease liabilities* |
| **Total** | **3.633.026.220** | **11.291.500.000** | **(11.524.353.061)** | **13.324.451** | **3.413.497.610** | ***Total*** |

| | 1 Januari/ *January 1,* 2025 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 30 Juni/ *June 30,* 2025 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 770.000.000 | 6.449.166.694 | (6.066.766.694) | - | 1.152.400.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang | 695.188.715 | 303.200.000 | - | 130.241 | 998.518.956 | *Long-term notes payable* |
| Liabilitas sewa | 24.255.677 | - | (3.231.368) | 1.146.095 | 22.170.404 | *Lease liabilities* |
| **Total** | **1.489.444.392** | **6.752.366.694** | **(6.069.998.062)** | **1.276.336** | **2.173.089.360** | ***Total*** |

*) Termasuk transaksi utang bank

*) *Including bank loans transaction*

## 44. TANGGUNG JAWAB MANAJEMEN DAN PERSETUJUAN LAPORAN KEUANGAN KONSOLIDASIAN INTERIM

Manajemen Perusahaan dan entitas anaknya bertanggung jawab atas laporan keuangan konsolidasian interim ini yang diselesaikan dan disetujui oleh Direksi untuk diterbitkan pada tanggal 31 Juli 2026.

## *44. MANAGEMENT RESPONSIBILITY AND APPROVAL OF INTERIM CONSOLIDATED FINANCIAL STATEMENTS*

*The management of the Company and its subsidiaries are responsible for the preparation of these interim consolidated financial statements which were completed and authorized by the Board of Directors for issuance on July 31, 2026.*

## 45. INFORMASI TAMBAHAN

Informasi tambahan berikut merupakan informasi yang tidak dipersyaratkan untuk diungkapkan oleh Standar Akuntansi Keuangan di Indonesia. Informasi tersebut disusun sesuai dengan regulasi Otoritas Jasa Keuangan.

### A. PENGELOLAAN PERMODALAN

Perusahaan mengelola modal ditujukan untuk memastikan kemampuan Perusahaan melanjutkan usaha secara berkelanjutan dan memaksimumkan imbal hasil kepada pemegang saham melalui optimalisasi saldo liabilitas dan ekuitas.

Untuk memelihara atau mencapai struktur modal yang optimal, Perusahaan dapat menyesuaikan nilai pembayaran dividen, imbal hasil kepada pemegang saham, penerbitan saham baru atau membeli kembali saham beredar, mendapatkan pinjaman baru atau menjual aset untuk mengurangi pinjaman. Perusahaan beroperasi dalam lingkungan usaha yang permodalannya diatur oleh regulator.

Tidak terdapat perubahan atas tujuan, kebijakan atau proses dalam mengelola permodalan selama periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan untuk tahun yang berakhir pada tanggal 31 Desember 2025.

**Modal Disetor**

Perusahaan yang beroperasi sebagai perantara perdagangan efek yang mengadministrasikan rekening efek nasabah dan penjamin emisi dan entitas anak yang beroperasi sebagai manajer investasi diwajibkan untuk mempunyai modal disetor di atas ketentuan minimum masing-masing sebesar Rp50.000.000 dan Rp25.000.000 yang ditetapkan oleh Keputusan Menteri Keuangan No. 153/KMK.010/2010 tanggal 31 Agustus 2010 tentang Kepemilikan Saham dan Permodalan Perusahaan Efek.

## *45. ADDITIONAL INFORMATION*

*The following additional information is information that is not required to be disclosed by Indonesian Financial Accounting Standards. Such additional information was prepared in accordance with regulations of Financial Service Authority.*

### *A. CAPITAL MANAGEMENT*

*The Company manages its capital to ensure that they will be able to continue as going concern while maximising the return to stakeholders through the optimisation of the debt and equity balance.*

*In order to maintain or achieve an optimal capital structure, the Company may adjust the amount of dividend payment, return capital to shareholders, issue new shares or buy back issued shares, obtain new borrowings or sell assets to reduce borrowings. The Company operates in the environment in which its capital is being regulated by regulator.*

*No changes were made in the objectives, policies or processes for managing capital during six-month period ended June 30, 2026 and the year ended December 31, 2025.*

***Paid-in Capital***

*The Company that operates as brokerage dealer which administer customers' account and underwriter, and the subsidiaries that operate as investment manager are required to have paid-in capital above the minimum requirement amounting to Rp50,000,000 and Rp25,000,000, respectively, by the Ministry of Finance decision letter No. 153/KMK.010/2010 dated August 31, 2010 concerning The Shares Ownership and Equity of Securities Companies.*

**45. INFORMASI TAMBAHAN (lanjutan)**

**A. PENGELOLAAN PERMODALAN (lanjutan)**

**Modal Kerja Bersih Disesuaikan (MKBD)**

Perusahaan memonitor jumlah Modal Kerja Bersih Disesuaikan. Perusahaan berkewajiban untuk memenuhi saldo Modal Kerja Bersih Disesuaikan (MKBD) berdasarkan POJK No. 52/POJK.04/2020 (POJK 52) tertanggal 3 Desember 2020 tentang Pemeliharaan dan Pelaporan Modal Kerja Bersih Disesuaikan dan POJK No. 08/POJK.04/2022 tertanggal 18 Mei 2022 tentang Pelaporan Perusahaan Efek yang Melakukan Kegiatan Usaha sebagai Penjamin Emisi Efek dan Perantara Pedagang Efek. Perusahaan juga menerapkan perhitungan MKBD sesuai SEOJK No. 2/SEOJK.04/2023 tertanggal 10 Januari 2023 tentang Pedoman Penyusunan Formulir Modal Kerja Bersih Disesuaikan Serta Penyampaian dan Validasi Laporan Modal Kerja Bersih Disesuaikan. Berdasarkan POJK 52 tersebut, perusahaan efek yang menjalankan kegiatan sebagai penjamin emisi efek/perantara pedagang efek yang mengadministrasikan rekening efek nasabah, wajib memelihara MKBD sebesar minimum Rp25.000.000 atau 6,25% dari jumlah liabilitas tanpa utang subordinasi dan utang dalam rangka penawaran umum/penawaran terbatas ditambah *Ranking Liabilities*, mana yang lebih tinggi.

Jika hal ini tidak dipantau dan disesuaikan, tingkat modal dan modal kerja sesuai peraturan dapat berada di bawah nilai minimum yang ditetapkan oleh regulator, yang dapat mengakibatkan berbagai sanksi mulai dari denda sampai dengan penghentian sebagian atau seluruh kegiatan usaha.

Untuk mengatasi risiko ini, Perusahaan dan entitas anaknya terus mengevaluasi tingkat kebutuhan modal dan modal kerja berdasarkan peraturan dan memantau perkembangan peraturan dan modal kerja bersih yang disyaratkan dan mempersiapkan peningkatan batas minimum yang diperlukan sesuai peraturan yang mungkin terjadi dari waktu ke waktu di masa datang.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025, MKBD Perusahaan di atas saldo minimum yang ditetapkan dalam peraturan ini.

***45. ADDITIONAL INFORMATION (continued)***

***A. CAPITAL MANAGEMENT (continued)***

***Adjusted Net Working Capital (ANWC)***

*The Company monitors the Adjusted Net Working Capital. The Company is required to maintain the Adjusted Net Working Capital (ANWC) POJK No. 52/POJK.04/2020 (POJK 52) dated December 3, 2020 concerning Maintenance and Reporting of ANWC and POJK No. 08/POJK.04/2022 dated May 18, 2022 concerning Reporting of Securties Companies which Operated as Underwriter and Securities Broker. The Company also applies calculation of ANWC in accordance with SEOJK No. 2/SEOJK.04/2023 dated January 10, 2023 concerning Guidelines for the Preparation of Adjusted Net Working Capital Forms and Submission and Validation of ANWC Report. Based on POJK 52, the Company should maintain a minimum Adjusted Net Working Capital ("ANWC") of Rp25,000,000 or 6.25% of total liabilities without subordinated loans and liabilities related to public offering/limited public offering plus Ranking Liabilities, whichever is higher.*

*If not properly monitored and adjusted, the regulatory capital and working capital levels could fall below the required minimum amounts set by the regulators, which could expose various sanctions ranging from fines and censure to imposing partial or complete restrictions on its ability to conduct business.*

*To address the risk, the Company and its subsidiaries continuously evaluate the levels of regulatory capital and working capital requirements and monitors regulatory developments regarding capital and net working capital requirements and prepare for increases in the required minimum levels of regulatory capital that may occur from time to time in the future.*

*As of June 30, 2026 and December 31, 2025, the Company's ANWC is above the minimum balance required by this regulation.*

## 45. INFORMASI TAMBAHAN (lanjutan)

### B. REKENING EFEK

Pada tanggal 30 Juni 2026, Perusahaan mengelola Efek dan dana nasabah dalam Rekening Efek masing-masing sebesar Rp225.763.801.164.430 (nilai penuh) dan Rp17.770.088.894.961 (nilai penuh) (tidak diaudit).

Pada tanggal 31 Desember 2025, Perusahaan mengelola Efek dan dana nasabah dalam Rekening Efek masing-masing sebesar Rp289.145.005.580.064 (nilai penuh) dan Rp27.075.070.928.115 (nilai penuh) (tidak diaudit).

Jumlah ini dan liabilitas kepada nasabah yang terkait tidak diakui dalam laporan posisi keuangan Perusahaan.

## 46. PERISTIWA SETELAH TANGGAL PERIODE PELAPORAN

Obligasi Berkelanjutan III Trimegah Sekuritas Indonesia Tahap I Tahun 2026

Pada tanggal 2 Juli 2026, Perusahaan menerbitkan Obligasi Berkelanjutan III PT Trimegah Sekuritas Indonesia Tbk Tahap I Tahun 2026 dengan suku bunga tetap yang dibayarkan triwulan dimulai pada tanggal 2 Oktober 2026. Obligasi III Trimegah Tahap I Tahun 2026 terdiri dari 2 seri sebagai berikut:

a. Seri A: Nilai nominal Rp300 miliar dengan suku bunga 8,75% per tahun dan berjangka waktu 370 hari sejak tanggal emisi (jatuh tempo pada tanggal 12 Juli 2027).

b. Seri B: Nilai nominal Rp100 milliar dengan suku bunga 9,50% per tahun dan berjangka waktu tiga (3) tahun sejak tanggal emisi (jatuh tempo pada tanggal 2 Juli 2029).

Pada tanggal 9 April 2026, PT Pefindo menetapkan peringkat Obligasi III Trimegah masing-masing pada idA.

Atas penerbitan obligasi tersebut, Perusahaan menunjuk PT Bank BJB Tbk sebagai agen pemantau obligasi, sedangkan yang bertindak sebagai agen pembayaran adalah PT Kustodian Sentral Efek Indonesia (KSEI).

## *45. ADDITIONAL INFORMATION (continued)*

### *B. SECURITIES ACCOUNT*

*As of March 31, 2026, the Company manages the customers' Securities and funds in the Securities Account amounting to Rp225,763,801,164,430 (full amount) and Rp17.770.088.894.961 (full amount) (unaudited), respectively.*

*As of December 31, 2025, the Company manages the customers' Securities and funds in the Securities Account amounting to Rp289,145,005,580,064 (full amount) and Rp27,075,070,928,115 (full amount) (unaudited), respectively.*

*These amounts and the associated liability to the customers are not recognised in the Company's statements of financial position.*

## *46. EVENTS AFTER THE REPORTING PERIOD*

*PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds III Phase I Year 2026*

*On July 2, 2026, the Company has issued PT Trimegah Sekuritas Indonesia Tbk Shelf Registration Bonds III Phase I Year 2026 with a fixed interest paid on a quarterly basis commencing from October 2, 2026. Trimegah Bonds III Phase I Year 2026 comprised of two series as follows:*

*a. Series A: Nominal value of Rp300 billion with a fixed coupon rate of 8.75% per annum, maturity term of 370 days since the issuance date (due date on July 12, 2027).*

*b. Series B: Nominal value of Rp100 billion with a fixed coupon rate at 9.50% per annum, maturity term of three (3) years since the issuance date (due date on July 2, 2029).*

*On April 9, 2026, PT Pefindo rated the Trimegah Bonds III at idA.*

*On the issuance of the bonds, the Company appointed PT Bank BJB Tbk as the monitoring agent of the issuance of bonds, while acting as payment agent is Indonesia Central Securities Depository (ICSD).*

## 47. INFORMASI KEUANGAN TERPISAH ENTITAS INDUK

Informasi keuangan tersendiri Entitas Induk hanya menyajikan Informasi Keuangan PT Trimegah Sekuritas Indonesia ("Entitas Induk"), yang terdiri dari laporan posisi keuangan tersendiri Entitas Induk tanggal 30 Juni 2026 dan 31 Desember 2025 serta laporan laba rugi dan penghasilan komprehensif lain, laporan perubahan ekuitas, dan laporan arus kas untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025. Informasi keuangan Entitas Induk ini merupakan informasi tambahan dalam laporan keuangan konsolidasian tanggal interim 30 Juni 2026 dan untuk periode tiga bulan yang berakhir pada tanggal tersebut. Laporan keuangan tersendiri Entitas Induk disajikan pada halaman 184-205.

## *47. PARENT ENTITY'S SEPARATE FINANCIAL INFORMATION*

*The Parent Entity's separate financial information only presents information of PT Trimegah Sekuritas Indonesia's ("Parent Entity") Financial Information, consisting of the statement of financial position of the Parent Entity as of June 30, 2026 and December 31, 2025 and the related statements of profit or loss and other comprehensive income, changes in equity, and cash flows of the for the six-month period ended June 30, 2026 and 2025. The Parent Entity Financial Information is presented as supplementary information for the interim consolidated financial statements as of June 30, 2026 and for the three-month period then ended. The Parent Entity's separate financial statements are presented on pages 184-205.*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN POSISI KEUANGAN**
**Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF FINANCIAL POSITION***
***As of June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | **30 Juni/ *June 30,* 2026** | **Catatan/ *Notes*** | **31 Desember/ *December 31,* 2025*)** | |
|---|---|---|---|---|
| **ASET** | | | | ***ASSETS*** |
| Kas dan setara kas | 429.669.114 | 4 | 672.338.166 | *Cash and cash equivalents* |
| Portofolio efek - neto | 658.427.323 | 5 | 260.763.424 | *Marketable securities - net* |
| Piutang usaha - neto | | | | *Account receivables - net* |
| Pihak ketiga | 11.339.337 | 6 | 9.896.358 | *Third parties* |
| Piutang transaksi perantara pedagang efek - neto | | 7 | | *Receivables from brokerage activities - net* |
| Pihak berelasi | - | | 68.685.110 | *Related parties* |
| Pihak ketiga | 2.430.702.023 | | 1.158.406.712 | *Third parties* |
| Total piutang transaksi perantara pedagang efek - neto | 2.430.702.023 | | 1.227.091.822 | *Total receivables from brokerage activities - net* |
| Piutang transaksi repo - neto | 4.184.259.934 | 8 | 4.171.361.329 | *Receivables from repo transactions - net* |
| Piutang lain-lain - neto | 8.588.052 | | 8.816.342 | *Other receivables - net* |
| Biaya dibayar dimuka | 20.771.699 | | 13.369.046 | *Prepaid expenses* |
| Investasi pada entitas asosiasi | 25.974.000 | | 25.974.000 | *Investment in associated entities* |
| Penyertaan saham | 10.500.000 | | 10.500.000 | *Investment in shares* |
| Aset tak berwujud - setelah dikurangi akumulasi amortisasi masing-masing sebesar Rp53.533.182 dan Rp50.241.325 per 30 Juni 2026 dan 31 Desember 2025 | 9.903.813 | | 11.159.782 | *Intangible assets - net of accumulated amortization of Rp53,533,182 and Rp50,241,325 as of June 30, 2026 and December 31, 2025, respectively* |
| Aset hak guna - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp37.785.200 dan Rp34.521.469 per 30 Juni 2026 dan 31 Desember 2025 | 27.801.279 | | 20.181.791 | *Right-of-use assets - net of accumulated depreciation of Rp37,785,200 and Rp34,521,469 as of June 30, 2026 and December 31, 2025, respectively* |
| Aset tetap - setelah dikurangi akumulasi penyusutan masing-masing sebesar Rp78.352.049 dan Rp75.851.463 per 30 Juni 2026 dan 31 Desember 2025 | 14.192.079 | | 10.945.853 | *Fixed assets - net of accumulated depreciation of Rp78,352,049 and Rp75,851,463 as of June 30, 2026 and December 31, 2025, respectively* |
| Aset pajak tangguhan | 39.259.965 | | 33.256.450 | *Deferred tax assets* |
| Aset lain-lain | 10.910.831 | | 5.266.596 | *Other assets* |
| **TOTAL ASET** | **7.882.299.449** | | **6.480.920.959** | ***TOTAL ASSETS*** |

*) Diaudit

**) Audited*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN POSISI KEUANGAN (lanjutan)**
**Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF FINANCIAL POSITION (continued)***
***As of June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | 30 Juni/ *June 30,* 2026 | Catatan/ *Notes* | 31 Desember/ *December 31,* 2025*) | |
|---|---|---|---|---|
| **LIABILITAS DAN EKUITAS** | | | | ***LIABILITIES AND EQUITY*** |
| **LIABILITAS** | | | | ***LIABILITIES*** |
| Utang usaha | | | | *Account payables* |
| Pihak ketiga | 15.420.049 | | 36.406.917 | *Third parties* |
| Utang transaksi perantara pedagang efek | | | | *Payables from brokerage activities* |
| Pihak berelasi | 150.575.816 | | 9.022.253 | *Related parties* |
| Pihak ketiga | 1.965.704.635 | | 770.353.115 | *Third parties* |
| Total utang transaksi perantara pedagang efek | 2.116.280.451 | | 779.375.368 | *Total payables from brokerage activities* |
| Utang pajak | 27.343.823 | | 28.543.440 | *Taxes payable* |
| Beban akrual | 149.582.802 | | 126.436.623 | *Accrued expenses* |
| Utang jangka pendek | 1.020.000.000 | | 1.250.000.000 | *Short-term liabilities* |
| Surat utang jangka panjang | 2.356.718.072 | | 2.356.754.342 | *Long-term notes payable* |
| Liabilitas sewa | 29.450.724 | | 21.426.574 | *Lease liabilities* |
| Liabilitas imbalan kerja | 39.525.116 | | 35.758.497 | *Employee benefits liabilities* |
| Utang lain-lain | 14.179.947 | | 11.209.665 | *Other payables* |
| **Total Liabilitas** | **5.768.500.984** | | **4.645.911.426** | ***Total Liabilities*** |
| **EKUITAS** | | | | ***EQUITY*** |
| Modal saham - nilai nominal Rp50 per saham (nilai penuh) Modal dasar - 13.600.000.000 saham | | | | *Share capital - Rp50 (full amount) par value per share Authorized capital - 13,600,000,000 shares* |
| Modal ditempatkan dan disetor penuh - sebesar 7.109.300.000 saham | 355.465.000 | | 355.465.000 | *Issued and fully paid capital - 7,109,300,000 shares* |
| Tambahan modal disetor | 123.828.834 | | 123.828.834 | *Additional paid-in capital* |
| Penghasilan komprehensif lain yang tidak akan direklasifikasi lebih lanjut ke laba rugi | 24.305.991 | | 24.781.334 | *Other comprehensive income which will not be further reclassified to profit or loss* |
| Saldo laba | | | | *Retained earnings* |
| Telah ditentukan penggunaannya | 12.975.000 | | 11.975.000 | *Appropriated* |
| Belum ditentukan penggunaannya | 1.597.223.640 | | 1.318.959.365 | *Unappropriated* |
| **Total Ekuitas** | **2.113.798.465** | | **1.835.009.533** | ***Total Equity*** |
| **TOTAL LIABILITAS DAN EKUITAS** | **7.882.299.449** | | **6.480.920.959** | ***TOTAL LIABILITIES AND EQUITY*** |

*) Diaudit

**) Audited*

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN LABA RUGI**
**DAN PENGHASILAN KOMPREHENSIF LAIN**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF PROFIT OR LOSS***
***AND OTHER COMPREHENSIVE INCOME***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,* | | | |
|---|---|---|---|---|
| | **2026** | ***Notes*** | **2025** | |
| **PENDAPATAN USAHA** | | | | ***REVENUES*** |
| Pendapatan dari kontrak dengan pelanggan: | | 9, 15 | | *Income from contract with customers:* |
| Komisi perantara efek | 132.712.761 | | 72.609.104 | *Brokerage commisions* |
| Jasa penjamin emisi efek | 37.054.810 | | 66.813.168 | *Underwriting fees* |
| Jasa penasihat keuangan | 52.409.624 | | 52.493.116 | *Financial advisory fees* |
| Jasa kegiatan manajer investasi | 14.217.866 | | 11.844.837 | *Investment manager fees* |
| Lain-lain | 562.295 | | 566.505 | *Others* |
| | 236.957.356 | | 204.326.730 | |
| Pendapatan dari hasil investasi: | | 10 | | *Income from investments:* |
| Pendapatan dividen dan bunga | 445.310.840 | | 266.239.161 | *Dividend and interest income* |
| Keuntungan dari efek - neto | 26.117.317 | | 30.405.867 | *Gain from marketable securities - net* |
| | 471.428.157 | | 296.645.028 | |
| Total Pendapatan Usaha | 708.385.513 | | 500.971.758 | *Total Revenues* |
| **BEBAN USAHA** | | | | ***OPERATING EXPENSES*** |
| Gaji dan tunjangan karyawan | (141.955.830) | 11 | (110.216.741) | *Employee salaries and benefits* |
| Umum dan administrasi | (81.378.272) | 12 | (116.038.750) | *General and administration* |
| Beban pemasaran | (14.235.278) | | (12.564.920) | *Marketing expenses* |
| Penyusutan dan amortisasi | (8.980.215) | | (7.971.304) | *Depreciation and amortization* |
| Beban pajak final | (3.016.980) | | (2.893.583) | *Final tax expense* |
| Total Beban Usaha | (249.566.575) | | (249.685.298) | *Total Operating Expenses* |
| **LABA USAHA** | **458.818.938** | | **251.286.460** | ***INCOME FROM OPERATION*** |
| **PENDAPATAN (BEBAN) LAIN-LAIN** | | | | ***OTHER INCOME (EXPENSES)*** |
| Pendapatan lainnya | 15.309.516 | 13, 15 | 9.848.709 | *Other income* |
| Beban lainnya | (8.025.151) | | (1.305.800) | *Other expense* |
| Biaya keuangan | (129.261.372) | 14,15 | (66.250.991) | *Finance cost* |
| Beban lain-lain - neto | (121.977.007) | | (57.708.082) | *Other expenses - net* |
| **LABA SEBELUM BEBAN PAJAK PENGHASILAN** | **336.841.931** | | **193.578.378** | ***PROFIT BEFORE INCOME TAX EXPENSE*** |
| **BEBAN PAJAK PENGHASILAN** | **(50.468.356)** | | **(28.499.366)** | ***INCOME TAX EXPENSE*** |
| **LABA PERIODE BERJALAN** | **286.373.575** | | **165.079.012** | ***PROFIT FOR THE PERIOD*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN LABA RUGI DAN PENGHASILAN KOMPREHENSIF LAIN (lanjutan)**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (continued)***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,* | | | |
|---|---|---|---|---|
| | **2026** | ***Notes*** | **2025** | |
| **LABA PERIODE BERJALAN** | **286.373.575** | | **165.079.012** | ***PROFIT FOR THE PERIOD*** |
| **PENGHASILAN KOMPREHENSIF LAIN:** | | | | ***OTHER COMPREHENSIVE INCOME:*** |
| **POS YANG TIDAK AKAN DIREKLASIFIKASI KE LABA RUGI** | | | | ***ITEM THAT WILL NOT TO BE RECLASSIFIED TO PROFIT OR LOSS*** |
| Pengukuran kembali kewajiban imbalan kerja, sebelum pajak tangguhan | (586.843) | | 1.069.827 | *Remeasurement of employee benefit liabilities, before deferred of tax* |
| Pajak penghasilan yang terkait | 111.500 | | (203.267) | *Related income tax* |
| **(BEBAN)/PENGHASILAN KOMPREHENSIF LAIN - SETELAH PAJAK** | **(475.343)** | | **866.560** | ***OTHER COMPREHENSIVE (LOSS)/INCOME - AFTER TAX*** |
| **TOTAL PENGHASILAN KOMPREHENSIF PERIODE BERJALAN** | **285.898.232** | | **165.945.572** | ***TOTAL COMPREHENSIVE INCOME FOR THE PERIOD*** |
| **LABA PER SAHAM** (dalam Rupiah penuh) | | | | ***EARNINGS PER SHARE*** *(in full Rupiah)* |
| Dasar | 40,28 | | 23,22 | *Basic* |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN PERUBAHAN EKUITAS**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF CHANGES IN EQUITY***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Modal saham/ *Capital stock* | Tambahan modal disetor/ *Additional paid-in capital* | Penghasilan komprehensif lain/ *Other comprehensive Income* | Saldo laba telah ditentukan penggunaanya/ *Appropriated retained earnings* | Saldo laba belum ditentukan penggunaanya/ *Unappropriated retained earnings* | Total ekuitas/ *Total equity* | |
|---|---|---|---|---|---|---|---|
| **Saldo per 31 Desember 2024** | **355.465.000** | **123.828.834** | **23.163.024** | **10.975.000** | **768.884.882** | **1.282.316.740** | ***Balance as of December 31, 2024*** |
| Cadangan Umum | - | - | - | 1.000.000 | (1.000.000) | - | *General reserves* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | - | - | 866.560 | - | - | 866.560 | *Remeasurement of employee benefit liabilities, net of deferred tax* |
| Laba periode berjalan | - | - | - | - | 165.079.012 | 165.079.012 | *Income for the period* |
| **Saldo per 30 Juni 2025** | **355.465.000** | **123.828.834** | **24.029.584** | **11.975.000** | **932.963.894** | **1.448.262.312** | ***Balance as of June 30, 2025*** |
| **Saldo per 31 Desember 2025** | **355.465.000** | **123.828.834** | **24.781.334** | **11.975.000** | **1.318.959.365** | **1.835.009.533** | ***Balance as of December 31, 2025*** |
| Cadangan umum | - | - | - | 1.000.000 | (1.000.000) | - | *General reserves* |
| Dividen tunai | - | - | - | - | (7.109.300) | - | *Cash dividend* |
| Pengukuran kembali liabilitas imbalan kerja, setelah pajak tangguhan | - | - | (475.343) | - | - | (475.343) | *Remeasurement of employee benefit liabilities, net of deferred tax* |
| Laba periode berjalan | - | - | - | - | 286.373.575 | 286.373.575 | *Income for the period* |
| **Saldo per 30 Juni 2026** | **355.465.000** | **123.828.834** | **24.305.991** | **12.975.000** | **1.597.223.640** | **2.113.798.465** | ***Balance as of June 30, 2026*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN ARUS KAS**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF CASH FLOWS***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| **ARUS KAS DARI AKTIVITAS OPERASI** | | | ***ACTIVITIES*** |
| Penerimaan dari piutang transaksi repo | 760.605.000 | 344.562.556 | *Receipts from receivables from repo transactions* |
| Penerimaan dari nasabah - neto | 434.253.215 | 275.378.517 | *Receipt from customers - net* |
| Penerimaan pendapatan dividen dan bunga | 402.820.043 | 218.817.677 | *Receipts from dividends and interest income* |
| Penerimaan komisi perantara perdagangan efek | 132.712.761 | 72.609.104 | *Receipts from brokerage commissions* |
| Penerimaan jasa penasihat keuangan penjaminan emisi dan penjualan efek | 98.691.821 | 121.353.126 | *Receipts from financial advisory underwriting and selling fees* |
| Pemberian piutang transaksi repo | (757.195.000) | (656.307.980) | *Granting from receivables from repo transactions* |
| Pembelian aset keuangan pada nilai wajar melalui laba rugi - neto | (371.546.584) | (254.745.195) | *Purchase of financial assets at fair value through profit or loss - net* |
| Pembayaran kepada lembaga kliring dan penjaminan - neto | (302.842.404) | (156.067.926) | *Payments to clearing and guarantee institution - net* |
| Pembayaran kepada karyawan | (136.715.024) | (94.377.139) | *Payments to employees* |
| Pembayaran kepada pemasok - neto | (129.626.130) | (267.872.600) | *Payments to suppliers - net* |
| Pembayaran kepada pajak penghasilan | (61.486.094) | (58.889.055) | *Payments of corporate income tax* |
| Penerimaan dari/(pembayaran kepada) perusahaan efek - neto | 1.985.500 | (1.921.165) | *Receipts from/(payments to) securities company - net* |
| Penerimaan lainnya - neto | 5.555.848 | 8.156.913 | *Other receipts - net* |
| **Kas neto diperoleh dari/ (digunakan untuk)/aktivitas operasi** | **77.212.952** | **(449.303.167)** | ***Net cash provided by/(used in) operating activities*** |
| **ARUS KAS DARI AKTIVITAS INVESTASI** | | | ***CASH FLOWS FROM INVESTING ACTIVITIES*** |
| Penerimaan bunga | 12.253.230 | 8.687.890 | *Interest received* |
| Perolehan aset tetap | (4.844.401) | (1.800.392) | *Acquisition of fixed assets* |
| Perolehan aset takberwujud | (2.035.888) | (5.008.582) | *Acquisition of intangible assets* |
| Uang muka pembelian aset tetap | (1.939.944) | - | *Advances for purchase of fixed assets* |
| Uang muka pembelian aset tak berwujud | (67.500) | - | *Advances for purchase of intangible assets* |
| **Kas neto diperoleh dari aktivitas investasi** | **3.365.497** | **1.878.916** | ***Net cash provided by investing activities*** |

**PT TRIMEGAH SEKURITAS INDONESIA TBK**
**ENTITAS INDUK**
**LAPORAN ARUS KAS (lanjutan)**
**Untuk Periode Enam Bulan yang Berakhir pada Tanggal 30 Juni 2026**
**(Disajikan dalam ribuan Rupiah, kecuali dinyatakan lain)**

***PT TRIMEGAH SEKURITAS INDONESIA TBK***
***PARENT ENTITY***
***STATEMENT OF CASH FLOWS (continued)***
***For the Six-Month Period Ended June 30, 2026***
***(Expressed in thousands of Rupiah, unless otherwise stated)***

| | **Untuk periode enam bulan yang berakhir pada tanggal 30 Juni/ *For the six-month period ended June 30,*** | | |
|---|---|---|---|
| | **2026** | **2025** | |
| **ARUS KAS DARI AKTIVITAS PENDANAAN** | | | ***CASH FLOWS FROM FINANCING ACTIVITIES*** |
| Penerimaan utang bank | 11.041.500.000 | 6.449.166.694 | *Proceeds from bank loans* |
| Penerimaan dari penerbitan obligasi | 250.000.000 | 303.200.000 | *Proceeds from bonds payable* |
| Pembayaran liabilitas sewa | (1.327.142) | (1.600.921) | *Payment of lease liabilities* |
| Pembayaran bunga | (91.205.359) | (42.945.334) | *Interest payments* |
| Pembayaran utang obligasi | (250.715.000) | - | *Payments of bonds payable* |
| Pembayaran utang bank | (11.271.500.000) | (6.066.766.694) | *Payments of bank loans* |
| **(Kas neto digunakan untuk)/diperoleh dari aktivitas pendanaan** | **(323.247.501)** | **641.053.745** | ***(Net cash used in)/provided by financing activities*** |
| **(PENURUNAN)/KENAIKAN BERSIH KAS DAN SETARA KAS** | **(242.669.052)** | **193.629.494** | ***(NET DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS*** |
| **KAS DAN SETARA KAS AWAL PERIODE** | **672.338.166** | **347.059.937** | ***CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD*** |
| **KAS DAN SETARA KAS AKHIR PERIODE** | **429.669.114** | **540.689.431** | ***CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD*** |

## 1. IKHTISAR INFORMASI KEBIJAKAN AKUNTANSI MATERIAL

**Dasar penyusunan laporan keuangan tersendiri Entitas Induk**

Laporan keuangan tersendiri entitas induk disusun sesuai dengan Pernyataan Standar Akuntansi Keuangan ("PSAK") 227, "Laporan Keuangan Tersendiri".

PSAK 227 (Revisi 2013) mengatur dalam hal entitas menyajikan laporan keuangan tersendiri, maka laporan tersebut hanya dapat disajikan sebagai informasi tambahan dalam laporan keuangan konsolidasian. Laporan keuangan tersendiri adalah laporan yang disajikan oleh entitas induk yang mencatat investasi pada entitas anak, entitas asosiasi, dan pengendalian bersama entitas berdasarkan kepemilikan ekuitas langsung bukan berdasarkan pelaporan hasil dan aset neto *investee*.

Kebijakan akuntansi yang diterapkan dalam penyusunan laporan keuangan tersendiri entitas induk adalah sama dengan kebijakan akuntasi yang diterapkan dalam penyusunan laporan keuangan konsolidasian sebagaimana diungkapkan dalam Catatan 2 atas laporan keuangan konsolidasian, kecuali untuk penyertaan pada entitas anak.

Dalam laporan keuangan Entitas Induk, penyertaan pada entitas anak dicatat pada harga perolehan dikurangi cadangan kerugian penurunan nilai.

## *1. SUMMARY OF MATERIAL ACCOUNTING POLICIES INFORMATION*

***Basis of preparation of the separate financial statements the Parent Entity***

*The separate financial statements of parent entity are prepared in accordance with the statement of Financial Accounting Standards ("SFAS") 227, "Separate Financial Statements".*

*SFAS 227 (Revised 2013) regulates that when an entity presents the separate fincaial statements, such financial statements should be presented as supplementary information to the consolidated financial statements. Separate financial statements are those presented by a parent entity, in which the investments are accounted for on the basis of the direct equity interest rather than on the basis of the reported results and net assets of the investees.*

*Accounting policies adopted in the preparation of the parent entity separate financial statements are the same as the accounting policies adopted in the preparation of the consolidated financial statements as disclosed in Note 2 to the consolidated financial statements, except for investments in subsidiaries.*

*In the Parent Entity's financial statements, investment in subsidiaries is carried at cost less allowance for impairment losses.*

## 2. PENYERTAAN SAHAM PADA ENTITAS ANAK

Informasi mengenai entitas anak yang dimiliki Entitas Induk diungkapkan dalam Catatan 1.b atas laporan keuangan konsolidasian.

Pada tanggal 30 Juni 2026 dan 31 Desember 2025 Entitas Induk memiliki penyertaan saham pada entitas anak sebagai berikut:

## *2. INVESTMENT IN SHARES OF SUBSIDIARIES*

*Information pertaining to subsidiaries by the Parent Entity is disclosed in Note 1.b to the consolidated financial statements.*

*As of June 30, 2026 and December 31, 2025, the Parent Entity has the following investments in shares of subsidiaries:*

## 2. PENYERTAAN SAHAM PADA ENTITAS ANAK (lanjutan)

## *2. INVESTMENT IN SHARES OF SUBSIDIARIES (continued)*

| Nama entitas/*Entity name* | 30 Juni/*June 30,* 2026 | | 31 Desember/*December 31,* 2025 | |
|---|---|---|---|---|
| | Persentase kepemilikan/ *Percentage of ownership* | Biaya perolehan/ *Acquisition cost* | Persentase kepemilikan/ *Percentage of ownership* | Biaya perolehan/ *Acquisition cost* |
| **Langsung/*Direct*** | | | | |
| PT Trimegah Asset Management (TRIM AM) | 89,91% | 24.975.000 | 99,90% | 24.975.000 |
| PT Trimegah Sekuritas (TS) | 99,90% | 999.000 | 99,90% | 999.000 |
| **Tidak langsung/*Indirect*** | | | | |
| Reksadana TRIM RDPT Hijau Inklusif | 99,99% | 15.000.000 | 99,99% | 15.000.000 |
| Reksadana TRIM Dana Likuid | 99,99% | 10.000.000 | 99,99% | 10.000.000 |
| Reksadana Pendapatan Tetap Trimegah Sepakbola Merah Putih | 69,57% | 10.000.000 | 64,97% | 10.000.000 |
| Reksadana Pendapatan Tetap Trimegah Almamater Fund Kelas A | - | - | 99,99% | 10.000.000 |

Manajemen berpendapat tidak terdapat kejadian atau perubahan keadaan yang mengindikasikan penurunan nilai investasi saham pada entitas anak pada akhir tahun pelaporan.

*Management believes that there are no events or change in circumstances which may indicate impairment in value of investment in shares of subsidiaries at the end of reporting year.*

## 3. TAMBAHAN INFORMASI ARUS KAS

## *3. ADDITIONAL CASH FLOW INFORMATION*

Perubahan pada liabilitas yang timbul dari aktivitas pendanaan pada laporan arus kas adalah sebagai berikut:

*Changes in liabilities arising from financing activities in the cash flows statement are as follows:*

| | 1 Januari/ *January 1,* 2026 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 30 Juni/ *June 30,* 2026 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 1.250.000.000 | 11.041.500,000 | (11.271.500.000) | - | 1.020.000.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang | 2.356.754.342 | 250.000.000 | (250.715.000) | 678.730 | 2.356.718.072 | *Long-term notes payable* |
| Liabilitas sewa | 21.426.574 | - | (1.327.142) | 9.351.292 | 29.450.724 | *Lease liabilities* |
| **Total** | **3.628.180.916** | **11.291.500.000** | **(11.523.542.142)** | **10.030.022** | **3.406.168.796** | ***Total*** |

| | 1 Januari/ *January 1,* 2025 | Arus Kas/*Cash Flows* | | Perubahan Non Kas/ *Non-Cash Changes* | 30 Juni/ *June 30,* 2025 | |
|---|---|---|---|---|---|---|
| | | Penerimaan/ *Proceeds* | Pembayaran/ *Payment* | | | |
| **Rupiah** | | | | | | ***Rupiah*** |
| Utang jangka pendek*) | 770.000.000 | 6.449.166.694 | (6.066.766.694) | - | 1.152.400.000 | *Short-term liabilities*)* |
| Surat utang jangka panjang | 695.188.715 | 303.200.000 | - | 130.241 | 998.518.956 | *Long-term notes payable* |
| Liabilitas sewa | 18.417.226 | - | (1.600.921) | - | 16.816.305 | *Lease liabilities* |
| **Total** | **1.483.605.941** | **6.752.366.694** | **(6.068.367.615)** | **130.241** | **2.167.735.261** | ***Total*** |

*) Termasuk transaksi utang bank

*) *Including bank loans transaction*

## 4. KAS DAN SETARA KAS / *4. CASH AND CASH EQUIVALENTS*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Kas kecil** | | | ***Petty cash*** |
| **Rupiah** | 103.100 | 103.100 | ***Rupiah*** |
| **Kas di bank** | | | ***Cash in banks*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Central Asia Tbk | 333.877.980 | 293.877.270 | *PT Bank Central Asia Tbk* |
| PT Bank Mandiri (Persero) Tbk | 9.678.968 | 4.619.631 | *PT Bank Mandiri (Persero) Tbk* |
| PT Bank Permata Tbk | 2.502.658 | 591.988 | *PT Bank Permata Tbk* |
| PT Bank Jago Tbk | 1.877.504 | 5.592.994 | *PT Bank Jago Tbk* |
| PT Bank Rakyat Indonesia (Persero) Tbk | 788.788 | 2.869.364 | *PT Bank Rakyat Indonesia (Persero) Tbk* |
| PT Bank Sinarmas | 337.286 | 4.253.138 | *PT Bank Sinarmas* |
| Lain-lain (masing-masing di bawah 5% dari total) | 6.032.733 | 4.914.584 | *Others (each below 5% of total)* |
| | 355.095.917 | 316.718.969 | |
| **Kas di bank (lanjutan)** | | | ***Cash in banks (continued)*** |
| **Dolar Amerika Serikat** | | | ***United States Dollar*** |
| PT Bank Mandiri (Persero) Tbk (USD117.318,66 dan USD205.419,15 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 2.094.842 | 3.447.344 | *PT Bank Mandiri (Persero) Tbk (USD117,318.66 and USD205,419.15 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank CIMB Niaga Tbk (USD56.747,36 dan USD66.943,90 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 1.013.281 | 1.123.453 | *PT Bank CIMB Niaga Tbk (USD56,747.36 and USD66,943.90 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank Negara Indonesia (Persero) Tbk (USD31.493,50 dan USD89.663,40 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 562.348 | 1.504.731 | *PT Bank Negara Indonesia (Persero) Tbk (USD31,493.50 and USD89,663.40 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank Central Asia Tbk (USD12.336,30 dan USD114.646,63 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 220.277 | 1.924.000 | *PT Bank Central Asia Tbk (USD12,336.30 and USD114,646.63 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| PT Bank Permata Tbk (USD738,79 dan USD738,79 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 13.192 | 12.398 | *PT Bank Permata Tbk (USD738.79 and USD738.79 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| | 3.903.940 | 8.011.926 | |
| **Dolar Singapura** | | | ***Singapore Dollar*** |
| PT Bank Permata Tbk (SGD7.412,85 dan SGD11.920,32 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 102.342 | 155.782 | *PT Bank Permata Tbk (SGD7,412.85 and SGD11,920.32 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |

## 4. KAS DAN SETARA KAS (lanjutan) / *4. CASH AND CASH EQUIVALENTS (continued)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Euro Eropa** | | | ***European Euro*** |
| PT Bank Mandiri (Persero) Tbk (EUR20.023,42 dan EUR15.438,74 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 407.683 | 304.965 | *PT Bank Mandiri (Persero) Tbk (EUR20,023.42 and EUR15,438.74 as of June 30, 2026 and December 31, 2025 respectively - full amount)* |
| PT Bank Negara Indonesia (Persero) Tbk (EUR1.026,70 dan EUR1.041,68 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 20.904 | 20.577 | *PT Bank Negara Indonesia (Persero) Tbk (EUR1,026.68 and EUR1,041.70 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| | 428.587 | 325.542 | |
| **Yen Jepang** | | | ***Japanese Yen*** |
| PT Bank Mandiri (Persero) Tbk (JPY319.263,52 dan JPY212.350,71 per 30 Juni 2026 dan 31 Desember 2025 - angka penuh) | 35.228 | 22.847 | *PT Bank Mandiri (Persero) Tbk (JPY319,263.52 and JPY212,350.71 as of June 30, 2026 and December 31, 2025, respectively - full amount)* |
| Total kas di bank | 359.566.014 | 325.235.066 | *Total cash in banks* |
| **Deposito berjangka** | | | ***Time deposits*** |
| **Rupiah** | | | ***Rupiah*** |
| PT Bank Negara Indonesia (Persero) Tbk | 50.000.000 | 100.000.000 | *PT Bank Negara Indonesia (Persero) Tbk* |
| PT Bank Mandiri (Persero) Tbk | 10.000.000 | 47.000.000 | *PT Bank Mandiri (Persero) Tbk* |
| PT Allo Bank Indonesia | 10.000.000 | 200.000.000 | *PT Allo Bank Indonesia* |
| Total deposito berjangka | 70.000.000 | 347.000.000 | *Total time deposits* |
| **Total** | **429.669.114** | **672.338.166** | ***Total*** |

Kisaran tingkat bunga untuk periode tiga bulan yang berakhir pada tanggal 30 Juni 2026 dan 31 Desember 2025:

*Range on interest rates per annum for the three month period ended June 30, 2026 and December 31, 2025:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Deposito | 2,05% - 5,00% | 2,05% - 5,00% | *Time deposits* |
| Giro | 1,00% - 2,00% | 1,00% - 2,00% | *Current accounts* |

Jangka waktu deposito berjangka yang dimiliki oleh Perusahaan beragam mulai dari tiga hari sampai dengan tiga bulan.

*Period of time deposits held by the Company range from three days up to three months.*

## 5. PORTOFOLIO EFEK - NETO / *5. MARKETABLE SECURITIES - NET*

Rincian portofolio efek berdasarkan klasifikasi instrumen keuangan adalah sebagai berikut:

*The details of marketable securities based on classifications of financial instruments consist of:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Aset keuangan yang diukur pada nilai wajar melalui laba rugi | 658.427.323 | 260.763.424 | *Financial assets measured at fair value through profit or loss* |

### a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) / *a. Financial assets measured at fair value through profit or loss (FVTPL)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Efek-efek kuotasian | | | *Quoted securities* |
| Obligasi | 382.808.999 | 74.953.682 | *Bonds* |
| Ekuitas | 255.436.295 | 160.583.291 | *Equity* |
| Reksadana - Pihak ketiga | 20.182.029 | 25.226.451 | *Mutual funds - Third parties* |
| **Nilai wajar** | **658.427.323** | **260.763.424** | ***Fair value*** |

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut:

*The details of marketable securities based on portfolio type consist of:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Reksadana | | | *Mutual funds* |
| Pihak ketiga: | | | *Third parties:* |
| Juara Empowerment Balanced Fund | 20.000.000 | 20.000.000 | *Juara Empowerment Balanced Fund* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 182.029 | 5.226.451 | *Increase in net assets value* |
| Sub-total | 20.182.029 | 25.226.451 | *Sub-total* |
| Obligasi | | | *Bonds* |
| Pihak ketiga: | | | *Third parties:* |
| Obligasi pemerintah - Rupiah | | | *Government bonds - Rupiah* |
| FR0108 Tahun 2025 | 23.923.893 | 7.206 | *FR0108 Year 2025* |
| FR0106 tahun 2025 | 14.917.500 | 4.261 | *FR0106 Year 2025* |
| FR0096 Tahun 2022 | 2.039.000 | - | *FR0096 Year 2022* |
| ORI026T3 Tahun 2024 | 604.495 | 1.155.632 | *ORI026T3 Year 2024* |
| ORI024T6 Tahun 2024 | 530.580 | 511.150 | *ORI024T6 Year 2024* |
| ORI025T3 Tahun 2024 | 345.956 | 301.965 | *ORI025T3 Year 2024* |
| SR024T3 Tahun 2026 | 223.306 | - | *SR024T3 Tahun 2026* |
| SR018T5 Tahun 2023 | 203.000 | - | *SR018T5 Tahun 2023* |
| ORI024T3 Tahun 2023 | 98.850 | 475.758 | *ORI024T3 Year 2023* |
| SR023T3 Tahun 2025 | 90.491 | 918.154 | *SR023T3 Year 2025* |
| ORI027T3 Tahun 2025 | 63.561 | 1.378.485 | *ORI027T3 Year 2025* |
| ORI025T6 Tahun 2024 | 51.050 | 51.050 | *ORI025T6 Year 2024* |
| FR0091 Tahun 2021 | 48.635 | - | *FR0091 Tahun 2021* |
| ORI029T3 Tahun 2026 | 31.763 | - | *ORI029T3 Tahun 2026* |
| ORI023T3 Tahun 2023 | 31.625 | - | *ORI023T3 Tahun 2023* |
| ORI028T3 Tahun 2025 | 31.442 | 9.865 | *ORI028T3 Year 2025* |
| ORI028T6 Tahun 2025 | 20.279 | 6.857 | *ORI028T6 Year 2025* |
| SR021T3 Tahun 2024 | 19.340 | 101.100 | *SR021T3 Year 2024* |
| SR022T3 tahun 2025 | 14.459 | 1.397.250 | *SR022T3 Year 2025* |

**5. PORTOFOLIO EFEK - NETO (lanjutan)**

**a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) (lanjutan)**

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut: (lanjutan)

***5. MARKETABLE SECURITIES - NET (continued)***

***a. Financial assets measured at fair value through profit or loss (FVTPL) (continued)***

*The details of marketable securities based on portfolio type consist of: (continued)*

| | **30 Juni/ *June 30,* 2026** | **31 Desember/ *December 31,* 2025** | |
|---|---|---|---|
| Obligasi (lanjutan) | | | *Bonds (continued)* |
| Pihak ketiga: (lanjutan) | | | *Third parties: (continued)* |
| Obligasi pemerintah - Rupiah (lanjutan) | | | *Government bonds - Rupiah (continued)* |
| ORI029T6 Tahun 2026 | 10.467 | - | *ORI029T6 Tahun 2026* |
| SR022T5 Tahun 2025 | 9.752 | 1.098.336 | *SR022T5 Year 2025* |
| FR0087 Tahun 2020 | 1.975 | - | *FR0087 Tahun 2020* |
| SR023T5 Tahun 2025 | 973 | 510.101 | *SR023T5 Year 2025* |
| SR019T5 tahun 2023 | - | 2.238.581 | *SR019T5 Year 2023* |
| ORI23T6 Tahun 2023 | - | 1.465.516 | *ORI23T6 Year 2023* |
| SR020T3 Tahun 2024 | - | 1.308.350 | *SR020T3 Year 2024* |
| SR019T3 Tahun 2023 | - | 700.299 | *SR019T3 Year 2023* |
| ORI027T6 Tahun 2025 | - | 514.970 | *ORI027T6 Year 2025* |
| ORI026T6 Tahun 2024 | - | 500.940 | *ORI026T6 Year 2024* |
| SR021T5 Tahun 2024 | - | 305.250 | *SR021T5 Year 2024* |
| SR020T5 Tahun 2024 | - | 234.658 | *SR020T5 Year 2024* |
| SR018T3 Tahun 2023 | - | 99.040 | *SR018T3 Year 2023* |
| Obligasi pemerintah - Dolar Amerika Serikat | | | *Government bonds - United States Dollar* |
| Indois28 (US71567RAK23) | 5.348.765 | - | *Indois28 (US71567RAK23)* |
| Obligasi korporasi - Rupiah | | | *Corporate bonds - Rupiah* |
| PT Bank Maybank Indonesia Tbk | 111.000.000 | - | *PT Bank Maybank Indonesia Tbk* |
| PT Wahana Ottomitra Multiartha Tbk | 102.000.000 | - | *PT Wahana Ottomitra Multiartha Tbk* |
| PT Merdeka Battery Materials Tbk | 48.500.000 | 30.000.000 | *PT Merdeka Battery Materials Tbk* |
| PT Energi Mega Persada Tbk | 29.850.000 | - | *PT Energi Mega Persada Tbk* |
| PT Indah Kiat Pulp & Paper Tbk | 15.355.500 | 2.035.000 | *PT Indah Kiat Pulp & Paper Tbk* |
| PT Bumi Serpong Damai Tbk | 6.000.000 | 6.000.000 | *PT Bumi Serpong Damai Tbk* |
| PT Barito Pacific Tbk | 5.042.500 | 5.000 | *PT Barito Pacific Tbk* |
| PT OKI Pulp & Paper Mills | 4.240.550 | 305.650 | *PT OKI Pulp & Paper Mills* |
| PT Federal International Finance | 3.000.000 | - | *PT Federal International Finance* |
| PT Medco Energi Internasional Tbk | 2.950.000 | - | *PT Medco Energi Internasional Tbk* |
| PT Merdeka Copper Gold Tbk | 2.178.000 | - | *PT Merdeka Copper Gold Tbk* |
| PT Pindo Deli Pulp and Paper Mills | 2.000.000 | - | *PT Pindo Deli Pulp and Paper Mills* |
| PT Kereta Api Indonesia (Persero) | 1.889.547 | 1.889.547 | *PT Kereta Api Indonesia (Persero)* |
| PT Lontar Papyrus Pulp & Paper Industry | 252.500 | 49.500 | *PT Lontar Papyrus Pulp & Paper Industry* |
| PT Bumi Resources Tbk | 200.000 | - | *PT Bumi Resources Tbk* |
| PT Indomobil Finance Indonesia Tbk | 190.950 | - | *PT Indomobil Finance Indonesia Tbk* |
| PT Adira Dinamika Multi Finance Tbk | 38.418 | 2.084.762 | *PT Adira Dinamika Multi Finance Tbk* |
| PT Sarana Multi Infrastruktur (Persero) | 20.240 | 25.258 | *PT Sarana Multi Infrastruktur (Persero)* |
| PT Chandra Asri Pacific Tbk | 10.000 | - | *PT Chandra Asri Pacific Tbk* |
| PT Bank Mandiri Taspen | - | 75.338 | *PT Bank Mandiri Taspen* |
| PT Provident Investasi Bersama Tbk | - | 4.950 | *PT Bumi Serpong Damai Tbk* |
| Obligasi korporasi - Dolar Amerika Serikat | | | *Corporate bonds - United States Dollar* |
| PT OKI Pulp & Paper Mills | - | 16.782.000 | *PT OKI Pulp & Paper Mills* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | (570.363) | 401.903 | *Net increase in asset net value* |
| Sub-total | 382.808.999 | 74.953.682 | *Sub-total* |

## 5. PORTOFOLIO EFEK - NETO (lanjutan) / *5. MARKETABLE SECURITIES - NET (continued)*

### a. Aset keuangan yang diukur nilai wajar melalui laba rugi (FVTPL) (lanjutan) / *a. Financial assets measured at fair value through profit or loss (FVTPL) (continued)*

Rincian berdasarkan tipe portofolio efek adalah sebagai berikut: (lanjutan) / *The details of marketable securities based on portfolio type consist of: (continued)*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Ekuitas | | | *Equity* |
| Pihak ketiga: | | | *Third parties:* |
| Saham | | | *Shares* |
| PT Merdeka Gold Resources Tbk (EMAS) | 86.678.729 | - | *PT Merdeka Gold Resources Tbk (EMAS)* |
| PT Visi Telekomunikasi Infrastruktur Tbk (GOLD) | 21.147.945 | 21.147.945 | *PT Visi Telekomunikasi Infrastruktur Tbk (GOLD)* |
| PT Impack Pratama Industri Tbk (IMPC) | 8.928.571 | 8.928.571 | *PT Impack Pratama Industri Tbk (IMPC)* |
| PT Surya Citra Media Tbk (SCMA) | 3.998.608 | 3.998.608 | *PT Surya Citra Media Tbk (SCMA)* |
| PT Satu Visi Putra Tbk (VISI) | 2.726.000 | - | *PT Satu Visi Putra Tbk (VISI)* |
| PT Sarana Meditama Metropolitan Tbk (SAME) | 1.973.046 | 1.973.040 | *PT Sarana Meditama Metropolitan, Tbk (SAME)* |
| PT Panca Anugrah Wisesa Tbk (MGLV) | 735.277 | - | *PT Panca Anugrah Wisesa Tbk (MGLV)* |
| PT Astra International Tbk (ASII) | 67 | 2.248.900 | *PT Astra International Tbk (ASII)* |
| Lain-lain (masing-masing di bawah 5% dari total) | 1.950.708 | 1.819.824 | *Others (each below 5% of total)* |
| Ditambah: | | | *Add:* |
| Kenaikan nilai aset - neto | 127.297.344 | 120.466.403 | *Net increase in asset net value* |
| Sub-total | 255.436.295 | 160.583.291 | *Sub-total* |
| **Total** | **658.427.323** | **260.763.424** | ***Total*** |

Perubahan nilai wajar aset keuangan FVTPL sebesar Rp814.251 dan (Rp8.597.105) untuk periode enam bulan yang berakhir pada tanggal 30 Juni 2026 dan 2025 yang disajikan sebagai (kerugian) dan keuntungan dari efek - neto (Catatan 10).

*Changes in fair value of financial assets at FVTPL of Rp814,251 and (Rp8,597,105) for the six-month period ended June 30, 2026 and 2025, are presented as (loss) and gain from marketable securities - net (Note 10).*

Rincian portofolio efek obligasi berdasarkan jatuh tempo:

*Details of marketable securities bonds based on its maturity date:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Jatuh tempo kurang dari 7 tahun | 340.537.969 | 74.540.312 | *Maturity of less than 7 years* |
| Jatuh tempo lebih dari 7 tahun | 42.841.393 | 11.467 | *Maturity of more than 7 years* |
| Ditambah: kenaikan nilai aset - neto | (570.363) | 401.903 | *Add: increase in net assets value* |
| **Total** | **382.808.999** | **74.953.682** | ***Total*** |

## 5. PORTOFOLIO EFEK - NETO (lanjutan)

## *5. MARKETABLE SECURITIES - NET (continued)*

### b. Peringkat portofolio efek

### *b. Rating of marketable securities*

| | Peringkat/ *Rating* | 30 Juni *June 30,* 2026 | Pemeringkat/ *Rating Company* |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* - Rupiah | | | |
| PT Bank Maybank Indonesia Tbk | idAAA | 111.000.000 | Pefindo |
| PT Wahana Ottomitra Multiartha Tbk | idAAA | 101.959.200 | Pefindo |
| PT Merdeka Battery Materials Tbk | idA | 48.604.640 | Pefindo |
| PT Energi Mega Persada Tbk | idA+ | 29.490.180 | Pefindo |
| PT Indah Kiat Pulp & Paper Tbk | idA+(sy) | 15.435.970 | Pefindo |
| PT Bumi Serpong Damai Tbk | idAA | 5.670.870 | Pefindo |
| PT Barito Pacific Tbk | idA+ | 5.227.972 | Pefindo |
| PT OKI Pulp & Paper Mills | idA+ | 3.925.809 | Pefindo |
| PT Medco Energi Internasional Tbk | idA(sy) | 3.039.704 | Pefindo |
| PT Federal International Finance | AAA(idn) | 3.000.000 | Pefindo |
| PT Pindo Deli Pulp and Paper Mills | idA+ | 2.212.300 | Pefindo |
| PT Pindo Deli Pulp and Paper Mills | idA+ | 2.124.134 | Pefindo |
| PT Kereta Api Indonesia (Persero) | idAAA(sy) | 1.838.889 | Pefindo |
| PT Lontar Papyrus Pulp & Paper Industry | idA | 255.618 | Pefindo |
| PT Bumi Resources Tbk | idA+ | 199.442 | Pefindo |
| PT Indomobil Finance Indonesia Tbk | idAA- | 189.566 | Pefindo |
| PT Adira Dinamika Multi Finance Tbk | idAAA | 37.612 | Pefindo |
| PT Sarana Multi Infrastruktur (Persero) | idAAA | 19.925 | Pefindo |
| PT Chandra Asri Pacific Tbk | idAA- | 9.687 | Pefindo |
| Obligasi pemerintah/*government bonds* | | 48.567.481 | Tidak diperingkat/*Unrated* |
| **Total** | | **382.808.999** | |

| | Peringkat/ *Rating* | 31 Desember/ *December 31,* 2025 | Pemeringkat/ *Rating Company* |
|---|---|---|---|
| Pada nilai wajar melalui laba rugi/ *At fair value through profit or loss* | | | |
| Obligasi korporasi/*corporate bonds* - Rupiah | | | |
| PT Merdeka Battery Materials Tbk | idA | 30.029.960 | Pefindo |
| PT Bumi Serpong Damai Tbk | idAA | 6.005.848 | Pefindo |
| PT Indah Kiat Pulp & Paper Tbk | idA+ | 2.046.981 | Pefindo |
| PT Adira Dinamika Multi Finance Tbk | idAAA | 2.097.060 | Pefindo |
| PT Kereta Api Indonesia (Persero) | idAAA(sy) | 1.896.774 | Pefindo |
| PT OKI Pulp & Paper Mills | idA+ | 318.083 | Pefindo |
| PT Bank Mandiri Taspen | AA(idn) | 75.487 | Pefindo |
| PT Lontar Papyrus Pulp & Paper Industry | idA | 51.072 | Pefindo |
| PT Sarana Multi Infrastruktur (Persero) | idAAA | 25.311 | Pefindo |
| PT Barito Pacific Tbk | idA+ | 5.100 | Pefindo |
| PT Provident Investasi Bersama Tbk | idA | 5.049 | Pefindo |
| Obligasi pemerintah/*government bonds* - Rupiah | - | 15.430.627 | Tidak diperingkat/ *unrated* |
| Obligasi korporasi/*corporate bonds* - Dolar Amerika Serikat/*United States Dollar* | | | |
| PT OKI Pulp & Paper Mills | idA+ | 16.966.330 | Pefindo |
| **Total** | | **74.953.682** | |

## 5. PORTOFOLIO EFEK - NETO (lanjutan) / *5. MARKETABLE SECURITIES - NET (continued)*

Tidak terdapat portofolio efek yang dijadikan jaminan pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*There are no marketable securities pledged as collateral as of June 30, 2026 and December 31, 2025.*

## 6. PIUTANG USAHA - NETO / *6. ACCOUNT RECEIVABLES - NET*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Piutang jasa penjamin emisi | 9.696.837 | 8.228.268 | *Receivables from underwriting* |
| Piutang jasa penasihat keuangan | 1.642.500 | 1.668.090 | *Receivables from financial advisory* |
| **Total** | **11.339.337** | **9.896.358** | ***Total*** |

Rincian piutang usaha berdasarkan umur jatuh tempo:

*Details of account receivables based on its maturity:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| Belum jatuh tempo | 2.304.600 | 8.530.864 | *Not yet matured* |
| Jatuh tempo lebih dari 3 bulan | 9.034.737 | 1.365.494 | *Maturity more than 3 months* |
| **Neto** | **11.339.337** | **9.896.358** | ***Net*** |

Manajemen berkeyakinan bahwa piutang usaha dapat tertagih, sehingga cadangan kerugian tidak diperlukan pada tanggal 30 Juni 2026 dan 31 Desember 2025.

*Management believes that account receivables are collectible, therefore the allowance for impairment losses is not necessary as of June 30, 2026 and December 31, 2025.*

## 7. PIUTANG TRANSAKSI PERANTARA PEDAGANG EFEK - NETO / *7. RECEIVABLES FROM BROKERAGE ACTIVITIES - NET*

Informasi piutang transaksi perantara pedagang efek - neto pada Entitas Induk diungkapkan dalam Catatan 7 atas laporan keuangan konsolidasian.

*Information on receivables from brokerage activities - net of the Parent Entity is disclosed in Note 7 to the consolidated financial statements.*

## 8. PIUTANG TRANSAKSI REPO - NETO / *8. RECEIVABLES FROM REPO TRANSACTIONS – NET*

Informasi piutang transaksi repo - neto pada Entitas Induk diungkapkan dalam Catatan 8 atas laporan keuangan konsolidasian.

*Information on receivables from repo transaction - net of the Parent Entity is disclosed in Note 8 to the consolidated financial statements.*

## 9. PENDAPATAN DARI KONTRAK DENGAN PELANGGAN / *9. INCOME FROM CONTRACT WITH CUSTOMERS*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Komisi perantara perdagangan efek: | | | *Brokerage commissions:* |
| Pihak berelasi (Catatan 15) | 10.741.536 | 3.547.402 | *Related parties (Note 15)* |
| Pihak ketiga | 121.971.225 | 69.061.702 | *Third parties* |
| Jasa penasihat keuangan - Pihak ketiga | 52.409.624 | 52.493.116 | *Financial advisory fees - Third parties* |
| Jasa penjamin emisi dan penjualan efek - Pihak ketiga | 37.054.810 | 66.813.168 | *Underwriting and selling fees - Third parties* |
| Jasa manajer investasi: | | | *Investment manager services:* |
| Pihak berelasi (Catatan 15) | 4.233.710 | 4.647.613 | *Related parties (Note 15)* |
| Pihak ketiga | 9.984.156 | 7.197.224 | *Third parties* |
| Lain-lain - Pihak ketiga | 562.295 | 566.505 | *Others - Third parties* |
| **Total** | **236.957.356** | **204.326.730** | ***Total*** |

## 10. PENDAPATAN DARI HASIL INVESTASI / *10. INCOME FROM INVESTMENT*

Akun ini merupakan pendapatan bunga dan keuntungan bersih dari transaksi perdagangan efek dan perubahan nilai wajar efek untuk diperdagangkan.

*This account represents interest income and net gain on sale of securities and changes in fair value of securities held for trading.*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Pendapatan bunga | | | *Interest income* |
| Piutang transaksi repo | 315.788.524 | 164.887.999 | *Receivables from repo transactions* |
| Piutang nasabah - neto | 33.402.249 | 38.063.088 | *Customer receivables - net* |
| Efek obligasi | 5.969.581 | 13.797.505 | *Marketable securities - bond* |
| Pendapatan dividen | 90.150.486 | 49.490.569 | *Income from dividends* |
| Keuntungan direalisasi atas penjualan efek untuk diperdagangkan - neto | 25.303.066 | 39.002.972 | *Realized gain on marketable securities held for trading - net* |
| Perubahan nilai wajar efek diperdagangkan yang belum direalisasi - neto (Catatan 5) | 814.251 | (8.597.105) | *Changes in unrealized fair value of securities held-for-trading - net (Note 5)* |
| **Total** | **471.428.157** | **296.645.028** | ***Total*** |

## 11. GAJI DAN TUNJANGAN KARYAWAN / *11. EMPLOYEE SALARIES AND BENEFITS*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Gaji dan tunjangan | 62.606.061 | 49.679.163 | *Salaries and allowances* |
| Bonus dan tunjangan lain-lain | 53.273.135 | 43.220.489 | *Bonus and other allowances* |
| Komisi | 21.653.749 | 13.514.505 | *Commissions* |
| Imbalan kerja selain iuran pasti | 3.280.165 | 2.870.748 | *Employee benefits other than defined contribution plan* |
| Pensiun iuran pasti | 1.142.720 | 931.836 | *Defined contribution plan* |
| **Total** | **141.955.830** | **110.216.741** | ***Total*** |

## 12. UMUM DAN ADMINISTRASI / *12. GENERAL AND ADMINISTRATION*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Cadangan kerugian penurunan nilai | 24.979.852 | 9.419.155 | *Allowance for impairment loss* |
| Pemeliharaan gedung dan peralatan kantor | 11.228.193 | 7.732.058 | *Office building and equipment maintenance* |
| Jasa profesional | 9.470.285 | 3.817.764 | *Professional fees* |
| Iuran Otoritas Jasa Keuangan (OJK) | 6.907.359 | 5.731.902 | *Financial Service Authority (OJK) levy* |
| Kustodian dan transaksi | 6.737.792 | 5.285.878 | *Custodian and transactions* |
| Telekomunikasi | 6.144.313 | 5.022.704 | *Telecommunications* |
| Jamuan dan sumbangan | 4.568.526 | 2.976.204 | *Representation and donations* |
| Perlengkapan kantor | 2.876.496 | 1.460.181 | *Office supplies* |
| Sewa kantor | 2.696.289 | 1.711.983 | *Office rent* |
| Transportasi dan perjalanan dinas | 2.265.615 | 1.869.574 | *Transportation and business trip* |
| Pelatihan dan seminar | 1.359.756 | 621.523 | *Trainings and seminars* |
| Lain-lain | 2.143.796 | 71.225.092 | *Others* |
| **Total** | **81.378.272** | **116.038.750** | ***Total*** |

Termasuk dalam lain-lain di tahun 2025 adalah biaya yang dikeluarkan oleh Perusahaan untuk pemulihan atas gangguan sistem yang terjadi di 2025 sebesar Rp68.483.540. Manajemen telah melakukan langkah-langkah pencegahan untuk memastikan stabilitas sistem serta mencegah kejadian serupa di masa mendatang.

*Include in others for 2025 is recovery expenses for system disruption incident in 2025 amounting to Rp68,483,540. Management has implemented preventation to ensure system stability and to prevent similar incident in the future.*

## 13. PENDAPATAN LAINNYA / *13. OTHER INCOME*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Jasa giro | 6.789.345 | 759.594 | *Current accounts* |
| Pendapatan provisi piutang transaksi repo | 2.614.757 | 5.173.136 | *Provision income for receivables from repo transactions* |
| Deposito berjangka | 2.588.737 | 2.269.995 | *Time deposits* |
| Pendapatan dari alokasi jasa profesional entitas anak (Catatan 15) | 1.353.887 | 1.716.094 | *Revenue from professional service allocation to subsidiary (Note 15)* |
| Pendapatan dari alokasi sewa kantor entitas anak (Catatan 15) | 81.314 | 78.751 | *Revenue from office rental allocation to subsidiary (Note 15)* |
| Keuntungan/(kerugian) selisih kurs - neto | 1.835.544 | (212.379) | *Gain/(loss) on foreign exchange net* |
| Lain-lain | 45.932 | 63.518 | *Others* |
| **Total** | **15.309.516** | **9.848.709** | ***Total*** |

## 14. BIAYA KEUANGAN / *14. FINANCE COST*

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Beban bunga obligasi | | | *Interest expense on bonds* |
| Pihak ketiga | 47.747.160 | 21.397.086 | *Third parties* |
| Pihak berelasi (Catatan 15) | 47.400.127 | 20.028.729 | *Related parties (Note 15)* |
| | 95.147.287 | 41.425.815 | |
| Beban bunga utang bank | 29.637.400 | 22.480.167 | *Interest expense on bank loans* |
| Administrasi bank dan lainnya | 2.827.323 | 1.198.914 | *Bank administration and others* |
| Beban bunga atas liabilitas sewa | 1.649.362 | 1.146.095 | *Interest expense on lease liabilities* |
| **Total** | **129.261.372** | **66.250.991** | ***Total*** |

## 15. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI / *15. TRANSACTIONS WITH RELATED PARTIES*

### Jenis hubungan dan unsur transaksi pihak berelasi / *Type of relationship and related parties transactions*

| **Pihak-pihak berelasi/** ***Related parties*** | **Jenis hubungan/** ***Type of relationship*** | **Unsur transaksi pihak berelasi/** ***Nature of related party transactions*** |
|---|---|---|
| Personel manajemen kunci/ *Key management personnel* | Dewan Komisaris, Komite Audit, Direksi, dan Kepala Divisi/*Boards of Commissioners, Audit Committee, Directors, and Head of Divisions* | Piutang nasabah/*Receivable from customers*<br>Liabilitas imbalan kerja/*Employee benefits liabilities*<br>Surat utang jangka panjang/*Long-term notes payable*<br>Utang nasabah/*Payable from customers*<br>Beban tenaga kerja/*Personnel expenses*<br>Beban bunga/*Interest expenses* |
| PT Trimegah Asset Management | Entitas Anak/*Subsidiary* | Piutang nasabah/*Receivables from customers,*<br>Piutang entitas anak terdiri dari piutang terkait dengan sewa, penggajian karyawan, biaya utilitas dan jasa penjualan reksadana/*Receivables from subsidiary consist of receivables related with rent, employee expenses, utilities expense and selling fee of mutual fund sales*<br>Pendapatan diterima dimuka/*Unearned income*<br>Pendapatan jasa agen penjualan reksadana/ *Selling fee of mutual fund sales*<br>Pendapatan dari alokasi jasa profesional entitas anak/*Revenue from professional service allocation to subsidiary*<br>Pendapatan dari alokasi sewa kantor entitas anak/ *Revenue from office rental allocation to subsidiary*<br>Beban bunga/*Interest expenses* |

## 15. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)

## *15. TRANSACTIONS WITH RELATED PARTIES (continued)*

**Transaksi dengan pihak berelasi**

***Transactions with related parties***

Perusahaan dalam kegiatan usaha normalnya, melakukan transaksi-transaksi tertentu dengan pihak berelasi tersebut di atas berdasarkan ketentuan dan kondisi yang disepakati bersama.

*In the normal course of business, the entered into certain transactions with the above related parties based on terms and conditions agreed by both parties.*

a. Saldo-saldo signifikan dengan pihak-pihak berelasi pada tanggal 30 Juni 2026 dan 31 Desember 2025 adalah sebagai berikut:

*a. Significant balances with related parties as of June 30, 2026 and December 31, 2025 are as follows:*

**Laporan Posisi Keuangan** / ***Statement of Financial Position***

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Piutang nasabah | - | 68.685.110 | *Receivables from customers* |
| Piutang entitas anak | 1.354.134 | 857.258 | *Receivables from subsidiary* |
| **Total** | **1.354.134** | **70.230.384** | ***Total*** |
| **Total aset** | **7.882.299.449** | **6.480.920.959** | ***Total assets*** |
| **Liabilitas** | | | ***Liabilities*** |
| Surat utang jangka panjang | 1.224.097.574 | 1.111.346.505 | *Long-term notes payable* |
| Utang transaksi perantara pedagang efek | 150.575.816 | 9.022.253 | *Payables from brokerage activities to customers* |
| Liabilitas imbalan kerja | 8.592.375 | 7.512.175 | *Employee benefits liabilities* |
| **Total** | **1.383.265.765** | **1.127.880.933** | ***Total*** |
| **Total liabilitas** | **5.768.500.984** | **4.645.911.426** | ***Total liabilities*** |

Persentase transaksi dengan pihak-pihak berelasi terhadap total aset dan liabilitas Perusahaan pada tanggal 30 Juni 2025 dan 31 Desember 2025 adalah sebagai berikut:

*Percentage of transactions with related parties to total assets and liabilities of the Company as of June 30, 2026 and December 31, 2025 are as follows:*

| | 30 Juni/ *June 30,* 2026 | 31 Desember/ *December 31,* 2025 | |
|---|---|---|---|
| **Aset** | | | ***Assets*** |
| Piutang nasabah | 0,00% | 1,06% | *Receivables from customers* |
| Piutang entitas anak | 0,02% | 0,01% | *Receivables from subsidiary* |
| **Total** | **0,02%** | **1,07%** | ***Total*** |
| **Liabilitas** | | | ***Liabilities*** |
| Surat utang jangka panjang | 21,22% | 23,92% | *Long-term notes payable* |
| Utang transaksi perantara pedagang efek | 2,61% | 0,19% | *Payables from brokerage activities to customers* |
| Liabilitas imbalan kerja | 0,15% | 0,16% | *Employee benefits liabilities* |
| **Total** | **23,98%** | **24,27%** | ***Total*** |

**15. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)**

**Transaksi dengan pihak berelasi (lanjutan)**

b. Transaksi-transaksi signifikan dengan pihak-pihak berelasi meliputi pemberian jasa kegiatan manajer investasi, pemberian jasa perantara perdagangan efek dan perdagangan reksa dana dan efek utang.

Transaksi komisi perantara perdagangan efek dengan pihak berelasi dilakukan dengan tarif yang disepakati bersama dan syarat yang sama sebagaimana dilakukan dengan pihak ketiga.

Ringkasan transaksi-transaksi signifikan dengan pihak-pihak berelasi adalah sebagai berikut:

***15. TRANSACTIONS WITH RELATED PARTIES (continued)***

***Transactions with related parties (continued)***

*b. Significant transactions with related parties consist of providing investment manager activities, providing brokerage services and trading of mutual funds and bonds.*

*Transactions of brokerage commissions with related parties are made at the mutually agreed rate and similar terms as those done with third parties.*

*The summary of significant transactions with related parties is as follows:*

**Laporan Laba Rugi dan Penghasilan Komprehensif Lain**

***Statement of Profit or Loss and Other Comprehensive Income***

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Komisi perantara perdagangan efek (Catatan 9) | 10.741.536 | 3.749.135 | *Brokerage commission (Note 9)* |
| Jasa kegiatan manajer investasi (Catatan 9) | | | *Fees from Investment manager services (Note 9)* |
| Pendapatan jasa agen penjualan reksadana | 4.233.710 | 4.647.613 | *Selling fee of mutual fund sales such as professional* |
| | 14.975.246 | 8.396.748 | |
| **Total pendapatan usaha** | **708.385.513** | **500.971.758** | ***Total revenues*** |
| **Persentase dari total pendapatan usaha** | **2,11%** | **1,68%** | ***Percentage to total revenues*** |
| Pendapatan lainnya (Catatan 13) | | | *Other income (Note 13)* |
| Pendapatan dari alokasi jasa profesional entitas anak | 731.063 | 1.002.867 | *Revenue from professional service allocation to subsidiary* |
| Pendapatan dari alokasi sewa kantor entitas anak | 39.007 | 39.681 | *Revenue from office rental allocation to subsidiary* |
| | 770.070 | 1.042.548 | |
| **Total pendapatan lainnya** | **6.181.787** | **6.053.145** | ***Total other income*** |
| **Persentase dari total pendapatan lainnya** | **12,46%** | **17,22%** | ***Percentage to total other income*** |

**15. TRANSAKSI DENGAN PIHAK-PIHAK YANG BERELASI (lanjutan)**

***15. TRANSACTIONS WITH RELATED PARTIES (continued)***

**Transaksi dengan pihak berelasi (lanjutan)**

***Transactions with related parties (continued)***

**Laporan Laba Rugi dan Penghasilan Komprehensif Lain (lanjutan)**

***Statement of Profit or Loss and Other Comprehensive Income (continued)***

| | Periode enam bulan yang berakhir pada tanggal 30 Juni/ *Six-month period ended June 30,* | | |
|---|---|---|---|
| | **2026** | **2025** | |
| Biaya keuangan (Catatan 14) | | | *Finance cost (Note 14)* |
| Beban bunga obligasi | 47.400.127 | 20.028.729 | *Interest expense on bonds* |
| **Total biaya keuangan** | **129.261.372** | **66.250.991** | ***Total finance cost*** |
| **Persentase dari total biaya keuangan** | **36,67%** | **30,23%** | ***Percentage to total finance cost*** |